



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

June 18, 2025

Via – MS Teams

FOR PUBLIC ONLY 609-246-5765; Passcode 758 818 01#

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
CALLED TO ORDER AT 11:09 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

SWEARING IN OF FUND COMMISSIONERS

- Daisy Amado – (Commissioner) – City of Hoboken (late, not sworn in)
- Barbara Kovelesky – (Alternate Commissioner) – Township of Holmdel – (non-attendance)

ROLL CALL OF FUND COMMISSIONERS

Aberdeen, Township of – B. Russell
Berkeley Township – J. Byrnes
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – A. DiTomaso
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – Absent
Guttenberg, Town of – Absent
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – G. King
Lawrence, Township of – G. Whitehead



Linden, City of – W. Hasko
Monroe Township – D. Racioppi
Montclair Township – Absent
Morristown, Town of – J. Barrick
Neptune, Township of – Absent
New Providence, Borough of – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – P. Smeraldo

APPROVAL OF 5/21/2025 MINUTES

MOTION: Commr. Hasko
SECOND: Commr. Palazzo
ABSTAIN: Commrs.

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Palazzo
SECOND: Commr. Byrnes
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

- Freehold, Borough of – WC - Granted Settlement Authority
- Neptune Township – WC - Granted Settlement Authority
- Neptune Township – WC - Granted Settlement Authority
- Freehold, Borough of – WC - Granted Settlement Authority
- Union, Township of – WC - Granted Settlement Authority
- Englewood, City of – EPLI - Granted Settlement Authority
- North Plainfield, Township of - Auto BI - Granted Settlement Authority



- West Orange, Township of – Auto LI- Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

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

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 20-25 – Approving Certain Disbursements - \$165,934.92**
- **Resolution 21-25 – Approving Claims Payments – \$2,992,444**
- **Resolution 22-25 – Approved Coverage Counsel – Pashman, Stein, Walder, Hayden P.C. – for Township of Howell**

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

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – J. Byrnes
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – A. DiTomaso
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – Absent
Guttenberg, Town of – Absent
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – G. King
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – D. Racioppi



Montclair Township – Absent
Morristown, Town of – J. Barrick
Neptune, Township of – Absent
New Providence, Borough of – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – A. Domizi
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – P. Smeraldo

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

- **January – March 2025 Fast Track Reports** - The Fund distributed January, February, and March FastTrack reports to all Commissioners and Risk Managers last week. The Fund Actuary will provide its first opinion on 2025 at the mid-year reserve study, shortly after June 30.
- **Receivables Management Update** - There have been no changes to past due receivables since the last report on May 19.
- **Managed Care Audit** - NIP has retained Health Strategy Associates to audit the Third-Party Administrators (“TPAs”) and Managed Care Organizations (“MCOs”) to ensure compliance with best practices. For those members not utilizing the Fund's appointed TPA and MCO, we ask for your help in obtaining cooperation and transparency from your service providers.

TREASURER’S REPORT – P. DeBlasio

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

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

- **Claims KPI Report May 2025** – Bob presented the claims KPIs for May 2025. A total of 151 new claims were reported during the month, the lowest monthly volume since May 2017. The closing ratio was an impressive 156%, meaning 1.5 claims were closed for every new claim received. New claims count reflects declining claim volume, marking the fourth consecutive year of reductions in new claims for the month of May. Pending claims dropped to 1,658—the lowest level in the past 12 months. Total subrogation/ recovery through May reached \$757,711.



