MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
SEPTEMBER 10, 2026
TINTON FALLS MUNICIPAL BUILDING
1:30 P.M.

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

Pledge of Allegiance

ROLL CALL OF 2026 EXECUTIVE COMMITTEE:

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

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Tara Lovrich		Manalapan Township	Present
Justin Macko		Sea Girt	Present
Peter Valesi		Freehold Township	Present
Rachel Giolitto		Sea Bright	Present

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.	Absent Present
Treasurer		Steven Mayer	Absent
Claims Service	Qual-Lynx	Kathy Kissane	Present
Managed Care	Qual-Lynx	Lissa Gallo	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	PKF O'Connor Davies	Dennis Skalkowski	Absent
Actuary	Pinnacle Actuarial Resources	Daniel Linton	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Present

ALSO PRESENT
Jason Thorpe, PERMA
Brian Vassallo, PERMA
Katie Walters, CSB
Jonathon Tavares, CSB
John Casagrande, Danskin
Matt Genna, JA Montgomery
Paula Cavalier, Union Beach
Dominick Cinelli, Brown & Brown
Amy Pieroni, Acrisure
Cindy Villagran, Acrisure
Joey Razzano, Fairview Insurance
Deanna Keefer, Tinton Falls
Caleb Stratton, Atlantic Highlands

APPROVAL OF MINUTES: July 9, 2026

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION:	Commissioner Capp
SECOND:	Commissioner Gant
VOTE:	Unanimous

CORRESPONDENCE

Mr. Sacco reported on a new League of Municipality article that highlighted how much taxpayer money the JIF has saved and stated no action was required.

EXECUTIVE DIRECTOR:

2027 RENEWAL – Mr. Sacco reported that members and Risk Management Consultants received an email with a link to renewal worksheets to begin the 2027 underwriting renewal process on or about July 20, 2026, with a September 1, 2026 completion date. It was reported that Risk Management Consultants and PERMA are confirming data in the online database for accuracy in connection with completion of the 2027 renewal and the start of the 2027 budget process. The Management Committee will need to schedule a preliminary 2027 budget workshop.

MONMOUTH JIF BYLAW REVISION – Mr. Sacco reported that following the public hearing on the bylaws held on June 18, 2026, the Fund Office distributed the proposed revisions to the full membership together with a sample resolution approving the amendment. The Fund Office has now received approval from 100% of the membership and has filed the revisions with the State. A copy of the filing letter was included in the agenda packet, and the Fund is awaiting the State's response.

MEL, EJIF, RCF – Mr. Sacco noted that the MEL, EJIF, and RCF are scheduled to meet on September 14, 2026 at 10:30 a.m. at Forsgate Country Club in Monroe, New Jersey. Commissioner Nolan's reports will be available in the next agenda packet.

MEL PRE-RENEWAL WEBINAR – Mr. Tavares advised that the MEL Underwriting Manager will host a 2027 pre-renewal webinar on September 22, 2026 at 9:00 a.m. to review the state of the market and anticipated program changes. The invitation was distributed on August 31, 2026 to Fund Commissioners, Fund Professionals, and Risk Management Consultants. It was also noted that the webinar will be recorded and posted to the MEL website.

MEL BULLETIN – Mr. Tavares reported that an updated MEL bulletin regarding drones was included in the agenda packet. The underwriting team revised and simplified the bulletin and added risk management best practices.

NJ CYBER JIF – Mr. Tavares reported that the Fund's contract with Xcitium for Training/Phishing and External Vulnerability Scanning expired. An RFP was issued and the contract for Training/Phishing was awarded to Wizer and the contract for External Vulnerability Scanning was awarded to Xcitium. A copy of the announcement distributed to members was included in the agenda packet. It was noted that a meeting with Wizer is being scheduled to coordinate implementation.

CYBER RMC – Mr. Cooney reported that the Cyber JIF is conducting a two-day Cybersecurity Risk Management Program for IT professionals and Risk Management Consultants on October 2 and October 9, 2026 in East Windsor. A notice and registration form were included in the agenda packet. The finalized speaker lineup was also reviewed, including presentations on cyber threats, frameworks, risk assessment, stakeholder communication, governance, technical controls, incident response planning, and insurance strategies.

UNDERWRITING DATA – Mr. Thorpe reported that members and Risk Management Consultants were asked to update Origami underwriting data. The due date was September 1st and the Fund Office is going to follow up with members with outstanding forms.

STATUTORY BONDS – Mr. Thorpe reported that the Underwriting Manager's office has contacted municipal clerks of members due to renew to secure updated statutory bond applications.

FINANCIALS – Mr. Sacco referred the Committee to the first quarter Financial Fast Track enclosed within the agenda. He reported that in the second quarter the Fund had a surplus increase of $476,874 and a year to date increase of $676,643. The Fund's statutory surplus stands at $12.3 million and is in excellent financial shape, and there are no fund years in a deficit.

