

**NJ MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
OPEN MINUTES
MEETING OF SEPTEMBER 8, 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.

Executive Director requested a moment of silence, which was observed by all meeting attendees, to honor Camden JIF Commissioner Joseph Wolk who passed away on June 10, 2025.

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Chairman:	Morris	Brian McNeilly	Present
Secretary:	Ocean	Veronica Laureigh	Present
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 Pacanowski	Present
#7	Camden	Michael Movoli	Absent

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:

Adam Brewer, Pequannock, Morris JIF
Dave Grubb, PERMA
Joseph Hrubash, PERMA

Cate Kiernan, PERMA
 Brad Stokes, PERMA
 Pauline Kontomanolis, PERMA
 Candy Leonard, PERMA
 Jennifer Conicella, PERMA
 Nancy Ghani, PERMA
 Sandra Cantwell, PERMA
 Kamini Patil, RPA
 Jonathon Tavares, Conner, Strong & Buckelew
 Tom Merchel, Conner, Strong & Buckelew
 Paul Shives, J.A. Montgomery
 Brian Maitland, J.A. Montgomery
 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
 Don Sciolaro, PIA

APPROVAL OF MINUTES: June 9, 2025

MOTION TO APPROVE OPEN MINUTES OF JUNE 9, 2025

MOTION: Commissioner Laureigh
SECOND: Commissioner Nolan
VOTE: 10 Ayes, 0 Nays, 2 Abstains (Commissioners Rutkowski, Champney)

TREASURER

Mr. Cuccia asked for confirmation for Resolution No. 23-25 confirming the July 2025 Bills List, Resolution 24-25 for August Bills List and Resolution No. 25-25 approving the September 2025 Bills List:

RESOLUTION 23-25 JULY BILLS LIST

FUND YEAR	AMOUNT
2025	\$115,172.19
Total	\$115,172.19

RESOLUTION 24-25 - AUGUST BILLS LIST

FUND YEAR	AMOUNT
2025	\$148,434.91
Total	\$148,434.91

RESOLUTION 25-25 - SEPTEMBER BILLS LIST

FUND YEAR	AMOUNT
2025	\$129,624.45
Total	\$129,624.45

MOTION TO APPROVE PAYMENT OF BILLS - RESOLUTION NOS. 23-25, 24-25 AND 25-25

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

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

2026 Budget: Mr. Sacco thanked the Finance Committee, who meet on September 3, 2025 to discuss the proposed 2026 budget and dividend recommendation. Keeping consistent with prior year's funding levels, the Finance committee recommended staying with the mid-range of loss projections provided by our Actuary, which keeps the loss funds flat. Professional fees are capped at 2%. The Underwriting Managers are estimating a 5% increase for the excess carrier. Total budget change is an increase of \$44,711, which is a .09% increase from the 2025 Fund Year.

MOTION TO INTRODUCE THE 2026 BUDGET FOR THE NEW JERSEY ENVIRONMENTAL RISK MANAGEMENT FUND IN THE AMOUNT OF \$5,012,453 AND SCHEDULE A PUBLIC HEARING FOR OCTOBER 15, 2025 TO BE HELD AT DOUBLETREE BY HILTON, MONROE, NJ.

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

2025 Dividend: Mr. Sacco said the Finance Committee also is recommending distributing a dividend of \$2,112,627. The EJIF is restricted by regulations to hold surplus for 10 years, in contrast to Municipal JIFs that can release surplus after 3 years. This is due to the volatility of this line of coverage.

MOTION TO ADOPT RESOLUTION 26-25 AUTHORIZING A TOTAL RETURN DIVIDEND OF \$2,112,627.

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

EJIF WEBSITE PROPOSED UPDATE: The EJIF website was created over 15 years ago. An update is needed to take advantage of security updates and better web tools. For the Boards consideration, three pricing options were presented. Princeton Strategic Communications (PSC) has built and maintains the MEL, RCF and Cyber JIF websites. After some discussion, it was agreed that although slightly higher, it was agreed that PSC understood the JIF and presents an engaging website and provides excellent service.

❑ Motion to approve Princeton Strategic Communications to develop the EJIF's website at a fee not to exceed \$8,563

MOTION: Commissioner Criscuolo
SECOND: Commissioner Rutkowski
ROLL CALL VOTE: Unanimous

COMPETITIVE CONTRACT/PROCUREMENT: Competitive Contract RFPs are being prepared by the Fund office for the professional appointments for Administrator, Actuary, Auditor, Treasurer, Underwriting Manager, Environmental Services and Claims Management.

