

**NJ MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
OPEN MINUTES
MEETING OF OCTOBER 15, 2025
DOUBLETREE BY HILTON, MONROE, N.J.
11:05 AM**

Meeting called to order by Chairman McNeilly and Open Public Meeting Notice was read into the record. Chairman led the commissioners in the Pledge of Allegiance.

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Chairman:	Morris	Brian McNeilly	Present
Secretary:	Ocean	Veronica Laureigh	Absent
Executive Committee:	Burlco	Meghan Jack	Present
	Monmouth	Thomas Nolan	Present
	South Bergen	Greg Franz	Present
	NJUA	Bernard Rutkowski	Present
	Sub-Muni	Megan Champney	Present
Alternates:			
#1	Bergen	Paul Tomasko	Present
#2	Central	Casey Wagner	Present
#3	Sub Metro	Vincent Quatrone	Present
#4	Trico	Michael Razze	Present
#5	PMM	Susan Danson	Absent
#6	Atlantic	James Paganowski	Absent
#7	Camden	Michael Mevoli	Present

APPOINTED OFFICIALS PRESENT:

Executive Director / Administrator	PERMA Risk Management Services	Stephen Sacco	Present
Attorney	Dorsey & Semrau	Fred Semrau, Esq.	Present
Treasurer		Charles S. Cuccia	Present
Underwriting Managers	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Ed Cooney	Present Present
Environmental Engineering Services	First Environment	Rich Erickson	Present
Actuary	AON	Chas Kullman	Present

OTHERS PRESENT:

Dave Grubb, PERMA
Joseph Hrubash, PERMA
Cate Kiernan, PERMA
Brad Stokes, PERMA
Elisabeth Chipman, PERMA

Jonathon Tavares, Conner, Strong & Buckelew
Tom Merchel, Conner, Strong & Buckelew
Paul Shives, J.A. Montgomery
Brian Maitland, J.A. Mongomery
Chuck Casagrande, Danskin Agency
John Casagrande, Danskin Agency
Alison Kelly, Danskin Agency
Matt McArow, Jr., GJEM-Otterstedt Agency
Jamie Shooks, The Actuarial Advantage
Amy Pieroni, Acrisure
Patti Fahy, Acrisure
Barbra Murphy, RLM

APPROVAL OF MINUTES: September 8, 2025

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 8, 2025

MOTION: Commissioner Nolan
SECOND: Commissioner Champney-Kweselait
VOTE: 11 Ayes, 0 Nays

TREASURER

Mr. Cuccia asked for approval for Resolution No. 27-25 confirming the October 2025 Bills List:

RESOLUTION 27-25 - OCTOBER BILLS LIST

FUND YEAR	AMOUNT
2025	\$126,656.70
Total	\$126,656.70

MOTION TO APPROVE PAYMENT OF BILLS - RESOLUTION NO. 27-25

MOTION: Commissioner Tomasko
SECOND: Commissioner Champney-Kweselait
ROLL CALL VOTE: Unanimous with Commissioner Quatrone recuse on Conner Strong payments.

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

2026 PROPOSED BUDGET: Executive Director reported at the September Executive Committee meeting; the Fund introduced a budget for fund year 2026. In accordance with the regulations, the budget has been advertised in the Fund's official newspaper and sent to each member JIF. The Public Hearing for the budget will be held at this meeting. For reference, a copy of the budget is enclosed within the agenda packet.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 BUDGET

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

DISCUSSION OF BUDGET & ASSESSMENTS

MOTION TO ADOPT THE BUDGET FOR THE NEW JERSEY MUNICIPAL ENVIRONMENT RISK MANAGEMENT FUND JOINT INSURANCE FUND AS PRESENTED FOR THE FUND YEAR 2026 IN THE AMOUNT OF \$5,012,453

MOTION: Commissioner Tomasko
SECOND: Commissioner Jack
ROLL CALL VOTE: Unanimous

MOTION TO CERTIFY ANNUAL ASSESSMENTS, BASED UPON THE ADOPTED 2026 BUDGET FOR MEMBER JOINT INSURANCE FUNDS

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

2025 DIVIDEND: Executive Director reported as authorized by the Finance Committee, the request for approval of the EJIF's \$2,122,627 dividend was filed with the State on September 10, 2025.

QPA 2026 RENEWAL: Executive Director stated enclosed in the agenda packet is a copy of the E-JIF's Qualified Purchasing Agent's proposal for the 2026 fund year.

MOTION TO AUTHORIZE THE RENEWAL OF THE CANNING GROUP INC. PROFESSIONAL SERVICES CONTRACT, WITHOUT COMPETITIVE BIDING, TO SERVE AS THE FUND'S QUALIFIED PURCHASING AGENT IN FUND YEAR 2026 AT A FEE NOT TO EXCEED \$5,500.

MOTION: Commissioner Champney-Kweselait
SECOND: Commissioner Nolan
ROLL CALL VOTE: Unanimous

COMPETITIVE CONTRACTS: Executive Director said Competitive Contract RFPs were released on September 18, 2025 for professional appointments for Administrator, Actuary, Auditor, Treasurer, Underwriting Manager, Environmental Services and Claims Management with a deadline of October 22, 2025 at 10am. Executive Director states the evaluation committee will review the responses and report back to the Fund.

FUND PROFESSIONAL PROCUREMENTS: Executive Director stated last month during the MEL meeting, the MEL Fund Attorney presented a draft alternate procedure to avoid potential or appearance of conflict of interest in the procurement of professional services. Following the MEL meeting, the EJIF agreed they would also like to adopt this procedure. Enclosed within the agenda packet is a copy of the proposed procedures along with a resolution to memorialize the process.

