



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

November 20, 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 742 475 799#

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND WAS
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 – E. Walker
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township – Absent
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – R. Harris
Freehold Borough – Absent
Town of Guttenberg – C. Cirillo
Hamilton, Township of – Absent
Harrison, Town of – Absent
Highland Park, Borough of – T. Jover
Hoboken, City of – Absent
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – Absent
Kearny, Town of – S. Marks
Kenilworth, Borough of – Absent
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – Absent
Monroe Township – D. Racioppi
Montclair Township – Absent



Morris Township of – T. Quinn
Morristown, Town of – Absent
Neptune, Township of – S. Oppegaard
New Providence, Borough of – B. Cuccaro
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 THE 10/25/2023 MEETING

MOTION: Commr. Palazzo
SECOND: Commr. Jover
ABSTAIN: Commr. Delaney; Marks; Casais

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Hasko
SECOND: Commr. Casais
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. Quinn
VOTE: Unanimous, by voice



APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Approval of Claims Committee Report and Requests for Settlement Authority
 - Borough of Caldwell – GL/Auto BI - Granted Settlement Authority
 - Livingston Township – EPL/PI - Granted Settlement Authority
 - City of Linden – EPL/PI – Granted Settlement Authority
 - Berkeley Township – WC– Granted Settlement Authority
 - Township of Ewing – WC - Granted Settlement Authority
 - Borough of Freehold – WC - Granted Settlement Authority
 - Borough of Caldwell – WC - Granted Settlement Authority
 - Town of Harrison – GL - Granted Settlement Authority
 - Borough of Highland Park – WC – Granted Settlement Authority
 - City of Englewood – WC – Granted Settlement Authority

ADJOURN INTO PUBLIC SESSION

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

Aberdeen, Township of – E. Walker
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township – Absent
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – R. Harris
Freehold Borough – Absent
Town of Guttenberg – C. Cirillo
Hamilton, Township of – Absent
Harrison, Town of – Absent
Highland Park, Borough of – T. Jover
Hoboken, City of – Absent
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – Absent
Kearny, Town of – S. Marks
Kenilworth, Borough of – Absent
Lawrence, Township of – G. Whitehead



Linden, City of – W. Hasko
Livingston, Township of – Absent
Monroe Township – D. Racioppi
Montclair Township – Absent
Morris Township of – T. Quinn
Morristown, Town of – Absent
Neptune, Township of – S. Oppegaard
New Providence, Borough of – B. Cuccaro
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

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 37-23** – Approving Certain Disbursements \$202,206.31
 - **Resolution 38-23** – Approving Claims Payments \$3,067,094
 - **Resolution 39-23** – Approving Defense Counsel – for City of Hoboken
 - Craig B. Novak Partner - Taylor Law Group
- **Claims Report and Requests for Settlement Authority**

MOTION: Commr. Palazzo
SECOND: Commr. Quinn
ABSTAIN: Commr.

VOTE: **ROLL CALL:**

Aberdeen, Township of – E. Walker
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township – Absent
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent



Fanwood, Borough of – R. Harris
Freehold Borough – Absent
Town of Guttenberg – C. Cirillo
Hamilton, Township of – Absent
Harrison, Town of – Absent
Highland Park, Borough of – T. Jover
Hoboken, City of – Absent
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – Absent
Kearny, Town of – S. Marks
Kenilworth, Borough of – Absent
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – Absent
Monroe Township – D. Racioppi
Montclair Township – Absent
Morris Township of – T. Quinn
Morristown, Town of – Absent
Neptune, Township of – S. Oppegaard
New Providence, Borough of – B. Cuccaro
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’S REPORT – J. Hall (NIP Management Services)

- **Indemnity & Trust Agreements for 2024** – 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.
- **Auto ID Cards & Workers’ Compensation Posting Notices** – Auto ID Cards and Workers’ Compensation Posting Notices for the 2024 Fund Year will be mailed to each Risk Manager at the beginning of December.
- **Notice of Executive Committee Meeting** – The GSMJIF Executive Committee will be meeting on November 30th, 2023. The purpose of this meeting will be to discuss the 2024 RFP/RFQ responses received and Commissioner Meetings for 2024.



