



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
March 27th, 2024
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 981 034 808#**

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
CALLED TO ORDER AT 11:07AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

SWEARING IN OF NEW FUND COMMISSIONERS

- Caroline Shafto – (Alternate Commissioner) – Howell Township (sworn in)
- James McManimon – (Commissioner) – Ewing Township (not sworn in – not in attendance)

ROLL CALL OF FUND COMMISSIONERS

Aberdeen, Township of – B. Russell
Berkeley Township – Absent (virtual)
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township – Absent (virtual)
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – Absent
Guttenberg, Town of – H. Gonzalez
Hamilton Township – Absent
Harrison, Town of – Absent
Highland Park, Borough of – Absent (virtual)
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney Absent (virtual)
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capobianco
Kearny, Town of – Absent



Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – Absent
Morris Township – T. Quinn
Morristown, Town of – Absent
Neptune, Township of – Absent
New Providence, Borough of – E. Mannion
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent

APPROVAL OF 2/28/2024 MINUTES

MOTION: Commr. Palazzo
SECOND: Commr. Kraus
ABSTAIN: Commrs.

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Kraus
SECOND: Commr. Palazzo
VOTE: Unanimous, by voice

In accordance with Section 8 of the Open Public Meetings Act, the public body is in Executive Session, as follows:

1. The Public shall be excluded from discussion of and action upon the hereinafter specified subject matters.
2. The general nature of the subject matter to be discussed is as follows:
 - Claims – Requests for Settlement Authority

MOTION TO ADJOURN TO EXECUTIVE SESSION

MOTION: Commr. Hasko
SECOND: Commr. Capablanco
VOTE: Unanimous, by voice



APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Neptune Township – WC - Granted Settlement Authority
- Township Parsippany-Troy Hills – Police Prof. PI - Granted Settlement Authority
- Hamilton Township – WC – Granted Settlement Authority
- Township of Morris – GL/BI Granted Settlement Authority
- Howell Township – GL/BI Granted Settlement Authority
- Howell Township – WC - Granted Settlement Authority
- Township of Union – WC - Granted Settlement Authority
- Township of Hamilton – WC – Granted Settlement Authority

MOTION TO ADJOURN TO EXECUTIVE SESSION

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – Absent (virtual)
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township – Absent (virtual)
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman (new Commissioner not sworn in)
Freehold Borough – Absent
Guttenberg, Town of – H. Gonzalez
Hamilton Township – Absent
Harrison, Town of – Absent
Highland Park, Borough of – Absent (virtual)
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney Absent (virtual)
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capobianco
Kearny, Town of – Absent
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – Absent
Morris Township – T. Quinn
Morristown, Town of – Absent
Neptune, Township of – Absent



New Providence, Borough of – E. Mannion
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent

EXECUTIVE DIRECTOR'S REPORT – J. Hall (NIP Management Services)

- **Year-End Actuary Report Status Update** - The Administrator's office received the first draft of the year-end reserve study at the end of last week. We are currently reviewing the draft report. As soon as the report is finalized, we will update the year-end financials and share them with the Commissioners.
- **Risk Manager & Service Provider Agreements for 2024** - The Administrator's office requests that all Risk Managers and Service Providers send copies of the fully executed agreements between them and their clients as soon as practicable. Remember, the Fund cannot pay service providers until agreements have been received.
- **Member Assessments for 2024** - The Administrator's office notes that several members have not yet remitted the 1st installment of their 2024 Assessments, which were due in January. Additionally, several members have SIR and Deductible invoices more than 30 days outstanding. We remind the members that timely payment of invoices is critical for the Fund to fulfill its obligations to excess carriers, service providers, and claimants.

TREASURER'S REPORT – P. DeBlasio

- **Treasurer Report** – All Bills have been paid and our cash balance is secure.