NEXT MEETING - The next meeting of the EJIF is scheduled for October 15, 2025, at Double Tree by Hilton, Monroe, N.J.

ATTORNEY:

Mr. Semrau said Newark Bay continues to be the Funds only significant case, and it is on stay. Peter King is lead counsel and currently costs are dormant; the team is monitoring the file.

Mr. Semrau said the MEL today approved a resolution to implement the “alternate procedure process” to avoid potential or appearance of conflict of interest in the procurement of professional services. He asked if the EJIF would also like to consider taking this action. The Board agreed and Mr. Semrau said a resolution memorializing the process will be on the October agenda.

UNDERWRITING MANAGER:

Mr. Charles Casagrande said they are working on procuring the 2026 excess coverage and expect to come in below the budgeted amount. This year they again have a couple carriers to speak with and compare offerings, however it does take some time to educate them on our program.

ENVIRONMENTAL ENGINEER:

Mr. Erickson said they are planning storm water presentations for the Bergen and Morris JIFs. The January 1st deadline to have infrastructure mapped is looming and he encouraged members not to wait, as it’s a large task and engineers are booking their schedules. Commissioner Tomasko said the state is beginning to advise accepting the PFAS class action settlement. Mr. Semrau said if the state accepts the settlement, then the local government entities will not have a say. Mr. Erickson said he is concerned about utilities in regards to the standards being set. Chairman McNeilly said the JIF offers \$25,000 for legal defense and member should have their own legal counsel. The Leaeue is considering opposing the state because it restricts members ability to request more funding. Mr. Erickson said numbers are far short of what will be needed to update infrastructures.

ACTUARY:

Mr. Kullman said the completed 6/31/2025 IBNR analysis was included in the agenda. The second quarter claims experience was favorable with moderate loss actively and 3 new claims. The estimated IBNR is \$6.94 m and the Fund is in good financial shape.

OLD BUSINESS

None

NEW BUSINESS

None

PUBLIC COMMENT

None

CLAIMS REVIEW

Mr. Sacco confirmed there was no need to enter into Executive Session today. Peter King, Claims Administrator, reviewed the six 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
Deptford Township	SP25-2	Deptford Township MUA	June 20, 2025	\$8,000
Mullica	SP25-3	Mullica	August 6, 2025	\$11,000
Essex Fells	Tank25-2	Essex Fells	June 18, 2025	\$16,000
Watchung	Tank 25-3	Watchung	August 6, 2025	\$16,000
Clayton	NON25-3	Clayton	July 11, 2025	\$6,000
Lambertville Sewerage Authority	SP24-19	Lambertville Sewerage Authority	October 30, 2024	\$31,000

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

MOTION FOR EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES: FUND INDEPENDENT ACCOUNTANT:

Motion: Commissioner Tomasko
Second: Commissioner Laureigh
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Champney
Second: Jack
Vote: Unanimous

MOTION TO SEEK QUOTES FOR THE SERVICES OF A FUND INDEPENDENT ACCOUNTANT:

Motion: Nolan
Second: Champney
Vote: Unanimous

MOTION TO ADJOURN MEETING

MOTION: Commissioner Laureigh
SECOND: Commissioner Jack
VOTE: Unanimous

Meeting Adjourned: 11:46 AM

Prepared by Sandra Cantwell, Assistant Secretary

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND BILLS LIST

Resolution No. 23-25

July 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 06/25	25.03
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/25	32,887.83
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/25	41.39
		32,954.25
CHARLES CUCCIA	TREASURER FEES 07/25	1,884.17
		1,884.17
DANSKIN INSURANCE AGENCY, INC	UNDERWRITING MANAGER FEE 07/25	26,048.58
		26,048.58
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND	REIMB FOR MEETING EXP. FORSGATE	926.03
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND	REIMB FOR 3/25 MEETING- DOUBLETREE	1,072.92
		1,998.95
FIRST ENVIRONMENT, INC.	PROF. FEES P/E 05/31/25 inv 48531 07/25	51,800.42
		51,800.42
THE CANNING GROUP LLC	QPA SERVICES INV EJIF 2025-07	425.00
		425.00
ACCESS	INV 11573853 DEPT 736 5/31/25	60.82
		60.82
	Total Payments FY 2025	115,172.19
	TOTAL PAYMENTS ALL FUND YEARS	115,172.19

