



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

**October 25, 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 897 975 97#**

**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 – B. Russell  
Berkeley Township – J. Byrnes  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – C. Finkler  
Caldwell, Borough of – B. Heun  
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 – C. Cirillo  
Hamilton, Township of – Absent  
Harrison, Town of – Absent  
Highland Park, Borough of – N. Champion  
Hoboken, City of – M. Kraus  
Holmdel Township – Absent  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capabianco  
Kearny, Town of – P. Cavalier  
Kenilworth, Borough of – Absent  
Lawrence, Township of – G. Whitehead  
Linden, City of – W. Hasko  
Livingston, Township of – Absent  
Monroe Township – Absent  
Montclair Township – Absent



Morris Township of – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – M. Bascom  
New Providence, Borough of – E. McManimon  
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 – F. Ruggiero  
Roselle Park, Borough of – A. Casais  
Roxbury, Township of – Absent  
Union Township – K. Caulfield  
Warren, Township of – Absent  
West Orange Township – Absent

**APPROVAL OF MINUTES OF THE 9/27/2023 MEETING**

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Byrnes  
**ABSTAIN:** Commr. Cirillo; Russell

**MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS**

**MOTION:** Commr. Byrnes  
**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. Palazzo  
**SECOND:** Commr. Casais  
**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 North Bergen – GL/BI - Granted Settlement Authority
  - Township of Montclair – WC Claim - Granted Settlement Authority
  - Township of Morristown – GL Claim– Granted Settlement Authority
  - Cinnaminson Township – GL/BI– Granted Settlement Authority
  - City of Englewood – EPL/PI - Granted Settlement Authority
  - Borough of Freehold – WC - Granted Settlement Authority
  - City of Hoboken – GL/BI - Granted Settlement Authority
  - Township of Montclair – GL/BI - Granted Settlement Authority

## ADJOURN INTO PUBLIC SESSION

**MOTION:** Commr. Casais  
**SECOND:** Commr. Russell  
**VOTE:** Unanimous, by voice

Aberdeen, Township of – B. Russell  
Berkeley Township – J. Byrnes  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – C. Finkler  
Caldwell, Borough of – B. Heun  
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 – C. Cirillo  
Hamilton, Township of – Absent  
Harrison, Town of – Absent  
Highland Park, Borough of – N. Champion  
Hoboken, City of – M. Kraus  
Holmdel Township – Absent  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capabianco  
Kearny, Town of – P. Cavalier  
Kenilworth, Borough of – Absent  
Lawrence, Township of – G. Whitehead  
Linden, City of – W. Hasko



Livingston, Township of – Absent  
Monroe Township – Absent  
Montclair Township – Absent  
Morris Township of – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – M. Bascom  
New Providence, Borough of – E. McManimon  
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 – F. Ruggiero  
Roselle Park, Borough of – A. Casais  
Roxbury, Township of – Absent  
Union Township – K. Caulfield  
Warren, Township of – Absent  
West Orange Township – Absent

## MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 35-23** – Approving Certain Disbursements \$319,183.74
- **Resolution 36-23** – Approving Claims Payments \$2,076,003

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

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

**VOTE:**           **ROLL CALL:**

Aberdeen, Township of – B. Russell  
Berkeley Township – J. Byrnes  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – C. Finkler  
Caldwell, Borough of – B. Heun  
Cinnaminson Township – Absent  
Eastampton, Township of – Absent  
Englewood, City of – Absent  
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Fanwood, Borough of – P. Celardo  
Freehold Borough – Absent  
Town of Guttenberg – C. Cirillo  
Hamilton, Township of – Absent



Harrison, Town of – Absent  
Highland Park, Borough of – N. Champion  
Hoboken, City of – M. Kraus  
Holmdel Township – Absent  
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Jamesburg, Borough of – M. Capabianco  
Kearny, Town of – P. Cavalier  
Kenilworth, Borough of – Absent  
Lawrence, Township of – G. Whitehead  
Linden, City of – W. Hasko  
Livingston, Township of – Absent  
Monroe Township – Absent  
Montclair Township – Absent  
Morris Township of – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – M. Bascom  
New Providence, Borough of – E. McManimon  
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 – F. Ruggiero  
Roselle Park, Borough of – A. Casais  
Roxbury, Township of – Absent  
Union Township – K. Caulfield  
Warren, Township of – Absent  
West Orange Township – Absent

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

- **Actuarial Report & Fast Track Status** – The Administrator’s office is working with the Fund Actuary to finalize the Reserve Study as of June 30, 2023. The 2nd Quarter 2023 FastTrack Report has been produced and will be distributed to all Members.
- **2024 Budget Status** – The Administrator’s office has received the 2024 Pricing Study and is working to receive quotes from Excess Carriers. We are on track to produce the Draft 2024 Budget before the November 20 Fund Meeting.
- **2024 RFQ/RFP** – The Administrator’s office has received responses for all positions. The Executive Committee will meet in November to discuss the 2024 RFP/RFQ responses received and Commissioner Meetings for 2024.

