



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
January 24th, 2024
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 664 964 909#**

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
CALLED TO ORDER AT 11:05AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

SWEARING IN OF NEW FUND COMMISSIONERS

- Hiram Gonzalez – (Alternate Commissioner) – Town of Guttenberg
- Joseph Mastandrea – (Alternate Commissioner – Town of Kearny
- Michael Lapolla – (Commissioner) – Township of Montclair

ROLL CALL OF FUND COMMISSIONERS

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – Absent
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
Guttenberg, Town of – C. Cirillo
Hamilton Township – Absent
Harrison, Town of – Absent
Highland Park, Borough of – Absent
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney
Howell Township – L. Palazzo



Jamesburg, Borough of – M. Capabiano
Kearny, Town of – S. Marks
Lawrence, Township of – G. Whitehead
Linden, City of – B. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – M. Lapolla
Morris Township – T. Quinn
Morristown, Town of – F. Mason
Neptune, Township of – M/ Bascom
New Providence, Borough of – E. Mannion
North Bergen, Township of – Absent
North Plainfield, Borough of – B. Speck
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent

APPROVAL OF 12/20/2023 MINUTES

MOTION: Commr. Russell

SECOND: Commr. Palazzo

ABSTAIN: Commrs. Krane

ROLL CALL OF FUND COMMISSIONERS

ADJOURN SINE DIE MEETING

Secretary asked Executive Director to Chair meeting. Mr. Hall asked for nominations for the positions of Chairperson and Secretary and for the Executive Committee.

ELECTION OF CHAIRPERSON AND SECRETARY

- Commr. Quinn nominated Commr. Caulfield as Chairperson position for 2024 positions. Commr. Palazzo seconded the nominations.
- Commr. Caulfield nominated Commr. Quinn as Secretary position for 2024 Commr. Hasko seconded the nominations.
- Swearing in of Secretary and Executive Committee by Fund Attorney.



Executive Committee for 2024 consists of:

- Karen Caulfield, Chairperson – Union Township
- Tim Quinn, Secretary – Township of Hamilton
- Russ Jones - Township of Livingston
- Brian Russell – Township of Aberdeen
- Frank Ruggiero – City of Rahway
- Mark Krane - Township of Warren
- Lou Guarino – Township of Hamilton
- Louis Palazzo, Alternate – Howell Township

MOTION: Commr. Quinn

SECOND: Commr. Russell

VOTE: Unanimous

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

Chairperson Caulfield asked that Resolutions 01-24 through 08-24 and resolution 09-24, 10-24 and 11-24 be approved collectively.

- **Resolution 01-24** – Certifying the Election of Chairperson and Secretary*
- **Resolution 02-24** – Certifying the Election of Executive Committee*
- **Resolution 03-24** – Establishing Meeting Procedures*
- **Resolution 04-24** – Establishing Fiscal Management Plan*
- **Resolution 05-24** – Establishing Fund Records Program*
- **Resolution 06-24** – Establishing 2024 Plan of Risk Management*
- **Resolution 07-24** – Approving 2024 Fund Service Providers*
- **Resolution 08-24** – Appointing 2024 Approved Counsel*

MOTION: Commr. Russell

SECOND: Commr. Palazzo

VOTE: Unanimous

Chairperson Caulfield asked that Resolutions 09-24 through 11-24 be approved collectively.

- **Resolution 09-24** – Approving Fund Budget for 2024
- **Resolution 10-24** – Approving Disbursement for \$1,004,544.63
- **Resolution 11-24** – Approving Claims Disbursements \$4,023,442

MOTION: Commr. Palazzo

SECOND: Commr. Kearny

VOTE: Unanimous



VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – Absent
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
Guttenberg, Town of – C. Cirillo
Hamilton Township – Absent
Harrison, Town of – Absent
Highland Park, Borough of – Absent
Hoboken, City of – M. Kraus
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabiano
Kearny, Town of – S. Marks
Lawrence, Township of – G. Whitehead
Linden, City of – B. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – M. Lapolla
Morris Township – T. Quinn
Morristown, Town of – F. Mason
Neptune, Township of – M/ Bascom
New Providence, Borough of – E. Mannion
North Bergen, Township of – Absent
North Plainfield, Borough of – B. Speck
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent



MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Palazzo
SECOND: Commr. Cirillo
VOTE: Unanimous, by voice

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. Palazzo
VOTE: Unanimous, by voice

APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Township of Hamilton – WC - Granted Settlement Authority
- Township Parsippany-Troy Hills – EPL/PI - Granted Settlement Authority
- Howell Township – EPL/PI – Granted Settlement Authority
- City of Englewood – LEL Granted Settlement Authority
- Township of Bloomfield – LEL Granted Settlement Authority
- City of Rahway – WC - Granted Settlement Authority