TREASURER:

referred to the August and September Bills Lists contained within the Agenda Packet.

FUND YEAR	AMOUNT
August Bills List	
2025	$ 10,662.00
2026	$ 367,472.05
TOTAL	**$ 378,134.05**

FUND YEAR	AMOUNT
September Bills List	
2026	$ 305,497.72
TOTAL	**$ 305,497.72**

MOTION TO APPROVE RESOLUTION # 27-26 APPROVAL FOR PAYMENT OF AUGUST 2026 BILL LIST AND RESOLUTION # 28-26 APPROVAL FOR PAYMENT OF SEPTEMBER 2026 BILL LIST

MOTION:	Commissioner Valesi
SECOND:	Commissioner Gant
ROLL CALL VOTE:	Unanimous (*1 Abstention - Commissioner Macko*)

MANAGED CARE:

Ms. Gallo referred the Committee to her report enclosed within the agenda. She reported that for the month of July there was a savings of $422,048 or 53%, and for the month of August there was a savings of $290,480 or 61%. Ms. Gallo referred to the provider specialty by charges report and highlighted the top three categories were Hospital, Ortho/Neuro, and ambulatory surgery. Ms. Gallo then referred to the Top 10 Claimants report enclosed in the agenda. She advised that the Top 10 claimants represent 58% of total charges with an average savings rate of 62%.

CLAIMS SERVICE:

reported that the Claims Committee met on August 10th and September 8th to review the PARs and is recommending approval of the same. She then noted that there were a total of 25 PARs and the Fund Attorney's legal bills in the amount of $2,625.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE AND THE FUND ATTORNEY'S LEGAL BILLS IN THE AMOUNT OF $2,625.

WC
2023301412
2026387392
2026400030
2026395907
2026389558
2026398774
2026403194
2025369418

GL/PRP/AL
2024313065
2023310914
2024325798
2024322663
2023307960
2026396583
2026400294
2026400708
2026403464
2026400106
2026400853
2026396291
2026379651

2025351689
2023285075
2024310406
2026372312

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

SAFETY DIRECTOR:

Mr. Genna reported that the executive safety committee held a successful meeting prior to the fund meeting. He referred to the Safety Director report in the agenda and noted that the loss control surveys and meetings attended are listed as well as Safety bulletins and MSI Now usage per member. MSI Live updates and the LMS link are also provided.

Safety Report Attached and Made Part of the Minutes

OLD BUSINESS

None.

NEW BUSINESS

Chairman Rogers announced that at the end of the year Commissioner Nolan would be retiring from the JIF and thanked him for his years of hard work and dedication. In response to a question, it was noted that the only two questions that can be asked are "is this a service animal" and "what tasks are they trained to perform".

PUBLIC COMMENT

None.

CLOSING COMMENTS

None.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Macko
SECOND:	Commissioner Gant
VOTE:	Unanimous

Meeting Adjourned at: 1:57 P.M.

NEXT MEETING: October 8, 2026
Via Zoom
1:30 P.M.

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Secretary

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. _____ **AUGUST 2026**

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; anc

FURTHER, that this authorization shall be made a permanent part of the records of the Fund

FUND YEAR 2025

Vendor Name	Comment	Invoice Amount
PFK O'CONNOR DAVIES, LLP	FINAL 2025 Y/E AUDIT CLIENT 3500411 8/26	10,662.00
		10,662.00
	Total Payments FY 2025	**10,662.00**

