



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

**September 27, 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 521 646 726#**

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND WAS  
CALLED TO ORDER AT 11:06 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 – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – C. Finkler  
Caldwell, Borough of – Absent  
Cinnaminson Township – Absent  
Eastampton, Township of – Absent  
Englewood, City of – Absent  
Ewing Township – Absent  
Fanwood, Borough of – Absent  
Freehold Borough – Absent  
Town of Guttenberg – Absent  
Hamilton, Township of – J. Kerlin  
Harrison, Town of – Absent  
Highland Park, Borough of – E. Von Thun  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – Absent  
Kearny, Town of – P. Cavalier  
Kenilworth, Borough of – A. Lazzari  
Lawrence, Township of – G. Whitehead  
Linden, City of – Absent  
Livingston, Township of – R. Jones  
Monroe Township – Absent  
Montclair Township – Absent



Morris Township of – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – Absent  
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 – J. Cryan  
Rahway, City of – Absent  
Roselle Park, Borough of – Absent  
Roxbury, Township of – Absent  
Union Township – Absent  
Warren, Township of – M. Krane  
West Orange Township – Absent

**APPROVAL OF MINUTES OF THE 7/26/2023 MEETING**

**MOTION:** Commr. Jones  
**SECOND:** Commr. Quinn  
**ABSTAIN:** Commr. Cryan

**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. Quinn  
**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
  - Livingston Township – GL/BI - Granted Settlement Authority
  - Borough of Kenilworth – WC Claim - Granted Settlement Authority
  - City of Englewood – GL/POL Claim– Granted Settlement Authority
  - Borough of New Providence – EPL/PI– Granted Settlement Authority
  - City of Rahway – EPL/PI - Granted Settlement Authority
  - Borough of Freehold – WC - Granted Settlement Authority
  - Town of Guttenberg – EPL/PI - Granted Settlement Authority
  - City of Englewood – WC - Granted Settlement Authority
  - City of Englewood – GL/BI - Granted Settlement Authority
  - Township of Union – WC - Granted Settlement Authority
  - Borough of Fanwood – WC - Granted Settlement Authority

## ADJOURN INTO PUBLIC SESSION

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Delaney  
**VOTE:** Unanimous, by voice

Aberdeen, Township of – E. Walker  
Berkeley Township – Absent  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – C. Finkler  
Caldwell, Borough of – Absent  
Cinnaminson Township – Absent  
Eastampton, Township of – Absent  
Englewood, City of – Absent  
Ewing Township – Absent  
Fanwood, Borough of – Absent  
Freehold Borough – Absent  
Town of Guttenberg – Absent  
Hamilton, Township of – J. Kerlin  
Harrison, Town of – Absent  
Highland Park, Borough of – E. Von Thun  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – Absent  
Kearny, Town of – P. Cavalier



Kenilworth, Borough of – A. Lazzari  
Lawrence, Township of – G. Whitehead  
Linden, City of – Absent  
Livingston, Township of – R. Jones  
Monroe Township – Absent  
Montclair Township – Absent  
Morris Township of – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – Absent  
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 – J. Cryan  
Rahway, City of – Absent  
Roselle Park, Borough of – Absent  
Roxbury, Township of – Absent  
Union Township – Absent  
Warren, Township of – M. Krane  
West Orange Township – Absent

## MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 32-23** – Approving Certain Disbursements \$ \$425,548.04.
- **Resolution 33-23** – Approving Claims Payments \$ \$6,633,731
- **Resolution 34-23** – Approved Defense Counsel – for Borough of Kenilworth Semeraro & Fahrney, LLC - Mark Semeraro, Esq

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

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Lazzari  
**ABSTAIN:** Commr. Cryan  
**VOTE:**           **ROLL CALL:**

Aberdeen, Township of – E. Walker  
Berkeley Township – Absent  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – C. Finkler  
Caldwell, Borough of – Absent  
Cinnaminson Township – Absent  
Eastampton, Township of – Absent  
Englewood, City of – Absent



Ewing Township – Absent  
Fanwood, Borough of – Absent  
Freehold Borough – Absent  
Town of Guttenberg – Absent  
Hamilton, Township of – J. Kerlin  
Harrison, Town of – Absent  
Highland Park, Borough of – E. Von Thun  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – Absent  
Kearny, Town of – P. Cavalier  
Kenilworth, Borough of – A. Lazzari  
Lawrence, Township of – G. Whitehead  
Linden, City of – Absent  
Livingston, Township of – R. Jones  
Monroe Township – Absent  
Montclair Township – Absent  
Morris Township of – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – Absent  
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 – J. Cryan  
Rahway, City of – Absent  
Roselle Park, Borough of – Absent  
Roxbury, Township of – Absent  
Union Township – Absent  
Warren, Township of – M. Krane  
West Orange Township – Absent

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

- **Mid-Year Actuarial Report Status** - The Administrator’s office has received the draft report as of June30, 2023, and we anticipate a final report within the next weeks. The Fund Actuary is on track to produce the 2024 Pricing Study by September 29.
- **2nd Quarter 2023 FastTrack Report** - As soon as the Mid-Year Actuarial Report is finalized, the Administrator’s office will update and distribute the 2nd Quarter 2023 FastTrack Report to all Fund Commissioners and Alternate Commissioners.



