



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

**April 22, 2026**

**Via – MS Teams**

**FOR PUBLIC ONLY 609-246-5765; Passcode 779 981 581#**

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**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
CALLED TO ORDER AT 11:03 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. Delaney (late)  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Cinnaminson Township – E. Schubiger  
Eastampton, Township of – K. White  
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. Fortunato  
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 – K. McGowan  
Montclair Township – S. Marks  
Neptune, Township of – Absent  
New Providence, Borough of – B. Cuccaro  
North Bergen, Township of – S. Idrovo  
North Plainfield, Borough of – A. Domizi  
Union Township – D. Nunes  
Warren, Township of – M. Krane



**APPROVAL OF 3/25/2026 MINUTES**

**MOTION:** Commrs: Palazzo  
**SECOND:** Commrs: Marks  
**ABSTAIN:** Commrs. Delaney; Cirillo

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

**MOTION:** Commrs. Marks  
**SECOND:** Commrs. 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**

- City of Englewood – EPL – Granted Settlement Authority
- Township of Cinnaminson – WC - Granted Settlement Authority
- City of Englewood – EPL– WC – Granted Settlement Authority
- Township of Monroe – WC Granted Settlement Authority
- Township of North Brunswick – WC Granted Settlement Authority
- Township of Aberdeen – Auto/LI - Granted Settlement Authority
- City of Englewood – GL - Granted Settlement Authority
- Town of Kearny – GL - Granted Settlement Authority
- Township of Aberdeen – GL - Granted Settlement Authority

**MOTION TO RETURN TO PUBLIC SESSION**

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



## MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **\*Resolution 17-26** – Approving Certain Disbursements - \$2,930,772.37
- **\*Resolution 18-26** – Approving Claims Payments – \$6,601,503
- **\*Resolution 19-26** – Approving Approved Coverage Counsel -Garrubbo & Capece,PC

**MOTION:** Commrs: McGowan

**SECOND:** Commrs: Schubiger

**ABSTAIN:** Commrs:

**VOTE:**

**AYE:**

Aberdeen, Township of – B. Russell  
Berkeley Township – J. Delaney (late)  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Cinnaminson Township – E. Schubiger  
Eastampton, Township of – K. White  
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. Fortunato  
Howell Township – L. Palazzo  
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Kearny, Town of – G. King  
Lawrence, Township of – G. Whitehead  
Linden, City of – W. Hasko  
Monroe Township – K. McGowan  
Montclair Township – S. Marks  
Neptune, Township of – Absent  
New Providence, Borough of – B. Cuccaro  
North Bergen, Township of – S. Idrovo  
North Plainfield, Borough of – A. Domizi  
Union Township – D. Nunes  
Warren, Township of – M. Krane



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

- **February 2026 Financial Overview & FastTrack** – Mr. Hall presented the February financial overview and discussed the net impact of the recent actuarial analysis of projected retrospective assessments. Mr. Hall then presented the February 2026 FastTrack report and the aggregate net position.
- **Year-End Financial Audit Status** – Mr. Hall presented the membership with an overview of the regular audit schedule through 2028, covering claims, underwriting, finance, and regulatory compliance. Mr. Hall also informed the membership that the Year-End Financial Audit is underway and is proceeding on schedule. During this audit, members will receive communication from Mercadien, the Fund's Auditor. Please respond promptly to these requests to keep the process on schedule.
- **Indemnity & Trust Agreements for 2026** – Mr. Hall reported that the Fund has received all Indemnity & Trust Agreements for the 1/1/2026 through 12/31/2028 membership term and will be filing these with the Department shortly. Mr. Hall thanked the members for their assistance.
- **Risk Manager & Service Provider Agreements for 2026** – 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 we receive the agreements.

## TREASURER'S REPORT – P. DeBlasio – GSMJIF Fund Treasurer

- **Treasury Report** – Mr. DeBlasio reported that all bills have been paid and the cash balance is secure. Cash and investment balances increased by \$4.5 million over the preceding month.
- **Accounts Receivable** – Mr. DeBlasio reported that the total balance outstanding from members decreased significantly during the month of March, primarily due to members catching up on paying their January 1, 2026, assessment installments.
- **Cash Flow Projections** – Mr. DeBlasio reported that current operating cash flow projections through June 2026 indicate that each month will meet or exceed the target of two months' claims payments. This is primarily due to and conditional upon members paying their July 1 installments on time.