RISK CONTROL REPORT (Anthony Ven Graitis)

Safety Monthly Meeting Recap

- **TCIA Seminar Recap** - Held on 6/6/ from 10:00 to 2:00, Arboricultural operations are among the leading industrial activities for fatal and nonfatal injuries. Compared to all industries, tree workers have at least 15 times the fatality rate (Bureau of Labor Statistics 2020a) and three times the nonfatal rate (BLS 2018). This is a MUST attend seminar for all member municipalities performing tree care work. The presentation will cover what TCIA calls the 6 domains of professional tree care, or what you need to know and do to run a professional tree care operation to improve service and safety, while reducing liabilities and losses. The agenda includes: An overall introduction to the Tree Care Industry, Review of Domains of the Tree Care Industry including a Safety overview - The basics of what you need to know, including the ANSI Z133 Arboricultural Safety Standards, Workforce Development – The basic employee development programs and credentials, including Arborist Apprenticeship, available to the industry and to municipalities, Advocacy and Regulatory Compliance – The basic, practical OSHA and FCMSRs rules the commercial industry follows and how it relates to municipality operations, Training – The basic training programs available to the industry and to municipalities and how to access them, Sales & Marketing – Really, for municipalities? Actually, this domain includes ANSI A300 Tree Care Standards for technical operations and contracting basics that help limit liabilities and improve satisfaction, and Business Strategy. Thank you to Ewing Township for hosting.
- **Heat Stress Seminar** - Keith Mitchell of PMA companies presented on 6/19. Heat-related deaths and illnesses are preventable yet annually many people succumb to extreme heat. Historically, since 1979, excessive heat exposure caused 8,000 deaths in the United States. During this period, more people in this country died from extreme heat than from hurricanes, lightning, tornadoes, floods and earthquakes combined. People suffer heat-related illness when their bodies are unable to compensate and properly cool themselves. The body normally cools itself by sweating. But under some conditions, sweating just isn't enough. In such cases, a person's body temperature rises rapidly. Very high body temperatures may damage the brain or other vital organs. Learn how they symptoms of heat stress, what can be done to mitigate the risk, and new OSHA/PEOSH requirements that may be implemented in the near future This webinar is recommended for any manager or supervisor overseeing staff who are likely to be exposed to high temperatures and/or humidity.
- **Action Plans** - As previously announced, action plans have been created for every member and follow SMART goals: Specific, Measurable, Attainable, Relevant, and Time-Bound. Recommendations were created with each member's input. The status of each recommendation has been updated in the report. Updated reports will be shared at all SCM's and with key stakeholders in July.



- **No Accidents Today** - The number of members eligible for awards as of 4/30/25 are: Workers' Compensation: 22 , Auto Liability and Physical Damage: 20, General Liability: 23, and Property: 23. Members qualifying for all four awards are: Fanwood, Jamesburg, Hamilton, Linden, Union and Warren

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **Harbor Technology/Cyber Presentation** – The Harbor Technology cyber webinar is available on the Harbor member page and will be migrating to the LMS to view. Harbor technology additionally presented at the meeting going over best practices for AI as well as reporting requirements.
- **2026 Renewal Kickoff** – The renewal kickoff for the year 2026 will be happening prior to the next meeting. Risk managers please be on the lookout for the email blast outlining the requirements and due dates.
- **Payroll Audit** – As part of the renewal kickoff there will be a brief payroll audit included that will be required for all members to complete.

NEW BUSINESS

OPEN FORUM

ADJOURNMENT

Commissioner Palazzo motioned to adjourn the meeting at 11:58 AM, and Commissioner Smeraldo seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall

ALSO, PRESENT in PERSON:

M. Delgado
K. Larkin
D. Cinelli
R. Smith
J. Brown
A. Ven Graitis



R. Persico
R. Nelms
L. Gallo
J. Edmondson
K. Bunin
B. LaJoie
M. McArow
K. Mitchell
M. Babka
B. Baskay
K. Waters
S. Edwaards
T. Smith
A. Arevalo
B. Hanigan
K. Cavanaugh
L. Klein
J. Cottell
D. Lennon
E. Bonano
D. Springer
J. Hall

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

A. Pieroni
B. Kovelesky
B. Ergoz
B. Cuccaro
C. Karp
C. Finkler
C. Villagran
D. Balken
J. Hall
K. Walters
M. Markulec
Nicole Hydock
R. Aldulaimi
R. Parisi
R. Smith
S. Oppegaard
S. Gallo
T. Merchel
V. Peluso