



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
March 26<sup>th</sup>, 2025  
Via – MS Teams  
FOR PUBLIC ONLY 609-246-5765; Passcode 840 533 024#**

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
CALLED TO ORDER AT 11:04 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 – 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 – Absent  
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 2/26/2025 MINUTES**

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Cirillo  
**ABSTAIN:** Commrs. Russo; Zarbetski; Mason

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

**MOTION:** Commr. S. Marks  
**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

#### **APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS**

- City of Hoboken – WC - Granted Settlement Authority
- City of Rahway – WC - Granted Settlement Authority
- Borough of New Providence – WC – Granted Settlement Authority
- Township of Neptune – WC Granted Settlement Authority
- Berkeley Township – WC Granted Settlement Authority
- Township of Howell – WC - Granted Settlement Authority
- Township of Neptune – WC - Granted Settlement Authority
- Borough of Caldwell – WC - Granted Settlement Authority
- Township of North Bergen – LEL - Granted Settlement Authority
- Township of Hamilton – LEL – Granted Settlement Authority
- Township of Ewing – EPL - Granted Settlement Authority



- Livingston Township – EPL - 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 14-25 – Approving Certain Disbursements - \$3,435,845.52**
- **Resolution 15-25 – Approving Claims Payments – \$4,001,420**

**MOTION:** Commr.

**SECOND:** Commr.

**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 – Absent  
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

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

- **Year-End Actuarial Report Status** - The Fund Administrator's office is reconciling the year-end reserve study to the year-end financials. We are scheduling a presentation by the Fund Actuary to discuss the results at either the April or May meeting. The Year-End Financial FastTrack will be distributed before the April meeting.
- **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.
- **Member Manual** - Thank you to those members who reviewed the draft Member Manual distributed last month. We are making edits based on your feedback and will distribute a final copy shortly for adoption at the April Fund meeting.
- **Receivables Management Update** - Thank you to those members who have already remitted the first installment of the 2025 Assessment. As of March 24, outstanding assessments have reduced from \$4.375 million to \$1.797 million. If you have not already done so, please remit your installments as soon as practicable.
- **Regulatory Update** - The Local Finance Board has approved another one-year cap exemption for Property, Casualty, and Workers' Compensation for CY2025/SFY2026. This is in addition to the exception approved in December for Garbage and Trash Removal and Disposal. Thank you for contacting the DCA and sharing your concerns. Your direct participation was instrumental in obtaining relief.

#### **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 February 2025** – There were 187 new claims and 224 closed claims Making it a 120% closing ratio. There are a total of claims pending of 1,780 and \$98K YTD subrogation recoveries.



## RISK CONTROL REPORT (Anthony Ven Graitis)

### Safety Monthly Meeting Recap

- **Distracted Driver 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. Points will be awarded by course taken, with members and employees eligible for prizes based on total points earned. Members will be sent follow-up emails with driver rosters for approval before 4/1.
- **EANJ Cannabis CDL** – webinar on 3/20/25 and presented by Andrée Laney. Bio: Over her career in labor and employment law, Andrée Peart Laney has both prosecuted and defended employers in a variety of work-related disputes before administrative agencies and in court. At EANJ, she counsels employers on reducing legal risks in their workplace decisions. Description: EANJ will look at the laws governing the intersection of cannabis and the workplace in NJ, which has legalized both medicinal and recreational cannabis. The presentation will address when and how employers can drug test candidates, how an employer can determine if an employee is impaired, complying with federal and state licensing or safety requirements, and what employers can do if someone tests positive for cannabis.
- **Crossing Guard Alert** – PEOSH sent out an alert regarding crossing guard safety. Two fatalities and five critical injuries have occurred recently. Members need to provide crossing guards ANSI 107/207 compliant high-visibility attire; Safety-related training consisting of 2 hours of classroom training and 20 hours of field training by the police department; appropriate equipment such as a STOP paddle has been provided to all guards, and ensuring Crosswalks are inspected to ensure that roadway markings are visible, crosswalk and/or school zone-related roadway signage is being maintained, and there are no slip, trip and fall hazards.
- **Playground Preparation** – With spring arriving, playgrounds must be prepared to open up for the season. Members should inspect all playgrounds before opening, replace all damaged parts and equipment, tree limbs, and debris, install, clean, and maintain equipment, and ensure proper signage, fall protection, and no hazards exist. Risk control will be happy to inspect and assist staff in the process.
- **No Accident Today** – The 2024 Results are posted in the Vault. 27 members received an award, 11 members received two awards, and 4 members received a perfect three awards. Award winners are Aberdeen Township, Borough of Fanwood, Township of West Orange, and Borough of Jamesburg. Emails will be sent out notifying each member of their awards. 2025 progress reports are also posted in the Vault, and General liability will be added to the 2025 No Accidents Today Challenge.



## UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **Schedule of Insurance** – Please have any new additions, especially vehicles, added to the member portal to ensure coverage.
- **Loss Run Requests** – All loss run requests should be sent to the UW dept.
- **2025 Policies** – 2025 policies are starting to be received. Our partners at BGIA are reviewing, and upon receipt of a complete set of member copy policies, they will be distributed to all risk managers.

## NEW BUSINESS

## OPEN FORUM

## ADJOURNMENT

Commissioner **Marks** motioned to adjourn the meeting at 11:49 AM, and Commissioner **Palazzo** seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

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M. Delgado

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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