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

Resolution No. 24-25

August 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 07/25	14.24
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/25	32,887.83
		32,902.07
DORSEY & SEMRAU	FUND ATTORNEY 08/25	8,901.67
DORSEY & SEMRAU	FUND ATTORNEY 07/25	8,901.67
		17,803.34
CHARLES CUCCIA	TREASURER FEE 08/25	1,884.17
		1,884.17
DANSKIN INSURANCE AGENCY, INC	UNDERWRITING MANAGER FEE 08/25	26,048.58
		26,048.58
AON RISK CONSULTANTS, INC.	ACTUARY Q2 2025	15,937.50
		15,937.50
NJ ADVANCE MEDIA	A# 52613 INV 3317208-11008625 7/4/25	280.80
		280.80
FIRST ENVIRONMENT, INC.	PROF. FEES P/E 06/30/25 48644 08/25	50,340.17
		50,340.17
PRINCETON STRATEGIC COMM. LLC	7/25 LOGO CREATION INV 6040	2,750.00
		2,750.00
THE CANNING GROUP LLC	QPA SERVICES INV EJIF 2025-08	425.00
		425.00
ACCESS	INV 11646782 DEPT 736 6/30/25	63.28
		63.28
	Total Payments FY 2025	148,434.91
	TOTAL PAYMENTS ALL FUND YEARS	148,434.91

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

Resolution No. 25-25

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>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 09/25	32,887.83 32,887.83
DORSEY & SEMRAU	FUND ATTORNEY 09/25	8,901.67 8,901.67
CHARLES CUCCIA	TREASURER FEE 09/25	1,884.17 1,884.17
DANSKIN INSURANCE AGENCY, INC	UNDERWRITING MANAGER FEE 09/25	26,048.58 26,048.58
AON RISK CONSULTANTS, INC.	ACTUARY Q3 2025 INV 9400000004611	15,937.50 15,937.50
FIRST ENVIRONMENT, INC.	PROF. FEES P/E 07/31/25 INV 48836 09/25	43,476.42 43,476.42
THE CANNING GROUP LLC	QPA SERVICES EJIF 2025-09	425.00 425.00
ACCESS	INV 11698368 DEPT 736 7/31/25	63.28 63.28
	Total Payments FY 2025	129,624.45
	TOTAL PAYMENTS ALL FUND YEARS	129,624.45

RESOLUTION NO. 26-25
RESOLUTION OF THE EXECUTIVE COMMITTEE
OF THE NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
AUTHORIZING REFUND OF THE 1999, 2002, 2003, 2005, 2007, 2008, 2009, 2010, 2011, 2012
AND 2013 FUND YEAR'S SURPLUS ACCOUNTS.

WHEREAS, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

WHEREAS, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

WHEREAS, the Executive Committee has determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the **New Jersey Municipal Environmental Risk Management Fund**, As Follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from funds other than those specified for Legal Liability, Defense or Environmental Services.

2. The Executive Committee has balanced the interests of the members in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Executive Committee that \$61,222 can be refunded from the 1999 Fund year surplus accounts, \$7,667 can be refunded from the 2002 Fund year surplus accounts, \$13,853 can be refunded from the 2003 Fund year surplus accounts, \$5,729 can be refunded from the 2005 Fund year surplus accounts, \$1,570 can be refunded from the 2007 Fund year surplus accounts, \$17,051 can be refunded from the 2008 Fund year surplus accounts, \$21,235 can be refunded from the 2009 Fund year surplus accounts, \$9,300 can be refunded from the 2010 Fund year surplus accounts, \$900,000 can be refunded from the 2011 Fund year surplus accounts, \$800,000 can be refunded from the 2012 Fund year surplus accounts and \$275,000 can be refunded from the 2013 Fund year surplus accounts. Therefore, the total amount to be returned to the E-JIF members will be \$2,112,627.

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the Auditor's Report of the Historical Operating Results as of December 31, 2024. The aforementioned refund monies shall be allocated, as required and necessary, from the Fund years mentioned above.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member for the years in question, provided, however, the FUND Treasurer shall deduct the amount owed by the member local unit for any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs. Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.