



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

July 23, 2025

Via – MS Teams

FOR PUBLIC ONLY 609-246-5765; Passcode 317 865 714#

**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

SWEARING IN OF FUND COMMISSIONERS

- Barbara Kovelesky – (Alternate Commissioner) – Township of Holmdel

ROLL CALL OF FUND COMMISSIONERS

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – K. Duva
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – K. White
Englewood, City of – J. Birkner
Ewing Township – online
Fanwood, Borough of – J. Moehlman
Freehold Borough – online
Guttenberg, Town of – Absent
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – B. Kovelesky
Howell Township – Online
Jamesburg, Borough of – online
Kearny, Town of – G. King



Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – V. Peluso
Montclair Township – S. Marks
Morristown, Town of – J. Barrick
Neptune, Township of – Online
New Providence, Borough of – B. Cuccaro
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – Absent

APPROVAL OF 6/18/2025 MINUTES

MOTION: Commr. Marks
SECOND: Commr. Hasko
ABSTAIN: Commrs. Krane

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Marks
SECOND: Commr. Barrick
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

- Berkeley Township – WC - Granted Settlement Authority
- Roxbury Township – WC - Granted Settlement Authority
- Freehold, Township of – WC - Granted Settlement Authority
- Freehold, Township of – WC - Granted Settlement Authority
- Hoboken, City of – GBLI - Granted Settlement Authority
- Lawrence, Township of – EPLI - Granted Settlement Authority



- Howell Township – WC - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

MOTION: Commr. White
SECOND: Commr. Cuccaro
ABSTAIN: Nerwinski
VOTE: Unanimous, by voice

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 23-25 – Approving Certain Disbursements - \$9,282,861.32**
- **Resolution 24-25 – Approving Claims Payments – \$11,156,495**

MOTION: Commr. White
SECOND: Commr. Cuccaro
ABSTAIN: None

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – K. Duva
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – K. White
Englewood, City of – J. Birkner
Ewing Township – online
Fanwood, Borough of – J. Moehlman
Freehold Borough – online
Guttenberg, Town of – Absent
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – B. Kovelesky
Howell Township – Online
Jamesburg, Borough of – online
Kearny, Town of – G. King
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – V. Peluso
Montclair Township – S. Marks
Morristown, Town of – J. Barrick



Neptune, Township of – Online
New Providence, Borough of – B. Cuccaro
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – Absent

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

- **Year-End Financial Audit Presentation (Mercadien)** – Mercadien presented the results of their Audit of the PEJIF Financial Statements as of 12/31/2024. They presented an unmodified or "clean" opinion on the financial statements and had "no findings" according to Government Accounting Standards.
- **Fast Track Report** – Mr. Hall distributed the April FastTrack reports to all Commissioners and Risk Managers prior to the meeting. He provided observations on claims development through April 2025.
- **Receivables Management Update** – Past-due receivables over 30 days have decreased from \$3.9 million to \$2.6 million as of July 21. \$1.1 million of this is due to outstanding excess receivables that we are pursuing.

TREASURER'S REPORT – P. DeBlasio

- **Treasurer Report** – Mr. DeBlasio reported that all bills have been paid, and the Fund's cash balance is secure. He also reported on the average rate of return on the investment portfolio.

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

- **Claims KPI Report June 2025** – Bob presented the Claims KPIs for June 2025. A total of 190 new claims were reported during the month—the lowest number of new claims for any June since 2017. The closing ratio remained strong at 111%, indicating effective claim resolution. Total pending claims stood at 1,657, reflecting a slight reduction compared to May 2025. Subrogation recoveries as of June 30, 2025, totaled \$779,000.
- **Managed Care Audit Status** – Health Strategy Associates (HSA) reviewed medical data from TPAs and MCOs; some external TPAs haven't provided all documentation. HSA is discussing findings with TPAs and MCOs to address questions and validate data. HSA will issue a report with findings and strategic recommendations for cost-effective, high-quality care.
- **Claims TPA Audit Status** – Praxis, an independent audit company, conducted the audit. 126 files across all lines were selected at random. The results were positive. Auditors praised timely handling, documentation, evaluation/settlement negotiation, supervision, and litigation management. Auditors were impressed with the outcomes and overall control of damages, driving claims toward appropriate resolution.



RISK CONTROL REPORT (Anthony Ven Graitis)

Safety Monthly Meeting Recap

- **Flash Flood Safety** – Flash floods occur when heavy rainfall exceeds the ability of the ground to absorb it or a rapid water level rise in a stream or creek. With recent storms in TX, and followed in Central NJ which affected many of our members, take proactive risk mitigation steps now to prevent losses, including: Create fleet evacuation plan and response plan, remove property from basements, ground, or raise 3 feet or more, ensure water runoff, clear drains, gutters, basins, ensure early warning system is operational and understood, train on flood rescue, and prepare for the next event. Make sure to use the resources in the vault including bulletins and checklists.
- **No Accidents Today** – The number of members eligible for awards as of 5/31/25 are: Workers' Compensation: 22, Auto Liability and Physical Damage: 22, General Liability: 23, and Property: 23. Members qualifying for all four awards are: Fanwood, Jamesburg, Hamilton, Linden, Morristown, Warren and Englewood.
- **Action plan updates** – Action plans mid-year summary have been created and will be shared with members in coming weeks. Every member has responded and helped create the plans. The top recommendations included: property/boiler inspections, all departments supporting modified duty, DPW preparation for physical activity training, distracted driver training, EMS CEVO, Police CEVO, and EPL mandatory training. The least completed recommendations included: Fire/EMS defensive driving, police Connell consulting, police preparation for physical activity training, police restraint training, POL training, Cyber mandatory training.
- **Contractual Risk Transfer Review** – A recent loss occurred that was preventable where a municipality entered a contract with a consultant and did not have proper contractual risk transfer. It's important that all members transfer risk to the appropriate parties, making sure they indemnify, defend and hold the municipality harmless while also having proper insurance coverage and limits. Speak with your expert risk manager if you have any contracts that need to be reviewed and updated.
- **Upcoming Events** – TCIA Practical (Hands On) TBA after Labor Day, Title 59 Seminar, Defensive Driving, Drive to Survive.

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2026 Renewal** – Member renewal season is upon us. Please have all schedules updated and all applications completed by July 25th.
- **Payroll Audit/ Crossing Guard Questionnaire** – Please complete the 2025 payroll and complete the 2-question crossing guard questionnaire sent to all risk managers. This is due July 25th.
- **Excess Placement** – The underwriting dept. along with our partners at BGIA are visiting all excess partners to discuss the 2026 renewal. In addition, the market is being scoured for any new opportunities.

NEW BUSINESS



OPEN FORUM

ADJOURNMENT

Commissioner Marks motioned to adjourn the meeting at 12:13 PM, and Commissioner Cuccaro seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall

ALSO, PRESENT in PERSON:

J. Edmondson
P. DeBlasio
J. Hall
E. Bonano
B. LaJoie
R. Nelms
R. Persico
A. Ven Graitis
J. Brown
R. Smith
J. Deustch
D. Cinelli
D. Balken
L. Klein
R. Racioppi
K. Skeba
K. Mitchell
A. Pieroni
J. Solomon
S. Edwards
J. Razzano
M. McArow
E. Altamura
G. Crosby