



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES**

October 27, 2021

ViaGoToWebinar/Conference dial in 732-694-1222 Passcode 444999

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED
TO ORDER AT 11:04am.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

SWEARING IN OF NEW FUND COMMISSIONERS

ROLL CALL OF FUND COMMISSIONERS:

B. Russell - Township of Aberdeen – Present
J. Camera - Berkeley Township – Present
B. Russo - Berkeley Heights – Present
Township of Bloomfield – Absent
B. Heun - Borough of Caldwell – Absent
Cinnaminson Township – Absent
K. White - Township of Eastampton – Present
S. Alves-Viveiros - City of Englewood – Present
Ewing Township – Absent
R. Harris - Borough of Fanwood – Present
Freehold Borough – Absent
C. Cirillo - Town of Guttenberg – Present
L. Guarino - Hamilton Township – Present
Town of Harrison – Absent
E. Von Thun - Borough of Highland Park – Present
City of Hoboken – Absent
A. McLeod - Holmdel Township – Present
L. Palazzo - Howell Township – Present
P. Cavalier - Town of Kearny – Present
L. Reinertsen - Borough of Kenilworth – Present
G. Whitehead - Township of Lawrence – Present
W. Hasko - City of Linden – Present
K. Boffa - Township of Livingston – Present
Monroe Township – Absent
Montclair Township – Absent
J. Barrick - Town of Morristown – Present



Michael Bascom - Township of Neptune – Present
E. McManimon - Borough of New Providence – Present (late)
J. Progebin - Township of North Brunswick – Present
Township of North Bergen – ABSENT
W. Speck - Borough of North Plainfield – Present
Fred Carr - Township of Parsippany-Troy Hills – Present
K. Napier - City of Rahway – Present
A. Casais - Borough of Roselle Park – Present
Township of Roxbury – ABSENT
J. Waryas - Borough of Totowa – Present
K. Caulfield - Union Township – Present
M. Krane - Township of Warren – Present (late)
West Orange Township – ABSENT

APPROVAL OF MINUTES OF 9/22/2021 MEETING

MOTION: Commr. Napier
SECOND: Commr. Carr
ABSTAIN: Commrs.

MOTION TO ADOPT RESOLUTIONS

- **Resolution 27-21 – Approving Certain Disbursements - \$583,544.48**
- **Resolution 28-21 – Approving Claims Payments - \$3,226,716**
- **Resolution 29-21 – Appointing Approved Counsel – Michael Collins for law firm of King, Moench, Hirniak, Mehta – for Holmdel Township**

MOTION: Commr. Reinertsen
SECOND: Commr. Casais
ABSTAIN: Commrs. Jones; Quinn; Barrick
NO VOTE RECORDED: Commr. Cuccaro; Krane

VOTE: ROLL CALL

B. Russell - Township of Aberdeen – Present
J. Camera - Berkeley Township – Present
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Township of Bloomfield – Absent
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K. White - Township of Eastampton – Present
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A. Casais - Borough of Roselle Park – Present
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K. Caulfield - Union Township – Present
M. Krane - Township of Warren – Present (late)
West Orange Township – ABSENT

EXECUTIVE DIRECTOR – J. Hall (NIP Management)

○ **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**

- **Mid-Year Actuarial Reserve Study and Fast Track Reports – Status** - We have received the first draft reserve study and are reviewing it for finalization in upcoming weeks. Per our normal practice, updated Fast Track Reports will be distributed once the Mid-Year Actuarial Reserve Study has been finalized.
- **Indemnity and Trust Agreements for 2022** - The Administrator’s office requests that renewing members please return the Resolutions to Rejoin as soon as they are passed by your governing bodies and executed accordingly.
- **2022 RFP/RFQ Responses** - The Fund has received RFP/RFQ responses from all service providers for all positions. The Fund Administrator’s Office will provide a summary of responses received to the Fund Executive Committee for consideration.