- **2024 RFQ/RFP** - The Garden State Municipal Joint Insurance Fund seeks to engage firms to fill positions for the 2024 Fund Year. Proposals must be submitted by 10 AM on October 20, 2023. Please review the Fund's website for more information.

### TREASURER'S REPORT – P. DeBlasio

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

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

- **Revised Renewal Summaries** - All summaries have been distributed to your risk managers. This shows the updated info regarding the 7/1 property and cyber renewal.
- **2024 Renewal** - The deadline has now passed. It is imperative we receive updated signed applications as soon as possible. Failure to submit an application can result in a lapse in coverage, reduction in limits or cancellation of coverage.
- **Professional Lines Questionnaires** - PL Questionnaires have been distributed and are due October 1st. There are 3 questionnaires, one for EPLI,
- POL and LEL. Failure to submit all 3 questionnaires will forfeit the right to be eligible for the standard or expiring PL SIRs.
- **NJ League of Municipalities** - Our reception will once again be at the Hard Rock Backstage on November 14th from 6-8pm. Invitations have gone out. Please RSVP via the link on the invitation on our website so we can plan accordingly. Please reach out to me should you have any questions.

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

- **Safety Recap**
- **Cyber update** - Cyber simulated phishing update was provided where over 7,000 emails have been sent. Training must be completed by all employees having access to municipal networks in 2023. Risk control is available to assist.
- **Fleet Safety** - Held on 9/21/23 at 1:00pm. National Safety Council reported that the number one cause of death in the workplace in 2021 was from auto related accidents, where 38% of all work fatalities are fleet related. 42,939 deaths were related to autos in 2021. A member of the PEJIF suffered a critical incident on 8/21/23, where a DPW vehicle overturned on the Turnpike going to a landfill. Members were reminded to train employees, mandate seat belt use, review every driver's MVR, Maintain vehicles properly and perform pre-post vehicle inspections. Risk Control will be working on an MVR initiative to assist members with reviewing MVR reports.
- **Employment Practices Liability Four resources for EPL training** - PMA /NIP Staff, EANJ, Online and Connell Consulting for Police. Training must be completed in 2023 for all employees.
- **Workers Compensation best practices Risk** - Control will be reviewing the below items with members at upcoming Safety Committee Meetings: Timely Reporting, Repeat



Offenders/multiple incidents, Transitional Duty/Light Duty, and FCE/Fit for Duty. Claims and Risk control staff are available to assist.

- **Police Training-Connell Consulting** - OPRA for Practitioners is scheduled for Nov 2, Nov 30, Dec 7, 2023. And Proactive Police Supervision is scheduled for Oct 30, 31, 1 & Nov 27, 28, 29 & Dec 4, 5, 6. Risk Control will continue to support member police departments to attend these important seminars.

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

- **Claims KPI Report July & August 2023** – Bob presented the claims KPI report which includes incoming and pending volume as well as severity. Of special note the reduction of WC covid claims from 2022 to 2023 and the favorable subrogation over July and August. The EPLI sub-committee did meet and next month the claim staff will be at the meeting to connect with the members.

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Palazzo made a motion to adjourn the meeting at 12:07 PM and Commissioner Cryan seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

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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



D. Cinelli  
D. Balken  
L. Klein  
J. Cottell  
J. Solomon  
K. Mitchell  
S. Stohr  
E. Vath  
P. DeBlasio  
M. O'Connell  
J. Hall  
D. Springer  
R. Persico  
A. Ven Graitis  
R. Smith  
R. Nelms  
A. Aquino  
K. Larken  
M. McArow  
E. Altamura  
V. Murphy

**Via MS Teams for more than 30 minutes**

B. Erlandsen  
D. Weightman  
F. Oddo  
F. Ruggiero  
G. Crosby  
J. Barrick  
J. McManimon  
J. Hanuscin  
J. Brown  
J. Razzano  
Justine  
K. Walters  
K. Guze  
K. Haak  
L. Hamm  
M. Liggett  
M. Skrief  
M. Capabianco  
P. Joyce  
P. Archangeli





R. Racioppi  
A. Simms  
V. Wyble  
W. Robinsom  
W. Dietz  
XXX-XXX-1256  
XXX-XXX-9431