



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
December 17, 2025
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode Passcode 726 520 795#**

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
WAS CALLED TO ORDER AT 11:15 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
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township –
Eastampton, Township of – K. White
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 – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – Absent
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 – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – Absent
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – Absent

APPROVAL OF 11/24/2025 MINUTES

MOTION: Commr. Palazzo
SECOND: Commr. Hasko
ABSTAIN: Commrs.

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Marks
SECOND: Commr. Moehlman
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

- Aberdeen, Township of – WC - Granted Settlement Authority
- Berkeley Township – WC - Granted Settlement Authority
- Neptune, Township of – WC - Granted Settlement Authority
- Union, Township of – WC - Granted Settlement Authority
- Guttenberg, Town of – GL - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

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



MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 32-25 – Approving Certain Disbursements - \$140,790.89**

MOTION: Commr. J. Delaney

SECOND: Commr. Palazzo

ABSTAIN:

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – J. Delaney
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township –
Eastampton, Township of – K. White
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 – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – Absent
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 – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – Absent
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – Absent



○ **Resolution 33-25 – Approving Claims Payments – \$5,516,442**

MOTION: Commr. J. Delaney

SECOND: Commr. Palazzo

ABSTAIN:

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – J. Delaney
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township –
Eastampton, Township of – K. White
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 – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – Absent
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 – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – Absent
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – Absent

○ **Resolution 34-25 – Establishing Public Meeting Procedures for 2026**

MOTION: Commr. J. Delaney

SECOND: Commr. Palazzo



ABSTAIN:

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – J. Delaney
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township –
Eastampton, Township of – K. White
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 – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – Absent
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 – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – Absent
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – Absent

○ **Approving Claims Committee Report and Requests for Settlement Authorization**

MOTION: Commr. J. Delaney

SECOND: Commr. Palazzo

ABSTAIN:

VOTE: ROLL CALL



Aberdeen, Township of – B. Russell
Berkeley Township – J. Delaney
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township –
Eastampton, Township of – K. White
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 – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – Absent
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 – Absent
North Bergen, Township of – Absent
North Plainfield, Borough of – Absent
Union Township – Absent
Warren, Township of – M. Krane
West Orange Township – Absent

TREASURER’S REPORT – P. DeBlasio

- Treasury Report as of November 30, 2025 - All Bills have been paid, and our cash balance is secure.

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

- **Cashflow Discussion** - Mr. Hall and Ms. Pressley discussed the need to align cash inflows with outflows and shared the cash projections for fiscal year 2026. Ms. Pressley presented the



Administrator's recommendations for timing adjustments to various levers to better align such inflows and outflows. Commissioner Moehlman read a prepared statement related to the budget.

- **2026 Final Budget** - Mr. Hall presented the Fund Budget for Fiscal Year 2026. Mr. Hall explained the budget calculation, including the loss fund, excess insurance, and expenses. Mr. Hall answered questions from the Commissioners.
- **FastTrack Report as of October 31, 2025** - The Fund distributed the October FastTrack report to all Commissioners and Risk Managers last week. Compared with September 2025, the Fund's net position decreased by \$319,145, due to claims activity in Fund Years 2025 and 2024, offset by minor improvements in prior years.
- **Supplemental Claims Assessment** - Mr. Hall reiterated the Administrator's recommendation for a supplemental assessment to address member claims activity that exceeded the Fund Actuary's expectations.
- **Adoption of Resolutions 35-25 and 36-25** - As a quorum was not reached at the time of the vote, no action was taken on these resolutions. A special meeting will be scheduled for December 23, 2025, for Resolution 35-25. In the interim, the Executive Director will distribute a detailed, confidential memorandum to Commissioners that further explains these resolutions.
- **Receivables Management Update** - Past-due member receivables over 30 days have decreased from \$9.9 million as of November 10 to \$6.9 million as of December 15. Members and Former Members 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** - The GSMJIF Executive Committee met on December 3, 2025, to discuss Service Provider Proposals. Providers will be appointed at the Reorganization Meeting on January 28, 2026.
- **Risk Manager Agreements for 2026** - The Fund Administrator's office reminds all Members to provide the fully-executed Risk Management Consultant's Agreements to the Fund Administrator no later than January 10, 2026. Agreements must contain the fee to be paid. No changes to Risk Management Consultant fees will be accepted after January 10, 2026. In no event will a Risk Management Consultant receive payment without a current, fully executed, and completed Agreement and Member Assessment payment received by the Fund Administrator's office.

OPEN FORUM

ADJOURNMENT

Commissioner White motioned to adjourn the meeting at 12:42 PM, and Commissioner Hasko seconded the motion. The motion carried unanimously.



Prepared by M. Delgado

M. Delgado

J. Hall

++ Due to technical difficulties with MS Teams, we cannot verify online attendance for December 17, 2025, we are looking into this matter++



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
SPECIAL MEETING AGENDA
December 23, 2025
Via – MS Teams, online
or 609-246-5765; Passcode 254 921 603#**

MEETING OF THE BOARD OF FUND COMMISSIONERS CALLED TO ORDER

OPEN PUBLIC MEETING ACT STATEMENT

In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

1. Sending sufficient notice to the Fund's designated newspapers, the Newark Star-Ledger and The Times of Trenton
2. Filing advanced written notice of this meeting with each member municipality and
3. Posting notice of this meeting on the Public Bulletin Board of all member municipalities.

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS

ADOPTION OF RESOLUTIONS

- **Resolution 35-25** - Approving the Fund Budget for Fiscal Year 2026

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – J. Delaney
Berkeley Heights, Township of – B. Russo
Bound Brook, Borough of – J. McCoy
Bloomfield, Township of – Absent
Caldwell, Borough of – Absent
Cinnaminson Township – E, Schubiger
Eastampton, Township of – A. DiTomaso
Englewood, City of – J. Birner
Ewing Township – Absent
Fanwood, Borough of – J. Moehlman
Freehold Borough – S, Gallo
Guttenberg, Town of – H. Gonzalez
Hamilton Township – S. Gould

Harrison, Town of – Absent
Hoboken, City of – D. Amado
Holmdel Township – Absent
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – G. King
Lawrence, Township of – Absent
Linden, City of – W. Hasko
Monroe Township – K. McGowan
Montclair Township – Absent
Morristown, Town of – J. Barrick
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. Travisano
Warren, Township of – M. Krane
West Orange – P. Smeraldo

NEW BUSINESS

OPEN FORUM

ADJOURNMENT

- ❖ *Our next meeting will be on January 28, 2026 at APA Hotel Woodbridge, 120 S. Wood Avenue, Iselin, NJ, and MS Teams.*
- ❖ *NIP would like to wish everyone Happy Holidays and a very happy and healthy New Year!*

Other attendees present ONLINE

A. DiTomaso
H. Gonzalez
A. Arevalo
B. Ergoz
B. Gemmell
B. LaJoie
D. Balken
D. Borden
D. Springer
E. Bonanno
G. Crosby
J. Brascom

J. Brown
J. Hall
J. Hanuscin
J. Ramundt
K. Cavanaugh
K. Larkin
K. Skeba
K. Waters
L. Alamo
L. Gallo
L. Hamm
I. Klein
M. Delgado
M. McArrow
M. Sweisfort
N. Hydock
P. DeBlasio
R. Hope
R. Persico
R. Racioppi
R. Smith
S. Edwards
T. Merchel
W. Dietz
Z. Edelman