



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
December 15, 2021
Via MS Teams/Conference dial in 732-694-1222 Passcode 444999**

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED
TO ORDER AT 11:08am.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

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
Borough of Caldwell – B. Heun
Cinnaminson Township – Absent
K. White - Township of Eastampton – Present
D. Trumpet - City of Englewood – Present
Ewing Township – Absent
Borough of Fanwood – Absent
Freehold Borough – Absent
Town of Guttenberg – Absent
M. Murranko - Hamilton Township – Present
P. Zarbetski - Town of Harrison – Present
E. Von Thun - Borough of Highland Park – Present
City of Hoboken – Absent
A. McLeod - Holmdel Township – Present
Howell Township – Absent
S. Marks - Town of Kearny – Present
L. Reinertsen - Borough of Kenilworth – Present
G. Whitehead - Township of Lawrence – Present
W. Hasko - City of Linden – Present
R. Jones - Township of Livingston – Present
Monroe Township – Absent
Montclair Township – Absent
T. Quinn – Morris Township - Present
J. Barrick - Town of Morristown – Present
M. Bascom - Township of Neptune – Present
E. McManimon - Borough of New Providence – Present



Township of North Brunswick – Absent
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
West Orange Township – ABSENT

APPROVAL OF MINUTES OF 11/22/2021 MEETING

MOTION: Commr. White
SECOND: Commr. Casais
ABSTAIN: Commrs. Zarbetski

MOTION TO ADOPT RESOLUTIONS

- **Resolution 32-21 – Approving Certain Disbursements \$84,270.39**
- **Resolution 33-21 – Approving Claims Payments \$2,430,468**
- **Resolution 34-21 - Appointing Approved Counsel – for Berkeley Township**
- **Law Offices of Benjamin H. Mabie, III, L.L.C.**

MOTION: Commr. Jones
SECOND: Commr. Camera
ABSTAIN: Commrs. Murranko
NO VOTE RECORDED:

VOTE: ROLL CALL

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EXECUTIVE DIRECTOR – J. Hall (NIP Management)

- **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**
 - **2022 Budget** – Mr. Hall presented the draft budget as of December and noted that some adjustment were possible as excess umbrella quotes were still in process. There were no questions.
 - **Treasury Report** – Mr. Hall reported that all bills have been paid is our cash balance is secure. There were no questions.
 - **Indemnity & 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.
 - **Requests for Proposals for Fund Actuary** - The due date for receipt of proposals for Fund Actuary for the 2022 Year was December 14. The Fund Administrator will be holding interviews of respondents and will present its recommendation to the Executive Committee.



○ **UNDERWRITING REPORT (Robert Smith)**

- **Outstanding Items** - As the 2022 renewal process comes to close, we ask that any outstanding items please be submitted to the underwriting department as soon as possible. Any delay in getting any outstanding items runs the very real risk of having a gap in coverage. Please have everything turned in by the end of this week as many of our partners will be on vacation in the coming weeks.
- **2022 Insurance Placement Update** - As we draw close to the year end, we are still ironing out some of the details with some excess partners. Rest assured, we have worked tirelessly with our partners, BGIA, to blanket the market to ensure we are getting the most cost effective and thorough coverages available in this hardening market. BGIA will be presenting at the February meeting with an update on all coverages and carriers.
- **Prospects** – We have 2 prospects we are currently underwriting. The Borough of Bound Brook and the Borough of Carteret. Both come to us from risk managers we know and trust. Experience and demographic-wise, they are both an excellent fit for the Fund.
- **Member Web Portal** - We are looking at an early 2022 launch for the new member portal. As we grow closer, we will be in contact with all risk managers and members to alert them of the launch. Additionally, post-launch we will be available to host training sessions as a refresher or for any new users.

○ **RISK CONTROL REPORT (Anthony Ven Graitis)**

- **Cyber Update** – Mr. Ven Graitis reported that 3,809 insured employees have completed Cyber awareness training.
- **Driving buzzed/Drunk Driving** - Buzzed Driving is Drunk Driving: focuses on deterring people from drinking and driving. Even a little bit of alcohol can alter someone’s ability to drive safely. The message Buzzed Driving is Drunk Driving is simple: impaired driving is dangerous. Drive Sober or Get Pulled Over: focuses on law enforcement and their goal to stop drunk drivers. This campaign highlights a constant police presence searching for drunk drivers as a way of deterring people from drinking and driving.
- **Employee Assistance Programs for employees** - United Behavioral Health Care (UBHC)
- Provides professional counseling services to many member municipal employees who need assistance. The professional counselors can be contacted at: 732-235-5930
- **Working from heights/fall protection** - Municipal Workers work from heights when fighting fires, chasing criminals, cleaning roofs, cleaning specialized vehicles, trimming trees, and even hanging holiday decorations. Mr. Ven Graitis shared statistics related to fatalities due to work-related falls.

○ **CLAIMS MANAGEMENT (Conrad Cyriax)**

- **Claims KPI Report November 2021** – Mr. Cyriax shared the Claims KPI Report as of November 30, 2021. There were no questions.
- **Hurricane Ida Recap** – The GSMJIF has received 80 property claims and 67 auto physical damage claims. 59.8% of all Hurricane Ida claims have been fully paid and closed.



NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Russell made a motion to adjourn the meeting at 12:04 pm and Commissioner White 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. Ven Graitis – NIP
J. Hall – NIP
K. Skeba – NIP
P. DeBlasio – Treasurer
R. Persico – NIP
L. Gallo – QL
T. Smith – NIP
D. Balken – Balken Risk
D. Cinelli – B & B
K. Waters – IMAC
L. Alamo – Alamo Insurance
M. Avalone – Connor Strong
D. Borden – Borden Perlman