NEW JERSEY CYBER RISK MANAGEMENT FUND
OPEN MINUTES
September 17, 2026
VIA TELECONFERENCE – 1:30 PM

Chairwoman Tozzi called the meeting to order and read the statement of compliance open public meeting act, followed by the Pledge of Allegiance.

ROLL CALL OF 2026 FUND COMMISSIONERS

Joy Tozzi - Chair	East Windsor - Mid-Jersey JIF	Present
Adam Brewer - Secretary	Pequannock Township – Morris JIF	Present
Megan Champney Kweselait	City of Summit- Suburban Municipal JIF	Present
James Gant	Sea Girt Borough – Monmouth JIF	Absent
Michael Mevoli	Borough of Brooklawn - Camden JIF	Present
Bernard Rutkowski	Toms River MUA - NJUA JIF	Present
Marc Schrieks	Lodi Borough – South Bergen JIF	Present
James Pacanowski	Ventnor City, Atlantic JIF	Present
Corey Gallo	Bergenfield - Bergen JIF	Absent
Erin Provenzano	Delanco- Burlco JIF	Present
Casey Wagner	Woodbridge - Central JIF	Present
Alan Pine	Mount Laurel Twp. FD#1 – FIRST JIF	Present
Matthew von der Hayden	Stafford Township – Ocean JIF	Present
Frank Elenio	Ridgefield Borough – PAIC JIF	Absent
Kevin Aberant	Moorestown - PMM JIF	Absent
John Clarke	Princeton Housing Authority- NJPHA JIF	Present
James Ulrich	Clark Township – NJSI JIF	Present
Gary Jeffas	Secaucus – Suburban Metro JIF	Present
Michael Razze	Pittman Borough - Trico JIF	Present

PROFESSIONALS PRESENT:

Executive Director/Admin.	PERMA Risk Management Services **Joseph Hrubash, Cathleen Kiernan**
Deputy Executive Director	Risk Program Administrators **Paul Forlenza, Kamini Patel**
Planning Consultant	RLM **Barbara Murphy**
Actuary	The Actuarial Advantage **Kyle Mrotek**
Attorney	Dorsey & Semrau **Fred Semrau, Sue Sharpe**
Claims Administration	Botta Agency **Christopher Botta**
Underwriting Manager	Conner Strong & Buckelew **Jonathon Tavares**
Cyber Training	Wizer

Rich Malewicz, Daniel Hasan

Cyber External Vulnerability Scanning Xcitium
Alex Leonard

Treasurer **Chuck Cuccia**

ALSO PRESENT:
Jerry Caruso, Wintsec Consulting, Technology Risk Services Director
Matthew T. McArow, GJEM – Otterstedt Insurance Agency
Thomas Merchel, Conner Strong & Buckelew
Jaclyn Lindsey, Conner Strong & Buckelew
Katie Walters, Conner Strong & Buckelew
Don Sciolaro, World Insurance Associates LLC
Brittany Vozza, The Vozza Agency
John Casagrande, Danskin Insurance Agency
Robin Racioppi, North American Insurance Agency
David Grubb, Perma Risk Management Services
Pauline Kontomanolis, Perma Risk Management Services
Zareena Majeed, Perma Risk Management Services
Steve Sacco, Perma Risk Management Services
Bradford Stokes, Perma Risk Management Services
Brandon Tracy, Perma Risk Management Services

MINUTES: Included in the agenda were the open and closed minutes of August 31, 2026.

MOTION TO APPROVE AUGUST 31, 2026 OPEN MINUTES:

Moved: Commissioner Clark
Second: Commissioner Mevoli
All in favor: 15 Ayes – 0 Nays – 2 Abstentions Commissioner Chamnpey-Kweselait and Commissioner Razze

CLAIMS COMMITTEE: The Claims Committee met virtually at 1:00pm before the Board meeting to discuss three Payment Authority Requests (PAR). Board accepted committee's recommendation for payments for two of three pars and requested to discuss the third payment authority request in closed session.

