



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

December 14, 2022

Via Microsoft Teams/Conference dial in 732-694-1222 Passcode 734 647 826#

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED
TO ORDER AT 11:01 am.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

Township of Aberdeen – B. Russell
Berkeley Township – Absent
Berkeley Heights – Absent
Borough of Bound Brook – Absent
Township of Bloomfield – C. Finkler
Borough of Caldwell – Absent
Cinnaminson Township – Absent
Township of Eastampton – K. White
City of Englewood – Y. Wazirmas
Ewing Township – Absent
Borough of Fanwood – P. Celardo
Freehold Borough – Absent
Town of Guttenberg – Absent
Hamilton Township – J. Kerlin
Town of Harrison – P. Zarbetski
Borough of Highland Park – E. Von Thun
City of Hoboken – M. Kraus
Holmdel Township – B. Kovelsky
Howell Township – L. Palazzo
Town of Kearny – S. Marks
Borough of Kenilworth – A. Lazzari
Township of Lawrence – G. Whitehead
City of Linden – Absent
Township of Livingston – R. Jones
Monroe Township – D. Racioppi
Montclair Township – C. Davino
Morris Township – T. Quinn



Town of Morristown – J. Barrick (Late)
Township of Neptune – Absent
Borough of New Providence – E. Mannion
Township of North Brunswick – J. Jackson
Township of North Bergen – Absent
Borough of North Plainfield – B. Speck
Township of Parsippany-Troy Hills – Absent
City of Rahway – K. Napier
Borough of Roselle Park – A. Casais (Late – No vote)
Township of Roxbury – Absent
Borough of Totowa – J. Waryas
Union Township – K. Caulfield
Township of Warren – M. Krane
West Orange Township – Absent

APPROVAL OF MINUTES OF 11/21/2022 MEETING

MOTION: Commr. Marks
SECOND: Commr. Caulfield
ABSTAIN: Finkler; White; Kerlin; Zarbetski;

MOTION TO ADOPT RESOLUTIONS

- **Resolution 36-22 – Approving Certain Disbursements \$227,797.23**
- **Resolution 37-22 – Approving Claims Payments \$3,141,198**
- **Approving Claims Committee Report and Requests for Settlement Authority**

MOTION: Commr. Marks
SECOND: Commr. Russell
ABSTAIN: Waryas;

VOTE: ROLL CALL

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Township of Warren – M. Krane
West Orange Township – Absent

DEPARTMENT REPORTS

- **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**
 - **2023 Budget** – Mr. Hall presented the revised Draft Budget. The Final Budget will be released no later than January 16, 2023, in advance of the January 25th Reorganization Meeting.
 - **Treasury Report** - All Bills have been paid and our cash balance is secure.
 - **I & T Agreements** - 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.
 - **2023 Fund Meetings** - In January 2023, we will be resuming in-person Commissioner Meetings. We will be meeting at the APA Hotel Woodbridge, 120 S Wood Ave, Iselin NJ.



- **Auto ID's** - The Administrator's office will be sending Auto ID cards for all members. The number of cards issued is based on the vehicle schedules on file with the Administrator.
- **UNDERWRITING REPORT (Robert Smith)**
 - **Outstanding Items** – All apps are now overdue. We are unable to bind coverages without these apps.
 - **Insurance Placement Updates** – Placement Updates: BGIA will be presenting at the February meeting. They will be going over all the renewals highlighting and changes in coverage and carriers.
 - **Prospects** – We have 4 prospects for whom we have provided indications.
- **RISK CONTROL REPORT (Anthony Ven Graitis)**
 - **EPL Update** – Live and online training continues to be rolled out. Training can be scheduled into 2023. In addition, an EPL Risk Assessment will be coordinated in 2023, including reviews of harassment and discrimination policies and practices, applications, incident investigations, notification provisions, and record keeping, “Zero” tolerance for inappropriate behavior, handbook review, meeting with key managers and staff.
 - **Property Risk Review** – Risk Control will continue to schedule property inspections with all members in 2023, focusing on locations with a TIV of \$1M to \$5M. Surveys will be scheduled from now through the middle of 2023. A hazard risk score will be generated and used to quantify the risk of each location. Surveys can be completed by Risk Control staff or qualified member municipality personnel
 - **Holiday Hazards** – discussions included driving safety (drunk, drowsy, and distracted), holiday parties, stress, work zone safety, working from heights snow and ice (proper footwear), protection of property
 - **Police Response to Structural Fires** – Home fires occur more frequently during the winter, with December and January being the peak months. Over the last 40 years, the pace at which a fire races through a home has increased. People once had an average of 17 minutes to escape a burning home after the activation of a smoke alarm. Today, that window has shrunk to about three minutes or less. Important recommendations will be discussed, including: Assess the risk/reward, never go above the fire, advise police dispatch prior to entering, protect bystanders and gather info from them, never break windows, cease efforts when firefighters arrive, stay low to the floor, share all intel with firefighters when they arrive. Webinar will be held on January 5th at 2:00PM.
- **CLAIMS MANAGEMENT REPORT (Peter Archangeli)**
 - Claims KPI Report November – The team received a total of 204 claims, and closed 300 files, resulting in a closing ratio of 147% for the month.
 - Billing & Litigation Guidelines – Updated defense firm litigation reporting and billing guidelines have been drafted and provided to a small panel of defense panel attorneys for comment. The new guidelines will be introduced to the commissioners at the January meeting, and then rolled out to the GSMJIF defense firms following the meeting.



NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Carr made a motion to adjourn the meeting at 11:50am and Commissioner Barrick seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall

ALSO, PRESENT – Confirmed by MS Teams attendance sheet

201-704-XXXX

A. Aquino
A. Simms
A. Ven Graitis
B. Kovelsky
Bernadette
B. Erlandsen
D. Voda
D. Weightman
D. Balken
D. Spinger
D. Cinelli
E. Vath
E. Walker
J. Jackson
J. Hanuscin
J. Hall
J. Brown
J. KErlin
Justine



K. Guze
K. Royce
L. Brannon
L. Travali
L. Hamm
M. McArow
M. Avalone
M. O'Connell
P. Archangeli
P. Cassidy
P. DeBlasio
P. Joyce
P. Mackin
R. Nelms
R. Duthie
R. Persico
R. Smith
R. Racioppi
S. Stroher
S. Stanley
S. Daveggia
W. Robinson
Y. Wazimas
V. Murphy