



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

July 26, 2023

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

For all other attendees -Via – MS Teams

Public or those w/o team capabilities - 609-246-5765; PASSCODE 234 993 257 645#

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND WAS
CALLED TO ORDER AT 11:04 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

Aberdeen, Township of – Absent
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – J. Edmonson
Eastampton, Township of – Absent
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
Town of Guttenberg – Absent
Hamilton, Township of – Absent
Harrison, Town of – Absent
Highland Park, Borough of – N. Champion
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 – A. Lazzari
Lawrence, Township of – Absent
Linden, City of – W. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – Absent



Morris Township of – T. Quinn
Morristown, Town of – J. Barrick
Neptune, Township of – S. Oppegaard
New Providence, Borough of – E. McManimon
North Brunswick, Township of – S. Sickles
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 THE 6/28/2023 MEETING

MOTION: Commr. Palazzo
SECOND: Commr. Barrick
ABSTAIN: Commr. Cuccaro

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

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



APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Approval of Claims Committee Report and Requests for Settlement Authority
 - Howell Township – WC - Granted Settlement Authority
 - Borough of New Providence – WC Claim - Granted Settlement Authority
 - Township of Roxbury – GL/BI Claim– Granted Settlement Authority
 - Holmdel Township – WC – Granted Settlement Authority

ADJOURN INTO PUBLIC SESSION

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

Aberdeen, Township of – Absent
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – J. Edmonson
Eastampton, Township of – Absent
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
Town of Guttenberg – Absent
Hamilton, Township of – Absent
Harrison, Town of – Absent
Highland Park, Borough of – N. Champion
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 – A. Lazzari
Lawrence, Township of – Absent
Linden, City of – W. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – Absent
Morris Township of – T. Quinn



Morristown, Town of – J. Barrick
Neptune, Township of – S. Oppegaard
New Providence, Borough of – E. McManimon
North Brunswick, Township of – S. Sickles
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

MOTION TO ADOPT RESOLUTIONS 27-23, 28-23, 29-23 & 31-23 & CLAIMS REPORT

Chairman Caulfield asked that Resolutions 27-23, 28-23, 29-23, 31-23 be approved collectively and that Resolution 30-23 be tabled until after the BGIA Presentation.

- **Resolution 27-23 – Approving Certain Disbursements \$13,967,953.96**
- **Resolution 28-23 – Approving Claims Payments \$7,206,248**
- **Resolution 29-23 – Approved Defense Counsel – for Ewing Township**
Arthur R. Sypek, Esq. of Murphy Orlando LLC
- **Resolution 31-23 – Rescinding Resolution - Resolution 13-23**
- **Claims Report and Requests for Settlement Authority**

MOTION: Commr. Marks
SECOND: Commr. Kraus
ABSTAIN: Commr. Cuccaro
VOTE: **ROLL CALL:**

Aberdeen, Township of – Absent
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – J. Edmonson
Eastampton, Township of – Absent
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
Town of Guttenberg – Absent
Hamilton, Township of – Absent
Harrison, Town of – Absent



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Lawrence, Township of – Absent
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West Orange Township – Absent

EXECUTIVE DIRECTOR’S REPORT – J. Hall (NIP Management Services)

- **Fast Track Report** – The March 2023 Fast Track Report will be distributed to all Members and Risk Managers shortly after this meeting. Net Position for Years 2002-2022 improved from Year-End 2022. Fund Year 2023 is projected conservatively based on 2018-2022 performance, but actual 2023 performance is trending well.
- **Mid-year Actuarial Report Status** – The Administrator’s office has transmitted the Loss Data as of June 30, 2023, to the Fund Actuary. Data reconciliation is underway, and we anticipate a first draft report within four to six weeks.

TREASURER’S REPORT – P. DeBlasio

- **Treasury Report as of June 30, 2023** – All Bills have been paid and our cash balance is secure.



UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2024 Update** – The 2024 renewal season has kicked off. All risk managers have been sent the renewal letter outlining what is required and the due dates. At this time, historical loss runs for all members who joined less than 10 years ago are past due. Please get them in ASAP. Additionally, the application due date is rapidly approaching. Please continue to work with your risk managers to get the schedules updates and the applications completed and signed.
- **BGIA Property & Cyber** – BGIA presented on the recent 7/1 property and cyber renewals. The GSMJIF is now with Travelers for property, Great American for APD and remained with Beazley for cyber. A copy of the presentation is available upon request.
- **EPL Sub-Committee** – The first meeting of the EPLI sub-committee will be held immediately following this meeting. All are still welcome, no need to RSVP. Please see me for more information.

MOTION TO ADOPT RESOLUTION 30-23

- **Resolution 30-23** – Approving Plan of Risk Management

MOTION: Commr. Palazzo

SECOND: Commr. Kraus

ABSTAIN: Commr. Cuccaro

VOTE: ROLL CALL:

- Aberdeen, Township of – Absent
- Berkeley Township – Absent
- Berkeley Heights, Township of – B. Russo
- Bound Brook, Borough of – Absent
- Bloomfield, Township of – Absent
- Caldwell, Borough of – B. Heun
- Cinnaminson Township – J. Edmonson
- Eastampton, Township of – Absent
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Roxbury, Township of – Absent
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent

RISK CONTROL REPORT – A. Ven Graitis (NIP Management Services)

- **Heat Stress Seminar** – With the extreme heat and humidity impacting New Jersey, protecting employees affected by extreme weather conditions must be a priority. Risk control hosted a webinar on Heat Stress on Thursday, July 20th, at 1:00 pm. The following key topics were addressed: What is heat stress and heat illnesses, Symptoms, Treatment, Best practices to avoid exposure, Real life scenarios and solutions.
- **Cyber Update** – Current results of phishing training efforts were presented to commissioners.
- **Risk Control Update** – Title 59 audits continue, and police professional training was outlined for commissioners.
- **Flood Surveys** – Flood surveys continue to be completed for all members. Risk control will coordinate for each member based on other services being scheduled.
- **Drive to Survive** – Specialized driver training will be offered from Drive to Survive for any interested police and fire departments in the coming months.

CLAIMS MANAGEMENT REPORT – R. Persico (NIP Management Services)

- **Claims KPI Report June 2023** – 230 new claims received in June, and 267 closed claims in June. Closing ratio of 116%. \$919K in new claim reserves in June. \$4.9M closed incurred. 1949 open claims at the end of June. Approximately \$18.5K in subrogation recoveries in June



NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Marks made a motion to adjourn the meeting at 12:16 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. Pieroni
A. Ven Graits
D. Balken
E. Vath
J. Geaney
J. Hall
J. Solomon
K. Child
K. Larkin
L. Gallo
M. Delgado
M. O’Connell
P. DeBlasio
R. Nelms
R. Persico
R. Smith



Via MS Teams

- A. Aquino
- A. Simms
- B. Erlandsen
- B. LaJoie
- D. Borden
- D. Springer
- E. Altamura
- F. Oddo
- K. Walters
- M. Lamb
- M. McArrow
- P. Archangeli
- P. Zarbetski (Member)
- R. Hope
- S. Bridge
- S. Daveggia
- W. Robinson