



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

July 28, 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

ROLL CALL OF FUND COMMISSIONERS:

Township of Aberdeen – ABSENT
Berkeley Township – ABSENT
Berkeley Heights – ABSENT
Township of Bloomfield – ABSENT
Borough of Caldwell – ABSENT
Cinnaminson Township – ABSENT
Township of Eastampton – ABSENT
D. Trumpet - City of Englewood – Present
Ewing Township – ABSENT
R. Harris - Borough of Fanwood – Present
Freehold Borough – ABSENT
C. Cirillo - Town of Guttenberg – Present
M. Murranko - Hamilton Township – Present
P. Zarbetski - Town of Harrison – Present
J. Hullings - Borough of Highland Park – Present
M. Kraus - City of Hoboken – Present
A. McLeod - Holmdel Township – Present
L. Palazzo - Howell Township – Present
P. Cavalier - Town of Kearny – Present
L. Reinertsen - Borough of Kenilworth – ABSENT
G. Whitehead - Township of Lawrence – Present
City of Linden – ABSENT
R. Jones - Township of Livingston – Present
D, Racioppi - Monroe Township – Present
Montclair Township – ABSENT
J. Barrick - Town of Morristown – Present
S. Oppegaard - Township of Neptune – Present
E. McManimon - Borough of New Providence – Present



Township of North Brunswick – ABSENT
Township of North Bergen – ABSENT
Borough of North Plainfield – ABSENT
Township of Parsippany-Troy Hills – ABSENT
K. Napier - City of Rahway – Present
A. Casais - Borough of Roselle Park – Present
V. Wyble - Township of Roxbury – Present
J. Waryas - Borough of Totowa – Present
K. Caulfield - Union Township – ABSENT
M. Krane - Township of Warren – ABSENT
West Orange Township – ABSENT

APPROVAL OF MINUTES OF 6/23/2021 MEETING

MOTION: Commr. Trumpet
SECOND: Commr. Quinn
ABSTAIN: Commrs.

MOTION TO ADOPT RESOLUTIONS

- **Resolution 23-21 – Approving Certain Disbursements \$8,537,662.18**
- **Resolution 24-21 – Approving Claims Payments \$1,947,088**

MOTION: Commr. Casais
SECOND: Commr. Allen
ABSTAIN: Commrs.
NO VOTE RECORDED: Commr.

VOTE: ROLL CALL

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West Orange Township – ABSENT

EXECUTIVE DIRECTOR – J. Hall (NIP Management)

- **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**
 - **Mid-Year Actuarial Reserve Study – Status and Timeline** - All loss data as of June 30, 2021 has been received by the Fund Actuary. We expect a first draft reserve study by the end of August. Fast Track Reports will be distributed once the Reserve Study is finalized.
 - **Monthly Commissioner Meeting – September 2021** - Per our discussion at the last Commissioners’ Meeting, we are planning for resuming in-person meetings with the September 2021 meeting. We are negotiating with the APA Hotel Woodbridge for venue reservation. Options will be available for virtual conference for those unable to attend in person.
 - **Treasurer’s Report** – Mr. Hall shared the Treasurer’s Report as of June 30, 2021. All Bills have been paid and our cash balance is secure. There were no questions.
- **UNDERWRITING REPORT (Robert Smith)**
 - **Property Renewal** – Working with our partners at BGIA, the GSMJIF was able to renew its Property coverage with the APIP program from 7/1/2021 through 7/1/2022. There are no material changes in coverage or limits. Policies will be distributed upon receipt and review.



- **Cyber Renewal** – Working with our partners at BGIA, the GSMJIF was able to renew its Cyber coverage through the APIP program with Beazley and XL. Many thanks for the submission of the new cyber apps, it was instrumental in achieving this renewal. As anticipated, the cost of cyber insurance has increased; however, the Fund anticipated this and budgeted for an increase in the adopted budget. Per member and aggregate limits have increased and terms are better than the 2020 coverage. Policies will be distributed upon receipt and review.
 - **2022 Member Renewal Update** – The 2022 renewal process will be kicking off soon, and we are asking all risk managers to initiate the review and update of current underwriting data with their client municipalities at this time. Because of the lengthy process, we are urging members to fully cooperate now with their risk managers to complete the renewal updates by our target date of August 7th, 2021. A detailed email with all the details and deadlines is delivered weekly to all risk managers.
 - **Historical Loss Runs** – Risk managers must update and return all loss runs to the Administrator's office by July 19th, 2021. All schedules must be updated, signed and returned to the Administrator's office by August 9th, 2021.
- **RISK CONTROL REPORT (Anthony Ven Graitis)**
 - **Firefighter Safety & Health** – The mental and physical demands faced by firefighters daily has tremendous impacts on the emergency responders, their families, and colleagues. Municipal administration, management and command staff need to ensure firefighters are fit for duty and have regular physicals. Heart attacks are the leading cause of Line-of-Duty-Deaths so health and fitness must be a priority. Cancer prevention actions can also help reduce the risk of cancer in firefighters. Lastly, the mental health of first responders who support those dealing with tragedy daily must be part of a well-established plan. Zoom meeting scheduled for Thursday, July 29th, 10:30 am
 - **Cyber Training Update** – As of July 23, 2021, 1,837 employees have completed Cyber Security Awareness training and 1,461 additional employees have training assigned to them.
 - **Flash Flood Awareness** – Mr. Ven Graitis discussed the dangers of flash floods and the importance of flash flood awareness. A Safety Bulletin was sent out to all members.
 - **Storm Preparation** – Mr. Ven Graitis shared tips for storm preparedness, planning, mitigation and recovery.
 - **CLAIMS MANAGEMENT (Conrad Cyriax)**
 - **Claims KPI Report June 2021** – Mr. Cyriax shared the Claims KPI report as of June 30, 2021. There were no questions.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN



Commissioner Casais made a motion to adjourn the meeting at 11:57 am and Commissioner Ruggiero 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
Michael O’ Connell – PQA
E. Vath – PMA
M. Avalone – Conner Strong
A. Aquilino – PMA
A. VenGraitis – NIP
P. Mackin – PMA
D. Cinelli – Brown & Brown
L. Travali – Reliance
L Gallo – Qual-Lynx
G. Crosby – BGIA
K. Guze
P. Soreiro – Allied
D. Balken – Balken Risk
L. Brennan – AJ Gallagher
A. Hrubash - 1st MCO

B. Erlandsen – BGIA
P. DeBlasio – Treasurer
J. Brown – NIP
D. Weightman – PMA
D. Pursell – CBIZ
R. Persico – NIP
K. Child – PMA
A. Pieroni – Acrisure
S. Stanley – Dittmar



V. Murphy – Morris
R. Nelms – Qual-Lynx
K. Larkin -BGIA
J. Solomon – Bob Smith & Assoc.
R, Racioppi – NAIMC
D. Borden – Borden Perlman