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **Property Renewal** – Property renewal is coming on 7/1. At this time no action is needed by the members. However, should the excess market need additional information, we will need those questions answered in a timely manner.
- **Cyber Renewal** – The cyber renewal is also coming up on 7/1. At this time, the applications are past due. Please get those in as soon as possible. Failure to submit an application can lead to reduced limits, higher SIRs or a lapse in coverage. Additionally, all members need to schedule their Harbor Technology interviews as they did last year. This is an important part of the submission process and is as important as the apps. Failure to participate in these interviews could; lead to the same shortcomings as failure to submit an app.
- **EPLI Committee** – The EPLI Sub-Committee's next meeting will be immediately following the April meeting. All Commissioners and Alternates are welcome. The meeting will feature guest speaker attorney Stefani Schwartz doing an overview of the Law Against Discrimination and Conscientious Employee Protection Act.



RISK CONTROL REPORT (Anthony Ven Graitis)

- **Safety Monthly Meeting Recap**
- **No Accidents Today** – Fleet Safety PMA presented on Thursday , 3/21/24, at 1:00 on Fleet Safety, addressing all aspects of implementing an effective fleet safety program including maintenance, inspections, drug testing, seat belt use, CDL vs Non CDL, Telematics and distracted driving
- **Safety Incentive Program** – The 2023 Safety Incentive Program awards were announced. Level A awards were awarded to 28 members of the GSMJIF and the following 8 members were awarded the Level B award, with loss rates better than the JIF average for Property, GL and Workers’ Compensation: Bloomfield Township, Eastampton Township, Town of Harrison, Livingston Township, Monroe Township, Warren Township, and Township of West Orange. Congratulations to all members for their safety and loss control efforts throughout 2023.
- **Distracted Driving Awareness Challenge** – The 3rd Annual Distracted Driving Awareness Challenge “3-minutes can save a life” is being sponsored again for Distracted Driving Awareness month. Municipalities can win from \$250 to \$750 based on participation rates and having employees complete distracted driving awareness training. This year a 3 minute course has been introduced to promote awareness and to further spread the word to drive carefully.
- **PEOSH Violations** – Loss control discussed that PEOSH is following OSHA’s lead in inspecting tree care operations. As one of the most dangerous jobs in the Country, tree care work requires working with heavy equipment, objects with varying centers of gravity, hazards that are not always readily seen, and working from heights. Risk control staff have resources to assist members, and expert third party providers are available for consultation.

CLAIMS MANAGEMENT REPORT – R. Persico (NIP Management Services)

- **Claims KPI report February 2024** – 209 new claims received in February and 213 claims closed in February, closing ratio of 102%. \$1.3M in new reserves, \$3.9M in closed reserves. \$126K in February subrogation recoveries

NEW BUSINESS

OPEN FORUM

ADJOURNMENT

Commissioner Palazzo made a motion to adjourn the meeting at 11:58am and Commissioner Weinburg seconded the motion. Motion carried unanimously.

Prepared by M. Delgado



M. Delgado

K. Caulfield

ALSO, PRESENT in PERSON:

L. Hamm
B. Gemmel
M. McArow
J. Cottell
J. Brown
V. Peluso
W. Baskay
K. Mitchell
R. Nelms
R. Smith
A. Ven Graitis
P. Archangeli
B. LaJoie
M. Delgado
M. O'Connell
J. Hall
D. Springer
P. DeBlasio
E. Walker
J. Casagrande
V. Murphy

**PRESENT over 40 minutes
VIA MS TEAMS:**

732-539-XXXX
862-216-XXXX
A. Simms
B. Erlandsen
B. Russell
B. Russo
C. Finkler
D. Balken
D. Voda
E. Durr



E. Schragger
E. Schubiger
G. Crosby
J. Hall
J. Barrick
J. Camera
J. Delaney
J. Hanuscin
K. Boffa
K. Connor
K. Larkin
K. Skeba
K. Walters
K. Waters
L. Lugo
M. Ramirez
P. Cassidy
R. Hope
R. Persico
R. Racioppi
R. Smith
S. Sarfraz
S. Daveggia
T. Buss
T. Jover (Guest)
T. Merchel