- **Market Insights** – Mr. Hall provided insights into claims trends and impacts on excess insurance pricing and loss development.
- **2024 Draft Budget** – Mr. Hall presented the draft budget for the 2024 Fund Year. Mr. Hall also informed the Commissioners that the Fund was working with PPAG to seek appropriations cap relief from DLGS.

TREASURER’S REPORT – P. DeBlasio

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

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2024 Insurance Placement Update** - BGIA continues to work tirelessly to get our members the most cost effective and complete coverage. At this point all major lines are bound and we are in negotiations for the ancillary lines.
- **2024 Renewal** - The deadline for applications is well past due. Any applications for ancillary lines currently missing will be seen as a formal request to non-renew that line. Please don't allow for a gap in coverage to occur and get all the applications in as soon as possible.
- **Member Portal** - The member portal is currently closed as we finalize the schedules for our excess placement. Should you need to add, delete or edit anything in the portal, please reach out to underwriting and we will be happy to assist you.
- **Prospects** - We currently are exploring all possibilities for prospects. At this time, we are exploring 5 municipalities who fit our guidelines. They are in various stages of underwriting, and we will report back next month with any updates.
- **NJLM Follow Up** - Thank you for all who attended our reception. If you have any feedback or suggestions, please reach out to me. We are striving to make this a prime event during the league.

RISK CONTROL REPORT (Anthony Ven Graitis)

Safety Recap:

- **Holiday Safety** – Driving Safety / Holiday Parties consider the following:
Limit drinking. Provide rides for intoxicated individuals. Stress, consider the following:
For many the holidays is a tough time of the year. Counseling is offered for law enforcement via Cop to Cop. UBHC can provide support for our members (if you sign up at a discounted rate).
- **OSHA top violations of 2023** – During street repairs and leaf pick up- use proper signage and lights, provide blockades where needed as well. Working from Heights (hanging decorations / gutter cleaning). Inspect ladder before use. Tie off the ladder and use a ground spotter
Snow & Ice: Be sure to track where and when you salt and plow. This information may be needed for a title 59 defense. Be sure staff wears proper footwear. Protecting



Property during cold weather: Insulate pipes. Don't drop thermostat temperature so low that pipes freeze. Limit candle use.

- **Snow-Plow Rodeo** – Snowplow Rodeo scheduled for Friday, December 8, 2023 8:30 to 3:30PM in Union Township at Biertuempfel Park (1300 Winslow Ave, Union
- **First Responder -Fire/EMS Accidents** – NHTSA data shows NHTSA data shows: 46,000 crashes each year, with 1,700 injuries. 6,500 ambulance accidents annually. 14,720 fire truck accidents occurred in 2020.

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

- **Claims KPI Report October 2023** – Bob Persico presented the claims KPI report for October 2023. The presentation consisted of claim counts, new claims by year, closed claims count, closed incurred amounts, a historical look at pending claims and subrogation for the month and year to date.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Marks made a motion to adjourn the meeting at 12:11 PM and Commissioner Palazzo 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

M. Delgado
S. Edwards



J. Geaney
D. Balken
K. Mitchell
S. Stebra
V. Murphy
M. Bascom
D. Springer
J. Hall
M. O'Connell
R. Persico
K. Skeba
R. Smith
R. Nelms
L. Gallo
J. Brown
E. Altamura

Via MS Teams for more than 40 minutes

A. Pieroni
A. Simms
B. Erlandsen
B. LaJoie
D. Weightman
D. Cinelli
D. Borden
F. Oddo
F. Ruggiero
G. Crosby
H. Herrera
J. McManimon
J. Hanuscin
J. Progebin
K. Walters
K. Larkin
K. Connor
L. Brennan
L. Hamm
Livingston Team
M. Liggett
R. Duthie
R. Hope
R. Jones
W. Robinson
XXX-XXX-2980



XXX-XXX-0176
XXX-XXX-7100
XXX-XXX-3211