



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

April 26, 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 244 741 166#

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED
TO ORDER AT 11:03 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 – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – K. Duva
Caldwell, Borough of – L. Guarini
Cinnaminson Township – Absent
Eastampton, Township of – Virtual
Englewood, City of – B. Hoffman
Ewing Township – Absent
Fanwood, Borough of – Virtual
Freehold Borough – Absent
Town of Guttenberg – Absent
Hamilton, Township of– J. Kerlin
Harrison, Town of – Virtual
Highland Park, Borough of – Virtual
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – S. Marks
Kenilworth, Borough of – Virtual
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 – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – W. Speck
Parsippany-Troy Hills, Township of – Absent
Rahway, City of – Absent
Roselle Park, Borough of – A. Casais
Roxbury, Township of – Absent
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent

APPROVAL OF MINUTES OF 3/22/2023 MEETING

MOTION: Commr. Palazzo
SECOND: Commr. Barrick
ABSTAIN: Commrs. Hoffman; Zarbetski

MOTION TO AJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Marks
SECOND: Commr. Russell
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. Marks
SECOND: Commr. Hasko
VOTE: Unanimous, by voice



APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Approval of Claims Committee Report and Requests for Settlement Authority
 - Neptune Township – EPL Claim - Granted Settlement Authority
 - Township of Warren – GL Claim - Granted Settlement Authority
 - City of Englewood – WC Claim– Granted Settlement Authority
 - Township of Hamilton – WC – Granted Settlement Authority
 - Town of Morristown – POL – Granted Settlement Authority
 - Township of West Orange – WC – Granted Settlement Authority
 - Neptune Township – WC – Granted Settlement Authority
 - Howell Township – WC – Granted Settlement Authority

ADJOURN INTO PUBLIC SESSION

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

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

Chairman Caulfield asked that Resolutions 19-23 and 20-23 be approved collectively.

- **Resolution 19-23** – Approving Certain Disbursements \$459,687.79
- **Resolution 20-23** – Approving Claims Payments \$3,038,718

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

VOTE: ROLL CALL

- Aberdeen, Township of – B. Russell
- Berkeley Township – Absent
- Berkeley Heights, Township of – Absent
- Bound Brook, Borough of – Absent
- Bloomfield, Township of – K. Duva
- Caldwell, Borough of – L. Guarini
- Cinnaminson Township – Absent
- Eastampton, Township of – Virtual
- Englewood, City of – B. Hoffman
- Ewing Township – Absent
- Fanwood, Borough of – Virtual
- Freehold Borough – Absent



Town of Guttenberg – Absent
Hamilton, Township of – J. Kerlin
Harrison, Town of – Virtual
Highland Park, Borough of – Virtual
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – S. Marks
Kenilworth, Borough of – Virtual
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 – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – W. Speck
Parsippany-Troy Hills, Township of – Absent
Rahway, City of – Absent
Roselle Park, Borough of – A. Casais
Roxbury, Township of – Absent
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent

EXECUTIVE DIRECTOR – J. Hall (NIP Management)

○ EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)

- **Year End Actuarial Analysis and Fast Track Status** - Milliman, the Fund Actuary, has finalized the year-end actuarial analysis and the Administrator’s finance team is updating the Fund’s financial records. We will have this process completed and will present the Year-End FastTrack Report to all Members at the May Commissioners’ Meeting.
- **Financial Audit Status** – Mercadien, the Fund’s Auditor, is on track for completion of the 2022 Financial Audit in advance of the June 30 filing deadline. We expect the results to be presented to the Members at the June Commissioners’ Meeting.
- **DCA Financial Disclosures** – Local Government Officers can now file their Financial Disclosure Statements. As a reminder, the statutory deadline for the FDS is April 30,



2023. The Local Finance Board plans on issuing violations to non-filers at its June 14, 2023 meeting.

○ **TREASURER'S REPORT (Patrick DeBlasio)**

- **Treasury Report as of March 31, 2023** – All Bills have been paid and our cash balance is secure.

