



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

June 28, 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 872 999 637#

**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 – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – J. Bongiorno
Cinnaminson Township – Absent
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 – J. Kerlin
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 – Absent
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 – Absent
Montclair Township – C. Davino
Morris Township of – T. Quinn



Morristown, Town of – J. Barrick
Neptune, Township of – Absent
New Providence, Borough of – Absent
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 5/24/2023 MEETING

MOTION: Commr. Hasko
SECOND: Commr. Palazzo
ABSTAIN: Commrs. Jones; Sickles; Kerlin

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
 - Township of Aberdeen – EPL/PI - Granted Settlement Authority
 - Neptune Township – WC Claim - Granted Settlement Authority
 - Township of Cinnaminson – WC Claim– Granted Settlement Authority
 - Borough of New Providence – WC – Granted Settlement Authority

ADJOURN INTO PUBLIC SESSION

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

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

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

- **Resolution 24-23 – Approving Certain Disbursements \$5,610,500.83**
- **Resolution 25-23 – Approving Claims Payments \$3,964,949**
-
- **Resolution 26-23 - Approved Defense Counsel**
 Blatman, Bobrowski, Haverty & Silverstein, LLC – **for Berkeley Township**
 Arbus, Maybruch & Goode, LLC – **for Borough of Freehold**

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

VOTE: ROLL CALL

- Aberdeen, Township of – B. Russell
- Berkeley Township – Absent
- Berkeley Heights, Township of – B. Russo
- Bound Brook, Borough of – Absent
- Bloomfield, Township of – Absent
- Caldwell, Borough of – J. Bongiorno
- Cinnaminson Township – Absent
- 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 – J. Kerlin
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 – Absent
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 – Absent
Montclair Township – C. Davino
Morris Township of – T. Quinn
Morristown, Town of – J. Barrick
Neptune, Township of – Absent
New Providence, Borough of – Absent
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

EXECUTIVE DIRECTOR – J. Hall (NIP Management)

○ **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**

- **Year-End reserve Study & Fast Track** – Mr. Hall presented the results of the Year-End Reserve Study and the December 2022 Fast Track Report. Mr. Hall also reiterated the primary loss drivers and corresponding risk control actions planned for 2023 and beyond. There were no questions.
- **Financial Audit Presentation (Mercadien)** – Mr. Patel and Mr. Hammell of Mercadien provided the results of the December 31, 2022, Financial Audit, their unmodified or “clean” opinion on the financial statements, with no findings. Mr. Patel also thanked the NIP team and Mr. DeBlasio for their cooperation and transparency. There were no questions.



- **2023-2024 Property and Cyber Renewals** – Mr. Hall presented the results of the July 1 Property, Auto Physical Damage, and Cyber insurance renewals. Revised insurance summaries will be issued to all risk managers reflecting the changes in insurers.
- **TREASURER’S REPORT (Patrick DeBlasio)**
 - **Treasury Report as of May 31, 2023** – Mr. DeBlasio presented the Treasury Report as of May 31, 2023 and also expressed his thanks to the Mercadien team for their diligence in the financial audit. All Bills have been paid, and our cash balance is secure. Mr. DeBlasio also offered his insights into the compounding effects of the last years of year-over-year inflation. Commissioner Krane asked how much of the cash and investments are dedicated to outstanding claims payments.
- **UNDERWRITING REPORT (Robert Smith)**
 - **2024 Renewal Kickoff** – 2024 Renewal Kickoff is officially launched. Look for the email detailing the entire process.
 - **Request for Historical Loss Runs** – Historical Loss Runs are due by July 19th. The requirement is 2013 to date joined and in Excel format.
 - **Cyber Compliance Update** – Please continue to work with Harbor to update the cyber protocols. As stated, failure to meet the MFA guidelines will result in higher deductibles.
 - **EPLI Subcommittee** – July will see the launch of the EPLI subcommittee immediately following the commissioners’ meeting. All are welcome as we still need committee members.
- **RISK CONTROL REPORT (Anthony Ven Graitis)**
 - **Safety Presentation Recap** –
 - **Safety Presentation** – Hurricane Preparedness -Held on 6/22/23 at 1:00pm, topics addressed included: developing a plan to manage your response, managing your response during the storm, post-storm plans and activities, and tabletop exercises. Next Webinar-Heat Stress on 7/20/23 at 1:00PM.
 - **Ethical Phishing/simulation**- Collaboration continues with each member’s IT , 15 members tested, and training to be assigned to employees clicking links or submitting emails in July
 - **GSMJIF Performance and Loss Control Initiatives**- Risk control consultants are continuing to roll out the loss control action plan for all members. Look for continued discussion and implementation in the coming months.
 - **Mandatory Cyber Training** Risk control will be reaching out to schedule cyber training throughout the remainder of the year.
 - **Mandatory EPL Training** Risk control will be reaching out to schedule EPL training throughout the remainder of the year.
 - **Critical Incident** - A recent critical auto incident at a member municipality occurred. just prior to Labor Day. The following best practices are being reviewed with all members: Use of seatbelts, obeying proper speed limit and traffic signals, proper vehicle



maintenance, MVR checks on all drivers, pre and post vehicle inspections, driver training mandatory for CDL holders, CDL files and compliance, be aware of holidays and additional hazards prior to holidays, and know the different exposures your employees are facing.

○ **CLAIMS MANAGEMENT REPORT (Robert Persico)**

- **Claims KPI Report May 2023** – 248 new claims received in May. 264 closed claims in May. Closing ratio of 106%. \$2.34M in new claim reserves in May. \$4.75M closed incurred. 1953 open claims at the end of May. Approximately \$11K in subrogation recoveries in May

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

- D. Patel
- J. Hammel
- J. Solomon
- J. Cottell
- A. Ven Graitis



P. Mackin
K. Child
E. Vath
M. McArrow
M. Delgado

Via MS Teams

D. Borden
B. Erlandsen
C. Finkler
Cathy Finkler
Cosmo Cirillo
D. Voda
D. Weightman
D. Balken
D. Cinelli
J. Mustafa
J. Camera
J. Hall
K. Waters
K. Haak
K. Royce
K. Connor
P. Cassidy
P. Joyce
P. Archangeli
R. Duthie
R. Parisi
R. Smith
R. Racioppi
S. Stanley
A. Simms
S. Oppegaard
S. Daveggia
W. Robinson