**MOTION TO ADOPT RESOLUTION 28-25 FORMALIZING
PROCUREMENT PROCEDURES.**

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

NEXT MEETING - The next meeting of the EJIF is scheduled for November 12, 2025 at 9:30AM to be held as a video/audio teleconference.

ATTORNEY:

Mr. Semrau requested the board of commissioners to review Resolution 28-25 for adoption to have an alternate procedure in place in the event of a conflict of interest. The Board agreed and Resolution 28-25 was memorialized. Mr. Semrau mentioned the topic of PFAS, he states that since the implementation of the sub limit, there have not been any issues with our members managing claims with PFAS. He also touched on the Newark Bay case and mentioned Peter King is lead counsel and currently the costs are dormant, the team is monitoring this file.

UNDERWRITING MANAGER:

Mr. Charles Casagrande said they have been working on securing the 2026 excess coverage. This year they again have a couple carriers to speak with and need to compare offerings; however it does take some time to educate them on our program. He is pleased to report that he has better news than what is in the agenda packet. The two carriers have presented the option for a two-year premium and both carriers have agreed to collect 50% of the premium on 1/1/2026 and the remaining 50% the following year. One of the former carriers has come in with a very attractive quote and they will give the incumbent a chance to match. Mr. Casagrande further reported that the Liquid Intermediate Bulk Containers can be a topic of discussion at a future meeting with the Coverage committee.

ENVIRONMENTAL ENGINEER:

Mr. Erickson added to what Mr. Casagrande mentioned earlier regarding the number of underground storage tanks, and that they were in the 300's when this fund first started. This has now shifted to many above ground storage tanks. Mr. Erickson reported they recently completed a Stormwater Seminar in Ocean County and have a few more scheduled before the end of the year. Mr. Erickson stated this is now the third year (of five) for this Municipal Separate Storm Sewer System (MS4) permit, and the focus of the deadlines for 2025 has shifted from maintenance and cleaning operations at the DPW to infrastructure and watershed management around the entire municipality. He also mentioned January 1, 2026 is the deadline for these two large stormwater requirements (watershed inventory report & Full MS4 Mapping) to be provided electronically to the NJDEP

ACTUARY:

None.

OLD BUSINESS

None

NEW BUSINESS

None

PUBLIC COMMENT

None

CLAIMS REVIEW

Mr. Sacco confirmed there was no need to enter into Executive Session today. In the absence of Peter King, Mr. Sacco reviewed the two Proposed Authority Requests (PARs) in Open session. The PARs were distributed separately to the Commissioners.

Authority	E-JIF#	Claimant	Date of Loss	Proposed Pmt. Authority
Edison Township	NON25-4	Canka Stables and Farm	September 15, 2025	\$45,000
Far Hills	SP25-3	Far Hills	September 9, 2025	\$6,000

Mr. Sacco asked for a motion to approve the PARs as presented.

MOTION TO APPROVE THE PARS AS PRESENTED:

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

EXECUTIVE SESSION – Not needed.

MOTION TO ADJOURN MEETING

MOTION: Commissioner Razze
SECOND: Commissioner Champney-Kweselait
VOTE: Unanimous

Meeting Adjourned: 11:29 AM

Prepared by Steven Krolian, Assistant Secretary

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
BILLS LIST**

Resolution No. 27-25

OCTOBER 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>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/25	24.22
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/25	32,887.83
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/25	70.31
		32,982.36
DORSEY & SEMRAU	FUND ATTORNEY 10/25	8,901.67
		8,901.67
CHARLES CUCCIA	TREASURERS FEE 10/25	1,884.17
		1,884.17
DANSKIN INSURANCE AGENCY, INC	UNDERWRITING MANAGER FEE 10/25	26,048.58
		26,048.58
AON RISK CONSULTANTS, INC.	ACTUARY Q4 2025 INV 940000004670	15,937.50
		15,937.50
CUMBERLAND CTY IMPROVMENT AUTHORITY	REIMB FUEL TANK TEST/MAINT 07/25	400.00
		400.00
NJ ADVANCE MEDIA	A# 52613 INV 3495417-11031618 9/26/25	43.61
NJ ADVANCE MEDIA	A# 52613 INV 3495417- 11029464 9/18/25	85.44
		129.05
FIRST ENVIRONMENT, INC.	PROF. FEES P/E 8/30/25 INV 48920 10/25	39,728.42
		39,728.42
GANNETT NEW YORK NJ LOCALIQ	A# 1504625 INV 7329077- 11690754 9/25/25	18.72
GANNETT NEW YORK NJ LOCALIQ	A# 1504625 INV 7225497- 11455642 7/3/25	111.60
GANNETT NEW YORK NJ LOCALIQ	A# 1504625 INV 7329077-11672348 9/18/25	28.08
		158.40
THE CANNING GROUP LLC	QPA SERVICES EJIF 2025-10	425.00
		425.00
ACCESS	INV 11743116 DEPT 736 8/31/25	61.55
		61.55
	Total Payments FY 2025	126,656.70
	TOTAL PAYMENTS ALL FUND YEARS	126,656.70

RESOLUTION 28-25
OF THE
NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
ESTABLISHING ALTERNATE PROCEDURES IN THE EVENT
OF A CONFLICT OF INTEREST

WHEREAS, the New Jersey Municipal Environmental Risk Management Fund (hereinafter EJIF) finds it necessary and appropriate to memorialize alternate procedures in the event of a conflict of interest; and

NOW, THEREFORE BE IT RESOLVED, the EJIF Board of Fund Commission authorizes the procedures in the event of a conflict of interest as outlined in the memo of the Fund Attorney dated September 19, 2025 and attached hereto and made part of this Resolution; and

BE IT FURTHER RESOLVED, that the conflict of interest procedures should be considered by the EJIF Board of Fund Commissioners at each successive EJIF reorganization meeting.