



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
April 23rd, 2025
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 433 817 815#**

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
CALLED TO ORDER AT 11:10 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 – Absent
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township – E. Schubiger
Eastampton, Township of – K. White
Englewood, City of – Absent
Ewing Township – Aaron Watson
Fanwood, Borough of – J. Moehlman
Freehold Borough – Absent
Guttenberg, Town of – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – P. Zarbetski
Hoboken, City of – Absent
Holmdel Township – C. Cherbini
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – Absent
Lawrence, Township of – G. Whitehead
Linden, City of – Absent
Monroe Township – D. Racioppi
Montclair Township – Absent
Morristown, Town of – F. Mason
Neptune, Township of – M. Bascom



New Providence, Borough of – Absent
North Bergen, Township of – S. Idrovo
North Plainfield, Borough of – A. Domizi
Union Township – Absent
Warren, Township of – D. Hands
West Orange Township – P. Smeraldo

APPROVAL OF 3/26/2025 MINUTES

MOTION: Commr. Palazzo
SECOND: Commr. Bynes
ABSTAIN: Commrs. none

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Marks
SECOND: Commr. Walker
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

APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Borough of Highland Park – WC - Granted Settlement Authority
- Borough of Kenilworth – WC - Granted Settlement Authority
- Township of Parsippany-Troy Hills – Auto Liability - Granted Settlement Authority
- Township of North Bergen – EPL - Granted Settlement Authority
- City of Linden – EPL - Granted Settlement Authority
- Township of Hamilton – GL - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

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



MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 16-25 – Approving Certain Disbursements - \$1,408,075.72**
- **Resolution 17-25 – Approving Claims Payments – \$3,051,956**

MOTION: Commr. Palazzo
SECOND: Commr. Cirillo
ABSTAIN: None

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – J. Byrnes
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – K. White
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – Absent
Guttenberg, Town of – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – P. Zarbetski
Hoboken, City of – M. Kraus
Holmdel Township – T. Buss
Howell Township – L. Palazzo
Jamesburg, Borough of – Absent
Kearny, Town of – S. Marks
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – D. Racioppi
Montclair Township – S. Marks
Morristown, Town of – J. Barrick
Neptune, Township of – S. Oppegaard
New Providence, Borough of – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – Absent
Warren, Township of – D. Hands
West Orange Township – Absent



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

- **Year-End Actuarial Report Status** - The Fund Administrator's office continues to review the draft actuarial study and expects to finalize the study in May. Consistent with last year, we will distribute the Year-End FastTrack in advance of the May Commissioners' Meeting. Milliman, our Fund Actuary, will present the results in May.
- **Year-End Audit Status** - Our Year-End Financial Audit continues on track and on schedule. As soon as the audit is complete, we will schedule a presentation with Mercadien to the Fund Commissioners.
- **Risk Manager & Service Provider Agreements for 2025** - 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, the Fund cannot pay service providers until agreements have been received.
- **Receivables Management Update** - The Fund has \$5.6 million in past-due receivables, with 10 out of 32 members' assessments past due. Please remit any outstanding payments as soon as practicable. We expect excess recoveries this week from Safety National.

TREASURER'S REPORT – P. DeBlasio

- **Treasurer Report** – All Bills have been paid, and our cash balance is secure.

CLAIMS MANAGEMENT REPORT – P. Archangeli (NIP Management Services)

Claims KPI Report March 2025 – 83 new claims, 107 closed claims with a 129% closing ratio and total of PEJIF claim pending of 823.

RISK CONTROL REPORT (Anthony Ven Graitis)

Safety Monthly Meeting Recap

- **Safety Webinar Recap-Job Hazard Analysis** – This one-hour virtual training session was held on 4/17 and offered an introduction to creating and using a Job Hazard Analysis (JHA). JHA's play a critical role in identifying and mitigating risk to help keep your employees safe while also allowing for a significant financial return for the organization. Upon completion of the training participants reviewed the following: Steps in conducting a JHA, Identifying Hazards, Conducting the Risk Assessment, Developing Control Measures, Using the Hierarchy of Controls, Writing Safe Job Procedures, and Documentation and Recordkeeping. Scott Ptak of PMA Companies presented.
- **Distracted Driver Challenge** – April is Distracted Driving Awareness Month, and we are asking every member to participate in the Distracted Driving Awareness Challenge to make employees aware of the hazards of distracted driving and help them drive safely. Over



5,000 courses have already been completed and the event is off to a good historic start. Results will be shared at the May Fund Safety Committee meeting.

- **Summer Program Planning** – Risk Control reminds all members that now is the time to schedule training for camp counselors for the summer of 2025. We recommend online training of basic safety topics, ie, Bloodborne Pathogens, Emergency Procedures, Fire Prevention and Protection, Heat Safety, PPE-Personal Protective Equipment, Safe Lifting Practices, Slip, Trip, Falls , Camps Training Program on Child Sexual Abuse and Molestation, First Aid, etc. are provided online prior to arrival to the camp, where live training is provided on municipality specific policies and procedures. Contact your risk control consultant to coordinate or learn more.
- **Tree Care Safety** – The Tree Care Industry Association (TCIA) is partnering with risk control and will present part 1 of a two-part seminar in early June. The first part will focus on industry Safety, including industry credentials (CTSP / CA / TRAQ / Accreditation) and industry standards A300 and Z133. The second part will address more tactical tasks including: working from heights, chainsaw safety, chipper safety, felling trees, proper PPE, drop zone safety, working around power line safety, and similar topics. Risk Control will announce final dates, times and locations at future meetings.
- **No Accidents Today** – updated information was shared for NAT posters, both already branded versions and ones that can be cobranded with each municipality. Updated loss information will be provided at the Fund Meeting in May.

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **Website Update** – We are looking to update our member portal. Please provide any feedback or requests to the UW team as soon as possible.
- **Harbor Technology** – Please continue to have your IT teams participate in the Harbor Technology surveys, it will make for an easier cyber renewal.
- **Coverage Committee** – We are pleased to announce the formation and first meeting of the Coverage Committee. This group of commissioners and risk managers, along with our partners at BGIA, will met to discuss hot topics facing our members, coverage options and limits, and evaluate changes to current coverages.

NEW BUSINESS

OPEN FORUM

ADJOURNMENT



Commissioner Palazzo motioned to adjourn the meeting at 12:04 PM, and Commissioner Schubiger seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

M. Delgado

K. Caulfield

ALSO, PRESENT in PERSON:

K. Mitchell
S. Stermer
M. Bublen
A. McArow
J. Geaney
D. Springer
S. Edwards
P. DeBlasio
J. Hall
E. Bonanno
P. Archangeli
B. LaJoie
K. Bunin
R. Walker
V. Peluso
R. Nelms
R. Persico
K. Skeba
A. Ven Graitis
R. Smith
J. Byrnes
M. Bascom
L. Klein
K. Cavanaugh
B. Hanigan
A. Arevado
A. Pieroni
L. D'Alessio
K. Larkin
J. Edmondson
M. Bascom



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

A. Kelly
A. Simms
B. Erlandsen
E. Von Thun
J. Casagrande
J. Hall
J. Hanuscin
J. McCoy
J. Razzano
J. Kerlin
K. Connor
K. Guze
K. Royce
K. Walters
R. Hope
R. Parisi
R. Smith
R. Aldulaimi
T. Merchel
W. Ring
W. Robinson