



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
October 22, 2025
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 821 426 50#**

**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 – J. Delaney
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
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 – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – C. Cherbini
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. Raccioppi
Montclair Township – Absent
Morristown, Town of – J. Barrick



Neptune, Township of – S. Oppegaard
New Providence, Borough of – M. Felezzola
North Bergen, Township of – S. Idrovo
North Plainfield, Borough of – A. Domizi
Union Township – Online
Warren, Township of – M. Krane
West Orange Township – Online

APPROVAL OF 9/17/2025 MINUTES

MOTION: Commr. Cherbini
SECOND: Commr. Cirillo
ABSTAIN: Commrs. Gross; Krane

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Palazzo
SECOND: Commr. Cherbini
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
- Township of Neptune – WC - Granted Settlement Authority
- Township of Neptune – WC - Granted Settlement Authority
- Township of Aberdeen – GLBI - Granted Settlement Authority
- Township of Neptune – POL - Granted Settlement Authority
- City of Hoboken – EPL - Granted Settlement Authority
- Township of Bloomfield, - GLBI- Granted Settlement Authority
- Township of Union, - WC - Granted Settlement Authority



MOTION TO RETURN TO PUBLIC SESSION

MOTION: Commr. Palazzo
SECOND: Commr. Cherbini
ABSTAIN: None
VOTE: Unanimous, by voice

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 28-25** – Approving Certain Disbursements - \$599,699.56
- **Resolution 29-25** – Approving Claims Payments – \$2,554,414
- **Approving Claims Committee Report and Requests for Settlement Authorization**

MOTION: Commr. Cirillo
SECOND: Commr. Palazzo
ABSTAIN:

VOTE: ROLL CALL

Aberdeen, Township of – Absent
Berkeley Township – J. Delaney
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – Absent
Bloomfield, Township of – Absent
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 – C. Cirillo
Hamilton Township – S. Gould
Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – C. Cherbini
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. Raccioppi
Montclair Township – Absent
Morristown, Town of – J. Barrick
Neptune, Township of – S. Oppegaard



New Providence, Borough of – M. Felezzola
North Bergen, Township of – S. Idrovo
North Plainfield, Borough of – A. Domizi
Union Township – Online
Warren, Township of – Krane
West Orange Township – Online

SPECIAL PRESENTATION – D. Smith (Princeton Public Affairs Group)

- **2025 Legislative Update** - David Smith from Princeton Public Affairs Group provided an update on 2025 legislation, focusing on bills affecting municipal operations, financial impacts, and liability. Key issues include Title 59 reforms, fee shifting, workers' compensation costs, and the impact of the Attorney General's settlement with DuPont on PFAS remediation. The group discussed the lack of tort caps in New Jersey and the potential for supporting legislation to address claims severity and fee shifting. 025 Legislative Update

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

- **Actuarial Review and FastTrack Report** - Mr. Hall noted an upward trend in liability claim severity, driven by national trends such as increased jury awards, litigation financing, and social inflation. Claims frequency is decreasing in several lines due to ongoing risk management efforts, but severity remains a challenge. Detailed review of Fund year performance. Emphasis on continued focus to reduce claims frequency and severity.
- **Receivables Management Update** - Past-due member receivables over 30 days have decreased from \$9.7 million as of September 15 to \$8.8 million as of October 20. Four members have not paid their Assessments or Retros (unchanged from last month), and six active members have not paid their Supplemental Assessments. Our next reporting to DOBI will be on November 1. If you have not already done so, please remit outstanding amounts as soon as possible. Acting Chairman Krane commented that the Fund will be reporting the names of all past-due members at the November meeting.
- **Indemnity & Trust Agreements and Resolutions** - Mr. Hall noted that seven members submitted "90-Day Letters," which means that under Statute, all other members will be renewing for the 2026 Fund Year. (Correction after the meeting: eight members have submitted "90-Day Letters.")
- **2026 Requests for Proposals** - Mr. Hall reminds all prospective bidders that the deadline for all proposals and responses is October 31, 2025, at 10:00 AM.

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)

- **Claims KPI Report September 2025** – Brian LaJoie provided an update on the Claims segment. He advised that Key Performance Indicators (KPIs) will now be reported one month in arrears to improve accuracy and alignment with data reporting timelines. Brian also introduced a new feature titled “Claim Wins,” which will highlight successful claim outcomes and share positive feedback from recent cases.
- **Mental Health Law Change August 21, 2025 For First Responders – Presentation** – John Geaney, Esq., of Capehart Scatchard, presented a summary of a major legislative change affecting first responders, specifically regarding access to mental health care for treatment stemming from work-related “critical incidents.”

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

- **Safety Monthly Meeting Recap:**
 - **TCIA Tree Care Practical Seminar Recap** – held on October 15, from 10-2:00, at Fire Station 30. 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). The presentation covered the critical safety topics that a tree care professional must know while on the job, including Personal Protective Equipment (PPE), Chainsaw Safety, Climbing and Fall Protection, Traffic and Pedestrian Control, Weather and Environmental Hazards, First Aid and Emergency Response, Job Hazard Analysis (JHA), Chipper Safety, Operation and Maintenance. Robert A Mead, CA, LTE, CTSP, provided the instructions. A special thanks to Ewing Township for hosting the event.
 - **No Accidents Today! (GSMJIF)** – The success of No Accidents Today (NAT) was outlined, including achievements in 2024. 84% of members achieved a 20% claims frequency reduction in at least one line of coverage, and \$225,000 in NAT awards were distributed. The GSMJIF claims frequency rate for workers’ compensation is below COVID years, general liability is trending down in 2024/25, automobile remains low, and the 2024 property frequency rate is the lowest in Fund history. 97% of members currently qualify for a NAT award for achieving a 20% claims frequency reduction in at least one line of coverage, with approximately \$320,000 in award money available. Early frequency trends are positive to date, and total severity is trending lower in 2025 when compared to 2024.
 - **Workplace Impairment** – 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. Reach out to Risk Control for assistance.
 - **Telematics Pilot Program** – Interested members should reach out to Risk Control for additional information.



- **Upcoming Seminars/Webinars:**

- Connell Consulting-OPRA and Police Proactive Supervision to be held on 10/16, 11/13, 12/4, and 11/5 -7, 12/8-10, respectively.
- Drive To Survive -Next Session 10/27/25, Fire-Union County Fire Academy.
- NJ Municipality: U.S. Immigration and Customs Enforcement, October 22, 2:00 PM Webinar
- Snowplow Rodeo-North vs. South, 10/23 and 11/14
- Title 59 Defenses- TBA

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 review 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 Palazzo motioned to adjourn the meeting at 12:17 PM, and Commissioner Cherbini seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall



ALSO, PRESENT in PERSON

A. Averalo
A. Pieroni
A. Ven Graitis
B. LaJoie
J. Brown
J. Geaney
J. Hall
K. Mitchell
K. Waters
L. Hamm
L. Klein
M. Bubka
M. Delgado
M. McArrow
P. DeBlasio
R. Nelms
R. Persico
R. Smith
S. Backe
V. Peluso

ALSO, PRESENT in ONLINE (attendance over 30 minutes)

A. Best
B. Ergoz
B. Hanigan
D. Nunes
K. Skeba
K. Cavanaugh
M. Delgado
N. Hydock
P. Smeraldo
R. Smith
R. Racioppi
R. Hope
S. Edwards
T. Merchel
W. Dietz