## CLAIMS MANAGEMENT REPORT – B. LaJoie – NIP Management Services

- **Claims KPI Report for February 2026** - Brian LaJoie presented that claims activity remains elevated, with 230 new claims and 216 closures, resulting in a total of 1,868 open claims. Year-to-date subrogation recoveries of \$63,000 continue to provide a partial offset to overall claim costs. Open claims have trended upward over the past year, rising from a mid-2025 low to current levels, reflecting sustained pressure on volume. Workers' Compensation remains the primary driver, accounting for 1,221 open claims, with the remaining inventory distributed across General Liability, Auto, Other lines, and Law Enforcement Liability.
- **Claims Spotlight** - Regarding Claims Spotlight, it was noted that a recent court ruling dismissed all claims against a public entity in an injured employee termination case,



reinforcing that well-documented, essential function-based involvement decisions can meaningfully reduce litigation risk.

**RISK CONTROL REPORT – K. Skeba – NIP Management Svc & K. Mitchell – PMA Lodestar**

- **Safety Monthly Meeting Recap –**
- **NAT review** - A generalized overview of how members were progressing was provided. Each applicable line of coverage was compared using last year’s loss data as compared to these years. The members who currently qualify for awards were also discussed.
- **Distracted Driving Awareness** - How the challenge works was reviewed. We also discussed how many course completions each member had. Finally, the importance of driver training was mentioned as AL claims totals continue to rise.
- **Work Zone Safety** -- Reviewed practices, rules, and equipment used to protect both road workers and drivers in areas where construction, maintenance, or utility work is taking place.
- **Flood Prevention** – We discussed strategies used to reduce the risk of water damage from heavy rain, storms, or rising water levels.
- **Upcoming Risk Control topics and events:**
  - Upcoming Risk Control topics and events:
  - Tree Care Safety Seminar- May 20th 10AM , Hamilton Township
  - Distracted Driving Awareness Challenge (April 1 to April 30)
  - Safety Webinar: RTK Survey & Reporting (May14th)
  - OPRA for Professionals (April 30th Ocean County Police Academy)

**UNDERWRITING REPORT – R. Smith - NIP Management Services**

- **Portal Enhancements** – We are looking to make adjustments to the member portal for ease of use and more efficient and valuable for users. All feedback is welcome.
- **Schedules of Insurance & Valuations** – We are conducting a property valuation review, in coordination with our excess partners, to prepare for the 2027 audit and have identified properties with outlier cost-per-square-foot values currently being validated. Risk Manager Consultants will be contacted regarding potentially undervalued locations, most often driven by incorrect building details or outdated values, and it is critical to note that coverage applies only to reported values, creating underinsured risk if inaccurate. Identified locations must be reviewed, validated, and corrected as needed to support audit readiness, improve underwriting accuracy, and protect both the member and the Fund.

**UNFINISHED BUSINESS**

**NEW BUSINESS**

**OPEN FORUM**

**ADJOURNMENT**



Commissioner Marks motioned to adjourn the meeting at 11:52 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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B. Russell

**ALSO, PRESENT in PERSON:**

A. Pieroni  
D. Balken  
D. Springer  
E. Bonanno  
E. Marrett  
J. Brown  
J. Cottell  
J. Edmondson  
J. Hall  
K. Mitchell  
K. Skeba  
L. D'Alessio  
L. Hamm  
M. Delgado  
M. McArow  
P. DeBlasio  
R. Nelms  
R. Persico  
R. Racioppi  
R. Smith  
T. Merchel  
V. Peluso

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

A. Arevalo  
A. Villari  
B. Hanigan  
J. Hall



J. Brown  
J. Pressley  
J. Razzano  
K. Guze  
K. Cavanaugh  
M. Sweisfort  
R. Smith  
R. Aldulaimi  
R. Hope  
R. Walker  
S. Edwards  
S. Sarfraz  
T. Martins