BUCKS COUNTY CONSORTIUM MEETING MINUTES
Thursday, October 1, 2026

Call to Order:

A meeting of the Bucks County Consortium was held at 9:20 a.m. at Warrington Township on September 3, 2026, and called to order by Consortium President, Chris Garges.

Roll Call, Introductions and Community Updates:

The following Bucks County communities were represented at the meeting:
April Watson, Bristol Township
Stephanie Mason, Doylestown Township
RF Shoup, Haycock Township
Linda Levinski, Haycock Township
Dave Kratzer, Lower Makefield Township
Mega Bhandary, Lower Makefield Township
Nick Valla, New Britian Township
Katherine McGovern, Newtown Township
Larry Kremsky, North Wales Water Authority
Lisa Sobestsky, North Wales Water Authority
Robert Pellegrino, Northampton Township
Bill Wert, Northampton Township
Ashley Casey, Northampton Township
Carolyn McCreary, Perkasie Borough
Linda Reid, Perkasie Borough
Stacey Mulholland, Plumstead Township
Steven Hicks, Plumstead Township
Mayor Wayne Codner, Richlandtown Borough
Chris Garges, Solebury Township
Zach Zubris, Solebury Township
Gregg Schuster, Upper Makefield Township
Allison Oldfield, Warminster Township
John Ramey, Warminster Township
Mike Walsh, Warminster Township
Angela Benner, Warrington Township
Melissa Kenyon, Warrington Township
Kevin Barron, Warrington Township
Kyle Seckinger, Warwick Township
Skye Sorresso, Warwick Township

Sponsors:
Joe Dugan, Boyle Construction
Karen Duerholz, Boyle Construction
Mark Harris, Delaware Valley Trusts
Lauren Detweiler, Delaware Valley Trusts
Marie Wade, Delaware Valley Trusts

Mark Hiriak, Delaware Valley Trusts
Beth Kaufman, Equitable Advisors
Charles Coyle, Equitable Advisors
Paul Bowman, Ridge Support Technologies
Angela Scott, United Inspection Agency
Megan Cooper, Univest
Stephanie Teoli Kuhls, WK2 Consulting
Tim Mirra, Zelenkofske Axelrod LLC

Guest Sponsor:

Boyle Construction *(Presentation attached)*

- Karen Duerholz, Vice President of Marketing & Client Relations
- Joe Dugan, Client Engagement Manager

Presentation:

Marie Wade, General Counsel, and Mark Harris, Property & Liability Claims Manager with Delaware Valley Trusts, presented "*The Changing Liability Landscape: Nuclear Verdicts, Social Inflation, and the Growing Cost of Municipal Risk*." The presenters provided background on Delaware Valley Trusts as a member-owned, nonprofit, self-insured intergovernmental risk pool serving public entities throughout Pennsylvania and Delaware.

Ms. Wade and Mr. Harris discussed the changing liability environment facing municipalities and other public entities, noting increased verdict volatility, decreased predictability, and greater financial consequences associated with liability claims. They explained that these trends can affect municipal financial planning and risk-management decisions.

The presenters reviewed several factors contributing to increasing litigation costs, including nuclear verdicts, social inflation, and third-party litigation funding. Nuclear verdicts were described as disproportionately high jury awards that exceed typical damage estimates, while social inflation refers to increases in litigation costs and verdicts that outpace general economic inflation. They also discussed the growth of third-party litigation funding, in which outside firms provide funding for litigation with the goal of receiving a return through a settlement or verdict.

The presentation also addressed the exposure faced by governmental entities and how public perceptions of government can influence litigation. The presenters discussed how distrust of government can cause individual incidents to be viewed as broader issues involving government accountability and responsibility.

Ms. Wade and Mr. Harris further discussed trends involving plaintiffs prevailing more frequently, fewer cases settling, and increasing jury awards. They noted that rising litigation costs can ultimately contribute to higher insurance premiums and other costs that are passed on to municipalities.

Additional discussion focused on Pennsylvania's liability environment, including proposed legislation that would allow attorneys to suggest specific dollar amounts for pain and suffering during closing arguments and challenges involving the current $500,000 tort cap.

The presenters concluded by discussing the growing use of artificial intelligence in the legal industry, including its use by law firms to identify relevant details and cases that may assist in pursuing larger settlements and verdicts.

Mr. Harris also highlighted Delaware Valley Trusts' upcoming *AI in Action Conference*, scheduled for November 10, 2026.

Mr. Garges thanked Marie Wade and Mark Harris of Delaware Valley Trusts for their informative presentation and for taking the time to speak with the Consortium. He expressed his appreciation for the valuable information provided regarding the changing liability landscape and the challenges facing municipalities.

Treasurer's Report and Payment of Bills:
Upon motion by Angela Benner, seconded by Bob Pellegrino the Treasurer's Report for September 2026, was unanimously approved.

Approval of Minutes:
Upon motion by Stephanie Mason seconded by Bill Wert the September 3, 2026, meeting minutes were unanimously approved.

New Business:
Mr. Garges reminded Consortium members and sponsors that the Annual Consortium Luncheon will be held on Thursday, November 5th at the Northampton Valley Country Club. Anyone wishing to attend must RSVP to Ms. Casey by Friday, October 2. The registration fee is $40 per attendee.

He also announced that the Bucks and Montgomery Counties Joint Holiday Party will be held on December 10, from 1:00 p.m. to 4:00 p.m. at William Penn Inn.

Adjournment:
The meeting was adjourned at 10:17 a.m.

Respectfully Submitted,

Ashley Casey
Consortium Coordinator