



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
February 26th, 2025
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 962 263 765#**

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
CALLED TO ORDER AT 11:03 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

SWEARING IN OF NEW FUND COMMISSIONERS

- Steven Gould – (Commissioner) – Township of Hamilton
- Don Travisano – Commissioner) – Union Township
- Deanna Nunes – (Alternate Commissioner) – Union Township (not sworn in – not in attendance)

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 – C. Finkler
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – S. Gallo (online)
Guttenberg, Town of – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – Absent
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – S. Marks



Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – D. Racioppi
Montclair Township – Absent
Morristown, Town of – Absent
Neptune, Township of – S. Oppegaard
New Providence, Borough of – B. Cuccaro
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – D. Travisano
Warren, Township of – M. Krane
West Orange Township – P. Smeraldo

APPROVAL OF 1/29/2025 MINUTES

MOTION: Commr. Palazzo
SECOND: Commr. Hasko
ABSTAIN: Commrs. Cirillo; Travisano

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Hoffman
SECOND: Commr. Moehlman
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

- Township of Howell – WC - Granted Settlement Authority
- Township of Hamilton – WC - Granted Settlement Authority
- Township of Howell – WC – Granted Settlement Authority
- Township of Union – WC Granted Settlement Authority
- Township of West Orange – GL/BI Granted Settlement Authority



- Borough of Highland Park – GL - Granted Settlement Authority
- City of Hoboken –Auto/LI - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

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

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 12-25 – Approving Certain Disbursements - \$852,217.23**
- **Resolution 13-25 – Approving Claims Payments – \$5,472,171**

MOTION: Commr. Trivisano
SECOND: Commr. Palazzo
ABSTAIN: Commr.

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – C. Finkler
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – S. Gallo (online)
Guttenberg, Town of – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – Absent
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – S. Marks
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – V. Peluso



Montclair Township – Absent
Morristown, Town of – Absent
Neptune, Township of – S. Oppegaard
New Providence, Borough of – B. Cuccaro
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – D. Trivisano
Warren, Township of – M. Krane
West Orange Township – P. Smeraldo

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

- **Year-End Actuarial Report Status** - The Fund Administrator’s office received the first draft of the year-end reserve study at the end of last week, and we are reviewing it now. As soon as it is finalized, we will schedule a presentation by the Fund Actuary to discuss the results.
- **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.
- **Claims Data** - Due to a two-week delay in receiving accurate claims data from one of the member TPAs, the Administrator’s office was unable to post its meeting information until this morning. All TPAs are reminded that accurate monthly claims data must be sent to the Fund no later than the 5th of the following month. Compliance with this deadline is crucial to ensure timely and efficient processing.
- **Receivables Management Update** - Thank you to those members who have already remitted the first installment of the 2025 Assessment. \$8.25 million in Assessments is outstanding as of February 18. If you have not already done so, please remit your installments as soon as practicable.
- **DLGS Call to Action** - As you know, our members face continued increased costs in health insurance, pension payments, utilities, and property/casualty insurance. We urge all members to contact Christine Zapicchi at DCA to request that the Department issue an exemption on Property and Casualty insurance costs due to these unforeseen increases.

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 January 2025 – 199 new claims were received in January, and 274 closed claims in January, which is a 138% closing ratio. Total pending of 1,779 open claims as of 1/31



RISK CONTROL REPORT (Anthony Ven Graitis)

Safety Monthly Meeting Recap

- **Safety Webinar Recap - - So now you're a Supervisor-** A Supervisor's role in Safety: Safety is at the forefront of what we do every day. As a supervisor, whether you have 20 years or 1 day in the role, the mission is the same: to see that everyone goes home at the end of the day. Promoting a healthy, safe, and positive working environment is the only way to do this. Be able to recognize problems before their problems. Creating this environment is not a quote on the wall but a constantly evolving process with the changing of our workforce on a daily basis.
- **Distracted Driving Challenge-** April is Distracted Driving Awareness Month and is the perfect time to emphasize the importance of safe and attentive driving. We are asking every member to participate in the 4th annual Distracted Driving Awareness Challenge to make employees aware of the hazards of distracted driving and help change their behavior. The start date is April 1, 2025, and the end date is April 30, 2025; details will be shared in the coming days.
- **No Accidents Today** - We are excited to announce that the "No Accidents Today" online store, banner, poster ordering process, and NAT logos and branding designs are all now available. Details on each have been emailed to Commissioners and Alternate commissioners. Loss control can be contacted to assist with any questions or concerns.
- **Action Plans** - Action plans will follow SMART, specific, measurable, attainable, relevant, and time-bound goals. Each member's loss history will be reviewed with a focus on 2024, with feedback provided on each line of coverage. A mitigation plan will be created with each member's input and will be continually updated and reviewed at SCMs, with quarterly updates provided to member stakeholders and Commissioners.

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2025 Coverage Overview Presentation (BGIA)** - Kevin Larkin of BGIA presented an overview of the current marketplace and reviewed the 2025 renewal.
- **Member Portal Update** - The portal is currently open again. This is a reminder that any vehicles or locations valued over \$1,000,000 need UW approval and excess clearance to be covered.

NEW BUSINESS

OPEN FORUM

ADJOURNMENT



Commissioner Marks motioned to adjourn the meeting at 11:57 AM, and Commissioner Palazzo seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

M. Delgado

K. Caulfield

ALSO, PRESENT in PERSON:

A. Pieroni
A. Ven Graitis
B. Gemmell
B. LaJoie
B. Speck
D. Balken
J. Brown
J. Geaney
J. Hall
J. Solomon
K. Larken
K. Mitchell
K. Skeba
L. Gallo
L. Hamm
L. Klein
M. Delgado
M. McArow
M. O'Connell
P. Archangeli
R. Nelms
R. Smith
S. Stroher
V. Murphy
V. Peluso
W. Baskay

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



A. Kelly
A. Simms
Alison
B. Erlandsen
E. Schubiger
E. Schubiger
E. Von Thun
J. Casagrande
J. Delaney
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
R. Persico
S. Daveggia
T. Merchel
W. Ring
W. Robinson