MOTION TO ADJOURN TO EXECUTIVE SESSION

VOTE: ROLL CALL
Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – Absent



Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
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Neptune, Township of – M/ Bascom
New Providence, Borough of – E. Mannion
North Bergen, Township of – Absent
North Plainfield, Borough of – B. Speck
Union Township – K. Caulfield
Warren, Township of – M. Krane
West Orange Township – Absent

EXECUTIVE DIRECTOR, UNDERWRITING & CLAIMS REPORT

○ EXECUTIVE DIRECTOR'S REPORT (Jonathan Hall)

- **2023 Review & 2024 Goals** - Mr. Hall provided a recap of the 2023/2024 market conditions, assessments and driving factors. Mr. Hall also gave a brief summary outline of claims and risk control initiatives for 2024 and legislative/regulatory priorities.
- **Year End Actuarial Report Status** - The Administrator's office has compiled and transmitted the Loss Data as of December 31, 2023 to the Fund Actuary. Data reconciliation is underway, and we anticipate a first draft report by late February.
- **Indemnity & Trust Agreements** - 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.
- **Risk Manager & Service Provider Agreements** - The Administrator's office requests that all Risk Managers and Service Providers send copies of the fully executed agreements as



soon as practicable. As a reminder, no service providers can be paid by the Fund until agreements have been received.

- **Notice of Executive Committee Meeting** - The Executive Committee will be meeting next week via MS Teams.

○ **UNDERWRITING REPORT (Robert Smith)**

- **2024 Insurance Summaries** – 2024 Renewal summaries are currently being assembled and will be distributed the 1st week of February. This year, there will be an additional confirmation cover letter the risk manager needs to sign and return to the underwriting office.
- **2024 Renewal Highlights and Overview** – BGIA will be presenting at the February meeting to discuss the 2024 renewal.
- **EPL Subcommittee Announcement** – February will be the soft relaunch of the EPLI subcommittee. Risk Control and Claims will be taking a more active roll and we look to tackle many of the professional lines issues facing our members. All commissioners are welcome. Please see or email me or feel free to drop by. The meeting will immediately follow the Feb meeting.

○ **RISK CONTROL REPORT (Anthony Ven Graitis)**

- **Safety Monthly Meeting Recap** –
- **Safety Presentation** – Vault LMS Walkthrough Robyn Hope performed a Vault LMS Walkthrough on 1/18/24.
- **Elections** - William Speck of North Plainfield PD is stepping down as Executive Safety Committee Chairperson. Bob Bates of Hamilton Township will become the ESC Chairperson for 2024. Donna Hands of Warren Township accepted ESC Vice Chairperson position for 2024.
- **Airline Safety** - Similar to public entities, the airline industry had a safety crisis in the 1990's where experts determined that without change to the industry safety performance, a fatal airliner crash would occur once a week. This would be unsustainable, so the industry took steps to create a proactive risk management safety culture where all employees at every level were responsible and held accountable for safety. This same approach will be championed in 2024 in the GSMJIF, where every incident will be reviewed to determine the root causes and mitigation steps will be taken to prevent the reoccurrence of all claims. Performance will be tracked and reported upon on a monthly basis.
- **SCM's and RCA** - Safety committee meetings must be held by every member, at least on a quarterly basis, and recommended is on a bi monthly basis. Each major department must be represented, review of incidents, safety concerns, training needs and risk mitigation efforts will be reported upon, and the safety performance of each department will be tracked. Root cause analysis will be performed on every critical incident, where the causes will be identified, and steps outlined to mitigate the risk.
- **Cold and Snow Safety** - Keith Skeba presented on cold and snow safety to members, emphasizing protection of employees, preparing equipment and following best established practices.



○ **CLAIMS MANAGEMENT REPORT (Peter Archangeli)**

- **Claims KPI report December 2023** - 201 new claims received in December and 240 claims closed in December which is a closing ratio of 119%. \$698K in new reserves, \$3.5M in closed reserves. \$110K in December subrogation recoveries

NEW BUSINESS

OPEN FORUM

ADJOURNMENT

Commissioner Marks made a motion to adjourn the meeting at 12:11pm and Commissioner Herrera seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

K. Caulfield

ALSO, PRESENT in PERSON:

Scott S - PMA
K. Mitchell
M. McArrow
J. Geaney
S. Edwards
P. DeBlasio
J. Hall.
M. O'Connell
M. Delgado
D. Springer
P. Archangeli
R. Smith
L. Gallo
R. Nelms
A. Pieroni
A. Ven Graitis



J. Brown
C. Robinson
K. Larken
K. Skeba
H. Gonzalez
J. Mastandrea
E. Walker
V. Murphy

**PRESENT over 40 minutes
VIA MS TEAMS:**

A. Kelly
A Simms
B. Russo
D. Borden
B. Erlandsen
B. LaJoie
Cathy - Bloomfield
D. Balken
J. Casagrande
J. Kerlin
K. Walters
K. Connor
L. Hamm
M. Liggett
P. Cassidy
P. Zarbetski
R. Aldulaimi
R. Persico
R. Hope
S. Daveggia
T. Buss
W. Robinson