MOTION TO APPROVE THE CLAIMS COMMITTEE RECOMMENDATION TO APPROVE TWO OF THE THREE PAYMENT AUTHORITY REQUESTA DN DISCUSS THE THIRD PAYMENT AUTHORITY REQUEST IN CLOSED SESSION

Moved: Commissioner Shrieks
Second: Commissioner Clarke
Roll Call: 15 Ayes – 0 Nays

CYBER AWARENESS TRAINING/PHISHING: The Fund awarded the contract for Training/Phishing to Wizer and External Vulnerability Scanning to Xcitium at the August 31, 2026 Fund meeting. The announcement was sent on September 2, 2026 and is included on page X.

Executive Directors met with Wizer on September 8th and identified next steps, which was to work with Xcitium to send the member data to Wizer and hold educational training webinars on Wizer's platform before the training/phishing is officially launched. Executive Directors will be meeting weekly with Wizer's team to ensure a smooth transition. Wizer can provide various options for training that can also differ by JIF.

Wizer representatives were in attendance, introduced themselves and briefly explained the various training offerings and how the training can be tailored to each individual Joint Insurance Fund. Wizer will also provide educational webinars on how to use their system.

OPERATIONS COMMITTEE: Executive Director said a meeting of the Operations Committee will be scheduled as soon as possible to review the 2027 Budget. Additionally, it might be appropriate for the Operating to consider the various training options offered by Wizer before disseminating them to member JIFs.

CYBER RISK MANAGEMENT CONSULTANT ACCREDITATION PROGRAM: Executive Director said as a reminder, the two-day accreditation course is scheduled for October 2, 2026 and October 9, 2026. To date, 800 participants have registered. Enclosed was a copy of the notice and registration form distributed to Risk Management Consultants during the month of August. Also enclosed were the speakers for the accreditation program.

DUE DILIGENCE: Executive Director said the 2nd quarter Financial Fast Track was included in the agenda and had a surplus of $7.6 million; an increase of $1.3m since the beginning of 2026. Also included in the agenda was the Loss Ratio Report as of June 30, 2026.

NEXT MEETING: Executive Director said the next Cyber JIF meeting is scheduled for September 17, 2026 at 1:30 PM via audio / video teleconference. The Claims Committee will also meet prior to the Fund meeting on September 17, 2026 AT 10 AM.

DUE DILIGENCE: Executive Director said the 1st quarter Financial Fast Track was included in the agenda for information. The loss ratio Report as of May 31, 2026 was also included in the agenda.

TREASURER: Treasurer also asked for a motion to approve Resolution 40-26 September 2026 Bills List

September 2026	
2026	$47,461.21
Total	$47,461.21

MOTION TO ADOPT ADOPT RESOLUTION 40-26 APPROVING THE SEPTEMBER 2026 PAYMENTS AS SUBMITTED

Moved: Commissioner Schrieks
Second: Chairwoman Tozzi
Roll Call: 15 Ayes - 0 Nays

UNDERWRITING MANAGER:
Mr. Cooney highlighted the Cyber Risk Management Consultant Accreditation program speakers consisting of Adam Isles from the Chertoff Group, Ben Bertosi the Director of Chubb's Cyber Program, An Underwriter and risk engineer from Cowbell, director of NJCIC Michael Garrity and Mullen Coughlin to talk about incident response planning and Ed Cooney to discuss insurance strategies and Carl Manzani to talk about technical controls and mitigation.

This seminar is open to Cyber JIF member Business Administrators and IT professionals in addition to Risk Manager Consultants.

Mr. Cooney provided an update on cyber compliance from Quarter 2 - seven members gaining basic compliance, six members gaining intermediate compliance, and four members gaining advanced compliance.

Lastly, the updated framework with the new deductible structure will be posted to the Cyber JIF website and reminded members of the deductible structure.

NEW BUSINESS:
None.

OLD BUSINESS:
None.

PUBLIC COMMENT:
None.

CLOSED SESSION: There was not a need for closed session.

MOTION TO ADJOURN:

Moved:	Chairwoman Tozzi
Second:	Commissioner Clarke
Vote:	Unanimous

MEETING ADJOURNED: 2:15 PM
Brandon Tracy, Assisting Secretary for Adam Brewer, Secretary