



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

May 24, 2023

FOR ALL MEMBERS & Presenters - APA Hotel Woodbridge Iselin NJ 08830 for MEMBERS

For all other attendees -Via – MS Teams

Public or those w/o team capabilities - 609-246-5765; PASSCODE 521 050 472#

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND WAS
CALLED TO ORDER AT 11:00 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo – Late
Bound Brook, Borough of – Absent
Bloomfield, Township of – C. Finkler
Caldwell, Borough of – B. Heun
Cinnaminson Township – Absent
Eastampton, Township of – Absent
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – Absent
Freehold Borough – Absent
Town of Guttenberg – Absent
Hamilton, Township of – Absent
Harrison, Town of – Absent
Highland Park, Borough of – E. Von Hun
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – P. Cavalier
Kenilworth, Borough of – A. Lazzari (late)
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – Absent
Monroe Township – Absent
Montclair Township – C. Davino
Morris Township of – T. Quinn



Morristown, Town of – J. Barrick
Neptune, Township of – S. Oppegaard
New Providence, Borough of – E. Mannion
North Brunswick, Township of – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – W. Speck
Parsippany-Troy Hills, Township of – Absent
Rahway, City of – K. Napier
Roselle Park, Borough of – Absent
Roxbury, Township of – Absent
Union Township – K. Caulfield
Warren, Township of – M. Krane (late)
West Orange Township – Absent

APPROVAL OF MINUTES OF THE 4/26/2023 MEETING

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

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

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

ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT

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. Russo
SECOND: Commr. Palazzo
VOTE: Unanimous, by voice



APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Approval of Claims Committee Report and Requests for Settlement Authority
 - Freehold Township – Ind. Claim - Granted Settlement Authority
 - Township of Berkeley Heights – WC Claim - Granted Settlement Authority
 - Town of Harrison – WC Claim– Granted Settlement Authority
 - Berkeley Township – WC – Granted Settlement Authority
 - Township of Eastampton – WC – Granted Settlement Authority
 - Township of Union – WC – Granted Settlement Authority
 - Neptune Township – WC – Granted Settlement Authority
 - Neptune Township – WC – Granted Settlement Authority

ADJOURN INTO PUBLIC SESSION

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

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

Chairman Caulfield asked that Resolutions 21-23 and 23-23 be approved collectively.

- **Resolution 21-23** – Approving Certain Disbursements \$315,142.16
- **Resolution 22-23** – Approving Claims Payments \$3,169,014
- **Resolution 23-23** – Approved Defense Counsel – Antonelli Kantor Rivera, Attorneys at Law – for Township of Livingston

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

VOTE: ROLL CALL

- Aberdeen, Township of – B. Russell
- Berkeley Township – Absent
- Berkeley Heights, Township of – B. Russo – Late
- Bound Brook, Borough of – Absent
- Bloomfield, Township of – C. Finkler
- Caldwell, Borough of – B. Heun
- Cinnaminson Township – Absent
- Eastampton, Township of – Absent
- Englewood, City of – Absent
- Ewing Township – Absent



Fanwood, Borough of – Absent
Freehold Borough – Absent
Town of Guttenberg – Absent
Hamilton, Township of – Absent
Harrison, Town of – Absent
Highland Park, Borough of – E. Von Hun
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – P. Cavalier
Kenilworth, Borough of – A. Lazzari (late)
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – Absent
Monroe Township – Absent
Montclair Township – C. Davino
Morris Township of – T. Quinn
Morristown, Town of – J. Barrick
Neptune, Township of – S. Oppegaard
New Providence, Borough of – E. Mannion
North Brunswick, Township of – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – W. Speck
Parsippany-Troy Hills, Township of – Absent
Rahway, City of – K. Napier
Roselle Park, Borough of – Absent
Roxbury, Township of – Absent
Union Township – K. Caulfield
Warren, Township of – M. Krane (late)
West Orange Township – Absent

EXECUTIVE DIRECTOR – J. Hall (NIP Management)

- **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**
 - **Year-End FastTrack Report Status** – The Administrator’s finance team is currently reconciling the Fund’s financial records in conjunction with the Year-End Financial Audit. We will complete this process and present the Year-End FastTrack Report to all Members at the June Commissioners’ Meeting.
 - **Financial Audit Status** – Mercadien, the Fund’s Auditor, is on track to complete the 2022 Financial Audit before the June 30 filing deadline. We expect the results to be presented to the Members at the June Commissioners’ Meeting.



- **Market Outlook** – Mr. Hall presented an economic and market outlook and discussed the current inflationary environment, trends of increasing loss costs, the trend of frequent catastrophic weather events, and their impact on JIF claims frequency and severity.