○ **UNDERWRITING REPORT (Robert Smith)**

- **Property Renewal** – We have been able to get our COPE data to over 99% for all locations over \$100,000 in value. Please continue to include all COPE data when adding or adjusting any locations on the schedules. Please include smoke and fire alarms as well as sprinkler information for any new locations or adjustments.
- **Cyber Renewal** – All cyber apps are now past due. No cyber apps will result in no coverage. Please continue to schedule survey reviews and follow-ups with Harbor Technology. The reports they are creating based on these meetings will be an integral part of the cyber submission. Please refer to the minimum standards reviewed at recent meetings and submitted to all risk managers. Please note a failure to meet these standards, especially MFA, will result in no coverage available.

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

- **Safety Presentation Recap** – Playground Maintenance and Inspection: Ed Vath presented on having an effective playground inspection and maintenance program is essential in helping to avoid patron injuries from play equipment. According to the CDC, about 45% of playground injuries are either severe fractures, internal injuries, dislocations, concussions, or amputations. Ed reviewed: Establishing a system of maintenance and inspection for your playground, Identifying hazards on public playground equipment and grounds, ranking hazards according to injury potential, documenting corrective actions taken and playground closure.
- **Distracted Driving Awareness Challenge** – Challenge will end 4/30 at midnight, 30 members are participating, 8 perfect scores so far, with 2,100 completions as of 4/15/23
- **CEVO and Defensive Driving Training** – In an effort to control auto liability, auto physical damage and workers' compensation injuries, risk control will be rolling out live and online training for all members throughout 2023. Focus will continue to be CEVO training for Fire, EMS and Police department personnel, live hands on Fire Apparatus behind the wheel training, and defensive driving for all staff members.
- **Ethical Phishing/simulation** – 95% of members have completed the survey through each member's IT department, we will be contacting each member IT staff to coordinate the phishing, no phishing will take place without prior notification to the IT professional, phishing has begun.
- **Property inspections & Flood Surveys** – Property surveys will be scheduled again starting May 1. Risk control will focus on locations that have not yet been inspected, and will also complete flood surveys for all locations inspected and those that had water/flood damage in the past or are located in a high risk flood zones.



- **When to report employee injuries to PEOSH** – A fatality must be reported within 8 hours, an in-patient hospitalization, amputation, or eye loss must be reported within 24 hours. The employer that provides the day-to-day supervision of the worker must be the one making the report to PEOSH. NJOSH 301 or an equivalent must be filled within 7 calendar days
 - **Right to Know Survey Reminder** – Must be completed by 7/15/23. Contact your risk control consultant for assistance.
- **CLAIMS MANAGEMENT REPORT (Peter Archangeli)**
- **Claims KPI Report March 2023** – 233 new claims received in March, 263 closed claims in March. Closing ratio of 113%, \$834K in new claim reserves in March. \$6.1M closed incurred. 1951 open claims at the end of March. Approximately \$4500 in subrogation recoveries in March. Members advised that new litigation reporting guidelines would be distributed to panel counsel.

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 & Via confirmed by GoToWebinar date & time and length of attendance (attendance longer than 40 minutes)

IN-PERSON

M. Delgado
P. DeBlasio
P. Anzano
J. Hall
R. Persico
R. Smith
E. Vath
K. Child
A. Ven Graitis
P. Mackin
J. Brown
M. Gwozdowski
J. Cottell
P. Archangeli
V. Murphy
S. Edwards
S. Daveggia
D. Myers
B. Lajoie
L. Gardner
R. Nelms
D. Cinelli
A. Pieroni
E. Altamura
M. McArrow

Via MS Teams

A. Lazzari
A. Aquino
A. Simms
B. Erlandsen
C. Finkler



D. Voda
D. Balken
G. Crosby
J. Lindsey
J. Bascom
J. Hanuscin
J. Hall
J. Brown
K. Skeba
K. Royce
K. Larkin
K. Boffa
K. White
L. Hamm
M. Bascom
N. Champion
P. Celardo
P. Cassidy
P. Joyce
P. Zarbetski
S. Stanley
T. Buss
W. Robinson