



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

February 22, 2022

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 153 721 733#

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

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

Aberdeen, Township of – B. Russell
Berkeley Township – J. Byrnes
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – K. Duva
Caldwell, Borough of – B. Heun
Cinnaminson Township – Absent
Eastampton, Township of – Present
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 Thun - Late
Hoboken, City of – D. Aviles
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – S. Marks
Kenilworth, Borough of – Absent
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – R. Jones



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 – J. Jackson
North Bergen, Township of – Absent
North Plainfield, Borough of – Absent
Parsippany-Troy Hills, Township of – J. Cyran
Rahway, City of – K. Napier
Roselle Park, Borough of – Present
Roxbury, Township of – Absent
Union Township – Absent
Warren, Township of – V. Sordillo
West Orange Township – Absent

APPROVAL OF MINUTES OF 1/25/2023 MEETING

MOTION: Commr. Byrnes
SECOND: Commr. Marks
ABSTAIN: Commrs. Russell

MOTION TO ADOPT RESOLUTIONS

- **Resolution 14-23 – Approving Certain Disbursements** - \$419,129.96
- **Resolution 15-23 – Approving Claims Payments** - \$3,893,272
- **Resolution 16-23** - Approved Defense Counsel –
Parker McCay P.A., - for Township of Lawrence
Gebhardt & Kiefer, P.C. - for Twp. Parsippany- Troy Hills

MOTION: Commr. Russell
SECOND: Commr. Hasko
ABSTAIN: Commrs. NA

VOTE: ROLL CALL

- **Approving Claims Committee Report and Requests for Settlement Authority**

MOTION: Commr. Marks
SECOND: Commr. Quinn
ABSTAIN: Commrs. NA



VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – J. Byrnes
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – K. Duva
Caldwell, Borough of – B. Heun
Cinnaminson Township – Absent
Eastampton, Township of – Present
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 Thun - Late
Hoboken, City of – D. Aviles
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – S. Marks
Kenilworth, Borough of – Absent
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – R. Jones
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 – J. Jackson
North Bergen, Township of – Absent
North Plainfield, Borough of – Absent
Parsippany-Troy Hills, Township of – J. Cyran
Rahway, City of – K. Napier
Roselle Park, Borough of – Present
Roxbury, Township of – Absent
Union Township – Absent
Warren, Township of – V. Sordillo
West Orange Township – Absent



EXECUTIVE DIRECTOR – J. Hall (NIP Management)

- **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**
 - **2022 Year-End Actuarial Report Status** – The Fund Actuary is working on the Year-End Reserve Analysis. Data reconciliation is complete, and we anticipate a first draft report by February 24. Once the report is finalized, we will update our financial records and distribute the Year-End FastTrack Report to all Members.
 - **Indemnity & Trust 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.
 - **Risk Manager & Service Agreements** – The Administrator’s office requests that all Risk Managers and Claims TPAs send copies of the fully-executed agreements between them and their clients as soon as practicable. As a reminder, no service providers can be paid by the Fund until agreements have been received.
 - **2023 Member Manual** – The Administrator’s office is updating the GSMJIF Member Manual. The updated manual will be posted to the GSMJIF website when complete.
 - **Treasury Report** – All Bills have been paid and our cash balance is secure.

- **UNDERWRITING REPORT (Robert Smith)**
 - **Property Renewal- COPE Update** – Please include all COPE information to ensure proper coverage and limits. Without full COPE data, there is a chance locations will not be insured fully. Also, pay special attention to the valuation of cost per square foot. Too many locations are grossly undervalued, and this could lead to a change in the limits offered or coverage provided.
 - **Cyber Renewal- Harbor Technology** - Cyber will be a very challenging placement. To assist with achieving the best possible results, please continue to utilize the Harbor Technology assistance we are offering.
 - **BGIA Renewal Update** – BGIA provided an update on the recent 2023 renewal and commented on the challenges we will be facing at the 7/1 property and cyber renewals.

- **RISK CONTROL REPORT (Anthony Ven Graitis)**
 - **Fund Safety Committee Meeting formation** – Meeting was held on 2/16/23. The following topics were addressed: Election of 2023 ESC Chair and Alternate, Safety Presentation – Workplace Housekeeping Recap, Loss Review, Cyber Training/Cyber Phishing, EPL Training, Vault Resources, April Distracted Driving
 - Property Inspections/Appraisals, PEOSH/OSHA 301 Posting Feb. 1st, Right to Know Survey Update Due Date July 15th, Member Reports.
 - **Monthly Safety Webinar-Workplace Housekeeping** – Webinar held on 2/16/23- Every workplace safety program should incorporate housekeeping, and every employee should play a part. Good housekeeping is crucial to a safe workplace and can prevent injuries, losses and improve productivity and morale. It makes for a good impression on visitors and can assist with avoiding potential fines of non-compliance. With the property marketplace in disarray given recent catastrophic losses across the world and even locally



in New Jersey after the impact of hurricane Ida and tropical storms Isaias and Elsa, keeping buildings and storage locations clean and free of hazards, protecting equipment and property from loss can reduce property claims and lower insurance premiums over the long term.

- **Property RC update** – All COPE data has been collected. Webinars will be scheduled throughout the year, including the recent workplace housekeeping webinar, and the Hazard Recognition webinar scheduled for March. Bulletins are available in the Vault regarding best practices and mitigation efforts.
- **Simulated/Ethical Phishing start up** – Rollout-Week of February 20th, Survey to be completed by each member’s IT. Phishing campaign emails will be whitelisted and details of systems used and permitted, prohibited sites and programs, will be obtained and used in the initiative. We’ll ensure clear communications with each member municipality prior to launch.
- **April Driving Challenge** – For Distracted Driving Awareness month in April, we will be rolling out a fun driving challenge with awards and prizes for all participating members and employees. Announcements will be sent out in March.

○ **CLAIMS MANAGEMENT REPORT (Conrad Cyriax)**

- **Claims KPI Report January 2023** – 210 new claims received in January. 123 property/liability and 87 WC. New claim reserves of \$1.1M. Monthly closing ratio of 108%. \$2M of closed incurred. Total of 1962 open GSMJIF claims as of January 31.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Quinn made a motion to adjourn the meeting at 12:04 pm and Commissioner Marks seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall



**ALSO, PRESENT – Confirmed by GoToWebinar date & time and length of attendance
(attendance longer than 40 minutes)**

201-991-XXXX

610-937-XXXX

A. Aquilino

A. Pieroni

A. Simms

A. Siano

A. VenGraitis

B. Erlandsen

B. LaJoie

D. Voda

D. Balken

D. Cinelli

D. Hollod

E. Vath

H. Herrera

J. Brascom

J. Camera

J. Geaney

J. Hanuscin

J. Hall

J. Kerlin

J. Solomon

K. Child

K. Larkin

K. Walters

K. Guze

L. Alamo

L. Brennan

L. Gallo

M. Lamb

M. McArow

M. Bascom

M. O'Connell

N. Champion

P. Celardo

P. Cassidy

P. Archangeli

R. Harris

R. Nelms

R. Persico

R. Smith



R. Racioppi
S. Daveggia
T. Buss
V. Murphy
W. Robinson
Y. Warzimas