#### TREASURER’S REPORT – P. DeBlasio

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



## UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2024 Applications** – All applications are now well past due. Any optional lines without applications received will be viewed as coverage is no longer desired. This includes Site Pollution, UST, Hull, and Drone coverages. Without an application, coverage can not be placed.
- **Professional Lines Questionnaire** – The PL Questionnaires were due on 10/1. At this time, we are offering a last call for all outstanding questionnaires. The absolute last day we can accept them is November 1st. Anyone not submitting the PL questionnaire will, by default, be bumped to the non-standard SIR structure for all PL lines.
- **EPLI Sub-Committee** – In place of the EPLI Sub-Committee, we are hosting a claims open house. We have invited many of your claims handlers to be in attendance and we invite all commissioners and risk managers to come meet your claim handlers immediately following the close of this meeting.
- **Prospects** – We have received interest from 4 municipalities and are in various stages of underwriting. Nothing beyond that to report at this time and we will continue to update on the status of all prospects in future meetings.
- **NJLM Reception** – We are once again hosting our NJLM Reception at the Hard Rock Backstage on November 14th from 6-8 pm. Invitations have been sent out. If anyone needs an invitation, please let me know. Please RSVP so we can plan food accordingly.

## RISK CONTROL REPORT (Anthony Ven Graitis)

### Safety Recap :

- **Safety Presentation** – Workers' Compensation Essentials for Frontline Managers: Held on 10/19/23 at 1:00pm, and addressed the basics of WC, the role of the manager, what is WC fraud, claims reporting, accident investigation/RCA, and transitional Duty Policy/Light Duty
- **Training Update** – Risk Control will be summarizing the status of mandatory training for each member and reaching out to safety representatives and other contacts to obtain updates or schedule additional training. Recommendations will be provided, and live training scheduled as needed.
- **Snowplow Rodeo** – 6th Annual Snowplow Rodeo is scheduled for Friday, December 8th, 8:30 AM to 3:00 PM at Union Township: Biertuempfel Park, 1300 Winslow Ave (Directly Behind Lincoln Technical Institute) Union, NJ. Participants will be required to steer through an obstacle course of left and right turns, maneuver around parked cars and move through a serpentine series of cones. CDL and non-CDL driver categories will be included. The Weather date of December 15th is set. **MEMBERS MUST BRING THEIR OWN VEHICLES!**
- **Autumn Safety Preparations** – Discussion addressed vehicle preparations, leaf pickup: work zone safety, heavy equipment, equipment maintenance, tree pruning, gutter/downspout cleaning and repairs, drains and culvert clearing, facility winterizing, and playground preparation for winter. Bulletins are available from risk control and in the Vault on each



topic. Members are asked to perform all autumn and winter preparations with safety performance in mind.

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

- **Claims KPI Report September 2023** – 242 claims received in September. 307aims closed in September. Closing ratio of 127%. \$1.025M in new reserves in September. \$1.9Min closed incurred. 1953 open claims at the end of September. \$109K in September subrogation recoveries.
- **Meet the Liability Reps.** –

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Palazzo made a motion to adjourn the meeting at 11:42 PM and Commissioner Cryan seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

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M. Delgado

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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
- K. Larkin
- W. Robinson
- M. Skrief
- M. O’Connell
- A. Pieroni
- A. Ven Graitis



K. Mitchell  
E. Vath  
V. Murphy  
P. DeBlasio  
P. Archangeli  
J. Hall  
D. Springer  
S. Oppegaard  
R. Nelms  
R. Persico  
E. Altamura  
M. McArow  
J. Brown  
T. Smith  
K. Bunin  
F. Oddo

**Via MS Teams for more than 40 minutes**

A. Simms  
B. Erlandsen  
C. Robinson  
D. Racioppi  
D. Balken  
D. Borden  
F. Mason  
J. Hall  
K. Walters  
K. Skeba  
M. Krane  
M. Liggett  
P. Joyce  
P. Zarbetski  
R. Aldulaimi  
R. Smith  
R. Jones  
S. Caggiano  
T. Fitzpatrick