- **2022 Draft Budget Status** – Mr. Hall presented the 2022 Draft Budget and outlines the factors and market trends influencing the budget. The Fund Administrator’s Office will present the second Draft Budget at the November 22nd Fund Meeting.
- **Treasury Report** - All Bills have been paid and our cash balance is secure.
- **UNDERWRITING REPORT (Robert Smith)**
 - **2022 Renewal Update** - The 2022 renewal process has begun, and both deadlines have now passed. We are asking all risk managers at have not done so to complete the review and update of current underwriting data with their client municipalities at this time.
 - **Prospects** - As we gather more information and begin to discuss membership in the GSMJIF, we will be reporting back with additional details and will be available for questions.
 - **Exposure Schedules** - In light of the recent claim activity due to the storms, we are asking all members and risk managers to take some extra time to ensure the schedules we have on file for locations and auto are up to date. We ask that all new locations please be added in a timely matter to ensure all proper coverages are in place. Additionally, we ask that all vehicles are added when acquired and any vehicles no longer covered be removed from the schedules. Should there be any questions or if anyone needs any assistance with the portal and the schedules, please contact the underwriting department.
 - **NJLM Reception** - Join us at the Hard Rock, as we celebrate the evening with cocktails, and hors d'oeuvres.
 - Date: Tuesday, November 16th
 - Time: 5-7:00 P.M.
 - Location: Hard Rock Cafe Backstage @ Hard Rock Hotel & Casino, Atlantic City, NJ 08401
 - **Member Portal** - We are currently working with our IT vendor on developing an updated member portal. We have started early testing and are impressed with the new look and functionality of the site. At this time, we are continuing testing and will be open to have some risk managers try out the site for feedback. Should you wish to be a tester and give us your feedback, please contact Robert Smith.
- **RISK CONTROL REPORT (Anthony Ven Graitis)**
 - **Cyber training** – Mr. Ven Graitis reported that 3,003 GSMJIF employees have completed Cyber training.
 - **Cold weather preparation** - Prompt removal of snow from roadways and walkways is critically important to ensure the safety of municipal workers, emergency services personnel and the public. Proper snow removal reduces the chances of motor vehicle collisions, slip and falls, and damage to property. Statistics have shown that over 116,000 people in the United States are injured on snowy, slushy, or icy roads every winter, approximately 11,500 people are treated in emergency rooms for injuries related to snow shoveling and over 1,300 fatalities occur from motor vehicle collisions occurring on slippery roadways. Zoom meeting scheduled for Thursday, October 28, 2021, 10:00 AM
 - **Accident investigation forms** - For any Safety Program, a critical element is the proper investigation of all accidents, determining the causes, and developing corrective actions to



prevent future occurrences. The purpose of accident investigations is to PREVENT future incidents, not to appoint blame. Mr. Ven Graitis covered the three steps in conducting an accident investigation.

- **Understanding the Link Between Firearms and Suicide Prevention** – Mr. Skeba provided tips to prevent suicide by firearms and provided resources and hotlines for members to share with employees.

- **CLAIMS MANAGEMENT (Conrad Cyriax)**

- **Claims KPI Report September 2021** – Mr. Cyriax presented the Claims KPI reports for September 2021. There were no questions.
- **Hurricane Ida Claims Update** – To date, our excess property carrier has received 72 Property claims and 61 APD claims.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Caulfield made a motion to adjourn the meeting at 12:03 pm and Commissioner Camera seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall

ALSO, PRESENT – Confirmed by GoToWebinar date & time of attendance

- Madeline Delgado – NIP
- R. Smith – NIP
- J. Hall - NIP
- C. Cyrax – NIP
- M. O’ Connell – PQA
- A. VenGraitis – NIP
- A. Aquino – PMA
- P. Celardo – Fanwood



D. Cinelli – B & B
K. Skeba – NIP
P. DeBlasio – Treasurer
E. Vath – PMA
L Gallo – QL
D. Trumpet – City of Englewood
S. Edwards – BGIA
M. Gallelo – CRC
B. Erlandsen – BGIA
S. Brown – North Brunswick
A. McCall – City of East Orange
P. Mackin – PMA
R. Persico – NIP
R. Nelms – QL
K. Boffa – Livingston
R. Smiley – Borough of Roselle
J. Hanuscin – Fairways Insurance
D. Springer – NIP
A. Pieroni – Acrisure
A. Hrubash – 1st MCO
S. Stanley – Dittmar
M. Avalone – Conner Strong
G. Crosby – BGIA
K. Waters – IMAC
J. Solomon – Bob Smith & Associates
K. Larkin – BGIA
R. Racioppi – NAIMC
L. Travali – Acrisure
L. Brennan – AJ Gallagher