



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
January 29<sup>th</sup>, 2025  
Via – MS Teams  
FOR PUBLIC ONLY 609-246-5765; Passcode 833 581 82#**

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**REORGANIZATION MEETING OF THE GARDEN STATE MUNICIPAL JOINT  
INSURANCE FUND CALLED TO ORDER AT 11:04AM.**

**OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD**

**PLEDGE OF ALLEGIANCE**

**SWEARING IN OF NEW FUND COMMISSIONERS**

- Andrea Di Tomaso – (Alternate Commissioner) – Township of Eastampton

**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 – Absent  
Eastampton, Township of – A., DiTomaso  
Englewood, City of – J. Birkner  
Ewing Township – Absent  
Fanwood, Borough of – J. Moehlman  
Freehold Borough – Absent  
Guttenberg, Town of – Absent  
Hamilton Township – Absent  
Harrison, Town of – Absent  
Hoboken, City of – M. Kraus  
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 – Absent  
Montclair Township – Absent  
Morristown, Town of – J. Barrick (late)  
Neptune, Township of – Absent  
New Providence, Borough of – Absent  
North Bergen, Township of – S. Idrovo  
North Plainfield, Borough of – A. Domizi  
Union Township – Absent  
Warren, Township of – M. Krane  
West Orange Township – P. Smeraldo

### **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, SECRETARY AND EXECUTIVE COMMITTEE**

- Executive Director Hall presented the nominees for Chairperson, Secretary, and Executive Committee members that had been received before the meeting.
- Commr. Marks nominated the slate as presented. Commr. Krane seconded the nominations.
- Swearing in of Secretary and Executive Committee by Fund Attorney.

#### **Executive Committee for 2025 consists of:**

- Bryan Russell, Chairperson – Township of Aberdeen
- Mark Krane, Secretary – Township of Warren
- Eric Schubiger – Cinnaminson Township
- Louis Palazzo – Howell Township
- Greg Whitehead – Lawrence Township
- Steven Marks - Town of Kearny
- Pending – Union Township
- Pending, Alternate – Hamilton Township

**MOTION:** Commr. Marks

**SECOND:** Commr. Krane

**VOTE:** Unanimous, by Roll Call



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

**ROLL CALL OF FUND COMMISSIONERS**

Executive Director Hall suggested that the Roll Call from the Reorganization Meeting be adopted as the Roll Call for the Regular Meeting.

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Kraus  
**VOTE:** Unanimous, by voice

**APPROVAL OF 12/17/2024 MINUTES**

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Kraus  
**ABSTAIN:** Commr. Smeraldo  
**VOTE:** Unanimous, by voice

**MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS**

**MOTION:** Commr. Kraus  
**SECOND:** Commr. Palazzo  
**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 REENTER PUBLIC SESSION**

**MOTION:** Commr. Marks  
**SECOND:** Commr. Kraus  
**VOTE:** Unanimous, by voice



## APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- Berkeley Township – WC - Granted Settlement Authority
- City of Englewood – GL - Granted Settlement Authority
- City of Hoboken – LEL Granted Settlement Authority
- Union Township – WC - Granted Settlement Authority

## MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

Chairperson Russell asked that Resolutions 01-25 through 08-25 be approved as a Consent Agenda.

- **Resolution 01-25** – Certifying the Election of Chairperson and Secretary
- **Resolution 02-25** – Certifying the Election of Executive Committee
- **Resolution 03-25** – Establishing Meeting Procedures
- **Resolution 04-25** – Establishing Fiscal Management Plan
- **Resolution 05-25** – Establishing Fund Records Program
- **Resolution 06-25** – Establishing 2025 Plan of Risk Management
- **Resolution 07-25** – Approving 2025 Fund Service Providers
- **Resolution 08-25** – Appointing 2025 Approved Counsel

**MOTION:** Commr. Palazzo

**SECOND:** Commr. Kraus

**VOTE:** Unanimous, by Voice

Secretary Krane asked if Resolutions 09-25 through 11-25 could be approved collectively. Fund counsel advised 09-25 needed to be approved separately, but Resolutions 10-25 and 12-25 could be approved collectively.

- **Resolution 09-25** – Approving Fund Budget for 2025

**MOTION:** Commr. Palazzo

**SECOND:** Commr. Kraus

**VOTE:** Unanimous, by Roll Call

- **Resolution 10-25** – Approving Certain Disbursements \$391,035.86
- **Resolution 11-25** – Approving Claims Payments \$3,668,380

