



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
November 24, 2025
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 803 288 065#**

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
WAS CALLED TO ORDER AT 11:02 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS

Aberdeen, Township of – Absent
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – K. Duva
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – K. White
Englewood, City of – R. Hoffman
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – Absent
Guttenberg, Town of – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – C. Cherbini
Howell Township – J. Gross
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – G. King
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – K. McGowan
Montclair Township – S. Marks
Morristown, Town of – J. Barrick
Neptune, Township of – Absent



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

APPROVAL OF 10/22/2025 MINUTES

MOTION: Commr. White
SECOND: Commr. Marks
ABSTAIN: Commrs. Barrick

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Marks
SECOND: Commr. White
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

- Englewood, City of – WC - Granted Settlement Authority
- Howell Township – WC - Granted Settlement Authority
- Guttenberg, Township of – AL - Granted Settlement Authority
- Berkeley Heights, Township of – GL - Granted Settlement Authority
- Kearny, Town of – GL - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

MOTION: Commr. White
SECOND: Commr. Marks
ABSTAIN: None
VOTE: Unanimous, by voice



MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 30-25** – Approving Certain Disbursements - \$222,083.57
- **Resolution 31-25** – Approving Claims Payments – \$5,463,418
- **Approving Claims Committee Report and Requests for Settlement Authorization**

MOTION: Commr. Gross
SECOND: Commr. Cuccaro
ABSTAIN:

VOTE: ROLL CALL

Aberdeen, Township of – Absent
Berkeley Township – Absent
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – K. Duva
Caldwell, Borough of – B. Heun
Cinnaminson Township – E. Schubiger
Eastampton, Township of – K. White
Englewood, City of – R. Hoffman
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – Absent
Guttenberg, Town of – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – C. Cherbini
Howell Township – J. Gross
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – G. King
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Monroe Township – K. McGowan
Montclair Township – S. Marks
Morristown, Town of – J. Barrick
Neptune, Township of – Absent
New Providence, Borough of – B. Cuccaro
North Bergen, Township of – R. Pittfield
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)

- **2026 Budget Introduction** – Mr. Hall introduced the 2026 Assessment Budget, providing market context, budget calculations, and summary information. Mr. Hall noted that the final budget exhibits, including all members, will be distributed by December 10.
- **FastTrack Report** – Mr. Hall discussed the Fast Track Report as of September 30, including recommendations for amendments to the supplemental assessment. Final exhibits will be distributed on December 10.
- **Receivables Management** – Mr. Hall shared the status of past-due member receivables over 30 days and reminded members that they have a duty to the GSMJIF and to each other to pay invoices promptly. As discussed, we will continue to report past due assessments to DOBI on or about the 1st of each month. Please remit outstanding amounts as soon as possible.
- **Indemnity & Trust Agreements for 2026** – The Administrator’s office reminds renewing members that, under NJ regulations, Resolutions to Rejoin must be passed by your governing bodies before January 1, 2026, to avoid a lapse in coverage and a loss of claims-made retro dates. Please return the Resolutions to Rejoin and the Indemnity & Trust Agreements as soon as they are passed by your governing bodies and executed accordingly.
- **2026 RFPs Update** – Proposals have been received for all expiring service contracts. The GSMJIF Executive Committee will meet in the coming weeks to review the proposals.

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 – B. LaJoie (NIP Management Services)

- **Claim Wins** - Brian LaJoie presented the Claim Wins and KPIs for September. We achieved two significant litigated wins in which the Court granted summary judgment, resulting in a total indemnity reserve takedown of approximately \$1.1 million.
- **Claims KPI Report September 2025** – We received 192 new claims across liability and workers’ compensation; a slight decrease compared to September 2024. We closed 162 claims, yielding an 84% closing ratio for the month; this dip is attributed to the recent resignation of a claim examiner. Our current open inventory stands at 1,799 claims. While this reflects an increase from our low point in June 2025, it still represents the **lowest overall** claim volume we have seen since 2017. Finally, subrogation recoveries total \$1.24 million year-to-date, keeping us on track to exceed our 2025 target.