FUND YEAR 2026

Vendor Name	Comment	Invoice Amount
QUAL-LYNX	OUTSIDE ADJ. FOR 08/26 INV QL26-1727	7,769.58
QUAL-LYNX	OUTSIDE ADJUSTER FOR 07/26	7,769.58
QUAL-LYNX	CLAIM ADJ. SERVICES FOR 07/26	54,593.92
QUAL-LYNX	CLAIM ADJ. SERVICES FOR 8/26 QL26-1726	54,593.92
		124,727.00
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 08/26	15,739.92
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 08/26	2,550.00
J.A. MONTGOMERY CONSULTING	REIMB 5/26 SAFETY COMMITTEE LUNCH	1,091.98
		19,381.90
QUALCARE, LLC	WC ACCESS/UM-INV 13816823 08/26	19,362.67
		19,362.67
PERMA	POSTAGE 07/26	105.14
PERMA	POSTAGE 06/26	48.58
PERMA	ADMINISTRATION FEES 08/26	37,602.58
PERMA	LOSS FUND MGMT 08/26	3,229.50
		40,985.80
THE ACTUARIAL ADVANTAGE	NEW MEMBER ASSESS. HOLMDEL/ABERDEEN	800.00
		800.00
PINNACLE ACTUARIAL RESOURCES, INC	8/26 ACTUARIAL SERVICES	3,750.00
		3,750.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION MGMT FOR 07/26 INV 166888	11,139.67
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	ATTORNEY FEES FOR 07/26 INV 166888	1,964.33
		13,104.00
PKF O'CONNOR DAVIES, LLP	PAYROLL AUDIT FOR 27 WC CL.3500411.001	7,500.00
		7,500.00
STEPHEN MAYER	TREASURER FEE 08/26	1,943.08
		1,943.08
DANSKIN INSURANCE AGENCY, INC	RMC FEES FOR 08/26	41,083.00
		41,083.00
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 08/26	1,149.62
		1,149.62
USA TODAY MEDIA CORP	A# 1120891 INV 7802170-12508681- 07/26	64.92
		64.92
EXECU-TECH, INC.	WEBSITE MAINTENANCE FOR 08/26	200.00
		200.00
THE CANNING GROUP LLC	QPA MONMOUTH 26-08 08/26	583.33
		583.33
ACCESS	INV 12258801 DEPT 410 06/30/2026	213.73
		213.73
ACRISURE EAST INSURANCE SERVICES, LLC	RMC 2ND INSTALL 2026-MARLBORO 08/26	39,133.00
ACRISURE EAST INSURANCE SERVICES, LLC	RMC 2ND INSTALL 2026- LAKE COMO 08/26	3,074.00

ACRISURE EAST INSURANCE SERVICES, LLC	RMC 2ND INSTALL 2026- EATONTOWN 8/26	23,580.00
ACRISURE EAST INSURANCE SERVICES, LLC	RMC 2ND NSTALL 2026- HAZLET 08/26	26,836.00
		92,623.00
	Total Payments FY 2026	**367,472.05**
	TOTAL PAYMENTS ALL FUND YEARS	**378,134.05**

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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

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. **SEPTEMBER 2026**

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 2026

Vendor Name	Comment	Invoice Amount
QUAL-LYNX	OUTSIDE ADJ. FOR 09/26	7,769.58
QUAL-LYNX	CLAIM ADJ. SERVICES FOR 9/26	54,593.92
		62,363.50
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 09/26	15,739.92
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 09/26	2,550.00
		18,289.92
QUALCARE, LLC	WC ACCESS/UM-INV 13972906 09/26	19,362.67
		19,362.67
PERMA	LOSS FUND MGMT 09/26	3,229.50
PERMA	ADMINISTRATION FEES 09/26	37,602.58
		40,832.08
PINNACLE ACTUARIAL RESOURCES, INC	9/26 ACTUARIAL SERVICES	3,750.00
		3,750.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION MGMT FOR 08/26 INV 168110	6,504.87
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	ATTORNEY FEES FOR 08/26 INV 168110	1,964.33
		8,469.20
STEPHEN MAYER	TREASURER FEE 09/26	1,943.08
		1,943.08
DANSKIN INSURANCE AGENCY, INC.	RMC FEES FOR 09/26	41,083.00
		41,083.00
CONNER STRONG & BUCKELEW	UNDERWRITING MGR 09/26	1,149.62
		1,149.62
EXECU-TECH, INC.	WEBSITE MAINTENANCE FOR 09/26	200.00
		200.00
THE CANNING GROUP LLC	QPA MONMOUTH 26-09 09/26	583.33
		583.33
ACCESS	CREDIT-75% DEL FEE-SEE 6/26 INV 12258801	-58.15
ACCESS	INV 12306751 DEPT 410 07/31/26	136.19
ACCESS	1/4 BOX FEES- SEE 6/26 PHA INV 12258787	51.19
		129.23
BROWN & BROWN METRO, LLC	RMC-2ND NSTALL BOR. W. LONG BRANCH	10,642.80
BROWN & BROWN METRO, LLC	RMC-2ND INST. BOR. BRADLEY BEACH 9/26	14,030.88
BROWN & BROWN METRO, LLC	RMC 2ND INSTALL 2026- MANALAPAN 9/26	19,236.41
		43,910.09
CBIZ INSURANCE SERVICES, INC	2026 RMC FEE TWP MILLSTONE 09/26	13,432.00
		13,432.00
UNION BEACH BOROUGH	2026 POLICE ACCREDITATION 09/26	25,000.00
		25,000.00
BOROUGH OF OCEANPORT	2026 POLICE ACCREDITATION 09/26	25,000.00
		25,000.00
	Total Payments FY 2026	**305,497.72**
	TOTAL PAYMENTS ALL FUND YEARS	**305,497.72**

_____
Chairperson

Attest:

_____ Dated: _____

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

_____
Treasurer