**MOTION:** Commr. Palazzo

**SECOND:** Commr. Kraus

**VOTE:** Unanimous, By Roll Call



## EXECUTIVE DIRECTOR, UNDERWRITING & CLAIMS REPORT

- **EXECUTIVE DIRECTOR'S REPORT (Jonathan Hall)**
  - **Membership Update** - The Administrator would like to thank the nine members who elected to Rejoin the GSMJIF effective January 1, 2025. The Fund wishes well the three members who left the GSMJIF. The three members had an all-years' combined ultimate loss ratio of 141.3%. The average ultimate loss ratio of the renewing members was 88.9%.
  - **Year End Actuarial Report Status** -The Administrator's office has compiled the Loss Data as of December 31, 2024, and has transmitted the data to the Fund Actuary. Once data reconciliation is complete, we anticipate a first draft report within four to six weeks.
  - **Indemnity & Trust Agreements** - The Administrator's office requests that renewing members please return the Indemnity & Trust Agreements as soon as they are executed.
  - **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, service providers cannot be paid by the Fund until agreements have been received.
  - **2025 GSMJIF Contact List** - The Administrator's office asks all Members to provide updates to their contacts. We will be sending out a formal update request within the week.
- **CLAIMS MANAGEMENT REPORT (Peter Archangeli)**
  - **Claims Year End Wrap-up** – 2569 new claims received in 2024 and 2812 claims closed in 2024. 109% closing ratio Open claim pending of 1823 as of 12/31/24 and \$1.53M in subrogation recoveries in 2024.
- **RISK CONTROL REPORT (Anthony Ven Graitis)**
  - **Seasonal Key Risk Mitigation** – The following topics have been addressed in safety meetings with members by risk control consultants: carbon monoxide, snow removal-back safety, heart health, cold weather work outdoors, driving in winter weather and property protection (frozen pipes, ice damming, etc.). Resources and training modules are available in the Vault on each topic.
  - **Impaired employees** – As discussed at the previous fund meeting, employee impairment continues to be a critical issue nationally and must be addressed by member municipalities to mitigate risk and reduce potential for enormous liability. Risk control is continuing to review a proposal from vendors for services and will be rolling out an introduction to members in the coming months.
  - **No Accidents Today!** – Members eligible for awards were highlighted to commissioners. The upcoming online store is now open and login instructions will be shared with each member. In addition, a branding kit will be provided to each member along with instructions and a list of vendors to produce banners and posters. 2025 changes were discussed: members must hold at least 4 SCM's per year, members must attend at least 70% of the Fund Safety Meetings (FSC), and mandatory training must be completed.



- **SCM Quarterly Action Plans** – As part of the 2025 NAT, safety committee meetings (SCM) will be reviewed. Meetings should be held to discuss safety and risk management mitigation steps to take to prevent injury and loss. An Action Plan will be created for each member, will be created in the Vault, and will be updated each quarter showing which activities were completed, what is outstanding, and update with any additional information or changes as needed. . Members buy in is critical as this should be a living document, created with each member’s input.
  - **Snow-Plow Rodeo Results** – The 7th Annual Snowplow Rodeo was held on December 13, 8:30 AM to 3:30pm, at Union Township: Biertuempfel Park, 1300 Winslow Ave . Over 40 drivers from 11 municipalities participated. Participants steered through an obstacle course of left and right turns, maneuvered around parked cars and moved through a serpentine series of cones. CDL and non-CDL driver categories were offered. The results for the CDL division are: 1st place, Paul Pawlowski , Township of Monroe, 2nd place, Joe Reid, Township of Monroe, 2nd place, Bill Halas, Hamilton Township, and 3rd place, Gino Campioni, Hamilton Township. The results for the non-CDL division are: 1st place, Andrew Diaz, Township of Monroe, 2nd place, Jackie Susan, Township of Monroe, 3rd place, Greg Nasta, Township of Union. Congratulations to all of the winners, and a special thanks to the risk control team for managing the event in the cold weather and Union Township for once again hosting the event.
- **UNDERWRITING REPORT (Robert Smith)**
- **2025 Insurance Summaries** – All summaries will be distributed to Risk Managers by the 1st week of February.
  - **2025 Renewal Highlights and Overview** – BGIA will be presenting a state of the market and update on renewal presentation at the next meeting.

**NEW BUSINESS**

**OPEN FORUM**

**ADJOURNMENT**

Commissioner Marks made a motion to adjourn the meeting at 12:08 pm and Commissioner Kraus seconded the motion. Motion carried unanimously.



Prepared by M. Delgado

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M. Delgado

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B. Russell

**ALSO, PRESENT in PERSON:**

M. Delgado  
J. Geaney  
P. DeBlasio  
E. Bonano  
P. Archangeli  
K. Bunin  
A. Ven Graitis  
J. Brown  
R. Smith  
D. Springer  
K. Larkin  
L. Klein  
D. Balken  
R. Racioppi  
B. Hanigan  
S. Edwards  
T. Smith  
A. Pieroni  
A. Best  
M. McArow Sr.  
M. McArow Jr.  
R. Parisi  
L. D'Alessio  
J. Solomon

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

B. Erlandsen  
J. Hanuscin  
A. Simms  
K. Waters  
J. Razzano  
M. Markulec  
R. Hope



T. Merchel  
R. Nelms  
J. McCoy  
K. Duva  
J. Hall  
K. Guze  
R. Smith  
K. Walters  
R. Persico  
B. LaJoie  
T. Hall  
C. Okrasinski  
B. Ergoz  
R. Aldulaimi  
W. Robinson  
G. Crosby  
XXX-XXX-2706