RISK CONTROL REPORT – A. Ven Graitis (NIP Management Services)

- **Safety Monthly Meeting Recap:**
- **Snow-Plow Rodeo recap** – The Snowplow Rodeo-North vs. South, was held on 10/23 and 11/14. Over 60 drivers attended the event, with members braving the cold to take on the challenge. Participants were required to steer through an obstacle course of left and right turns, maneuver around parked cars and move through a serpentine series of cones. Both CDL and non-CDL driver categories were filled. The drivers were timed for speed, safe driving and judged for effectively pushing the snow (markers must be moved) while avoiding parked cars and other obstacles. Winners will be announced at the December meeting. A special thanks to Union Township and Hamilton Township for sponsoring the events.
- **ATP Workplace Impairment reminder** – The workplace impairment program from ATP has been rolled out, with members having access to proprietary online training for supervisors and employees, and a system to document the steps to access impairment. Training can be rolled out through the LMS Vault. The goal is to roll out the program to two members per week with all members signed up in 2026. ATP has agreed to the same competitive pricing for 2026. Reach out to Risk Control for assistance.
- **Law Enforcement Liability** – Effective police training is essential because it equips officers with the judgment, skills, and resilience needed to navigate the complex and often high pressure situations they face every day. Connell Consulting-OPRA and Police Proactive Supervision will be held on 12/4 and 12/8-10 respectively. Individual training can be set up for any department needing additional training on police supervisory, anti-harassment, discrimination and ethics, first amendment rights and audits, and various other topics.
- **No Accident Today** – No Accidents Today is more than just a fleeting trend—it’s a philosophy and a way of life. Grounded in science and supported by extensive literature, it emphasizes the power of positive affirmations to drive behavioral change. The ultimate goal? To create a workplace where every employee returns home safely at the end of each day. The number of members eligible for awards as of 10/31/25 are: Workers’ Compensation: 10 , Auto Liability and Physical Damage: 16, General Liability: 16, and Property: 14.

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2026 Excess Renewal Update** – We, along with our partners at BGIA, are scouring the marketplace to determine the new players entering the field. Additionally, we are conducting thorough meetings with all expiring carriers to achieve optimal results in terms of coverage and pricing.



- **2026 Applications & Deadlines** – All applications are over 2 months past due. Please get them in ASAP. Any failure to receive apps for the ancillary lines will be seen as a request to non-renew the coverage.
- **Prospects** – We are always monitoring who is going out for bid each year. We have already received and declined one submission. We have three others that are currently undergoing underwriting reviews to ensure they meet GSMJIF’s stringent UW guidelines.
- **NJLM Reception** – Please join us at our reception at the NJLM on November 18th from 6 to 9 at the Hard Rock Backstage. Email invitations have been sent out. Please RSVP so we can plan accordingly. If you need an invitation, please reach out to the UW department. Additionally, should your municipality or firm have an event during the NJLM, please let us know, as we would be delighted to celebrate with you. 2026 Excess Renewal,

OPEN FORUM

ADJOURNMENT

Commissioner White motioned to adjourn the meeting at 12:17 PM, and Commissioner Hasko seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall

ALL PRESENT in ONLINE (attendance over 30 minutes)

- XXX-XXX-2502
- XXX-XXX-3303
- XXX-XXX2672
- A. Arevalo
- A. Best
- A. DiTomaso
- A. Pieroni
- A. Ven Graitis
- B. LaJoie
- B. Hanigan
- C. Karp
- D. Aviles
- D. Balken
- D. Borden



D. Cinelli
D. Pursell
D. Racioppi
D. Springer
E. Bonanno
F. Mason
G. King
G. Crosby
H. Gonzalez
J. Brascom
J. Brown
J. Hall
J. Hanuscin
J. Ramundt
J. Razzano
J. Solomon
K. Bunin
K. Cavanaugh
K. Guze
K. Skeba
K. Walters
K. Waters
K. Larkin
L. Alamo
L. Gallo
L. Hamm
L. Klein
M. Delgado
M. Markulec
M. McArow
N. Hydock
P. DeBlasio
R. Nelms
R. Parisi
R. Persico
R. Racioppi
R. Smith
S. Backe
S. Edwards
S. Idrovo
S. Marks
S. Sarfraz
T. Merchel
V. Peluso
W. Robinson