- **TREASURER’S REPORT (Patrick DeBlasio)**
 - **Treasury Report as of April 30, 2023** – All Bills have been paid, and our cash balance is secure.

- **UNDERWRITING REPORT (Robert Smith)**
 - **Property Update** – Values need to be correct and up to date. Values need to account for economic and social inflation. Failure to have adequate values will result in the full value of losses not being covered in the future. Margin Clauses are becoming standard in the property marketplace.
 - **Cyber Update** – Please refer to the minimum standards that have been distributed. Anyone failing to achieve these minimum standards will not have coverage as of 7/1. MFA is required; without MFA, there will be no coverage. Please continue to meet with Harbor Technology, as the output of these meetings is a key component of our submissions.
 - **Professional Lines Checklist** – In light of increased activity and the hardening market, we are introducing three new checklists. Law Enforcement Liability, Public Official Liability, and Employment Practices Liability will all have their own best practices checklist. Successful completion of the checklist and favorable losses will result in the best SIR options being available.

- **RISK CONTROL REPORT (Anthony Ven Graitis)**
 - **Safety Presentation Recap** –
 - **Distracted Driving Results** – The Distracted Driving Awareness challenge has officially ended and was a great success. The goal was to increase member municipality participation, doubling the number of completed trainings of 1,982 achieved in 2022. We surpassed our goal and finished the challenge with 4,409 completions for 2023! It could not have happened without the support of commissioners, department heads, command staff, and risk managers. Thank you and congratulations to all, especially the Borough of Highland Park, finishing in 3rd place, the City of Rahway, finishing in 2nd place, and the Township of Morris, finishing in 1st place.
 - **Safety Presentation – Special Events** – Held on 5/18/23 at 1:00 PM. Ken Child presented on the need to prepare for Special Events, including planning in advance, consideration of indoor and/or outdoor festivities, accessibility, crowd control, use of barriers and general security, the role of department personnel, impact of weather, and food hygiene and alcohol. The next Webinar is scheduled for 6/22/23 at 1:00 PM and will address Hurricane-Storm Preparedness.
 - **Property/Flood Inspections** – Property inspections are continuing and are being expanded to include flood surveys, focusing on areas that are in SFHA areas, those not previously inspected, and those locations suffering past flood damage.



- **Ethical Simulated Phishing Update** – 10 members have been tested, with 2443 emails sent out with a low failure rate.
- **Performance and Loss Control Initiatives** – Anthony reviewed recent loss performance and provided a plan of initiatives to reduce the frequency and severity of losses across all lines of coverage, focusing on the risks unique to every department. Efforts will start in June and require every member’s support.
- **Most Cited OSHA Violations** – Ken Child presented the most cited OSHA violations of 2023, which included: recordkeeping – lack of postings or inaccurate accounting of incidents, General Duty Clause, exit routes/ emergency planning – lack of plans, out-of-date plans, blocked exits, control of hazardous energy – annual oversight, equipment specific procedures, material handling and storage – poor storage practices, fire protection – lack of testing of equipment, electrical – lockout/ tagout records, walking/ working surfaces – cluttered areas, blocked access, PPE – lack of plans, lack of equipment, machinery, and machinery guarding – missing or damaged guards, toxic and hazardous substances – inadequate record keeping.

○ **CLAIMS MANAGEMENT REPORT (Peter Archangeli)**

- **Claims KPI Report April 2023** – 60 new claims were received in April. 120 claims closed in April for a closing ratio of 200%. \$183K in new reserves in April, \$707K in released reserves 1086 open claims at the end of April, with reserves totaling \$46.4M.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Marks made a motion to adjourn the meeting at 11:46 PM and Commissioner Quinn seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall



ALSO, PRESENT – In-Person (sign in sheet) & confirmed via MS Teams date & time and length of attendance (attendance longer than 40 minutes)

IN-PERSON

A. Ven Graitis
K. Skeba
J. Geaney
R. Smith
R. Persico
D. Springer
J. Hall
M. O’Connell
P. DeBlasio
E. Vath
K. Child
S. Stroher
A. Aquino
P. Mackin
D. Balken
L. Alamo

Via MS Teams

973-549-XXX
A. Simms
B. Erlandsen
B. LaJoie
D. Voda
D. Hands
D. Borden
E. Schubiger
J. Hanuscin
J. Hall
J. Kerlin
K. Walters
K. Larkin
M. McArow
P. Cassidy
P. Joyce
P. Archangeli
R. Harris
R. Duthie
R. Smith
R. Racioppi



R. Jones (Guest)
S. Stanley