



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
February 25th, 2026
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 890 175 428#**

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
CALLED TO ORDER AT 11:01AM.**

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 – B. Russo
Bound Brook, Borough of – J. McCoy
Cinnaminson Township – E. Schubiger
Eastampton, Township of – Absent
Englewood, City of – J. Birkner
Ewing Township – R. Walker
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 – D. Amado
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. Racioppi
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 1/28/2026 MINUTES

MOTION: Commr. Marks
SECOND: Commr. Russo
ABSTAIN: Commrs. Zarbetski; Nerwinski

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. 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

- Borough of Highland Park – WC - Granted Settlement Authority
- City of Englewood – WC - Granted Settlement Authority
- City of Englewood – WC – Granted Settlement Authority
- Township of Hamilton – WC Granted Settlement Authority
- City of Englewood – EPL Granted Settlement Authority
- Borough of Highland Park – GL - Granted Settlement Authority
- City of Englewood –EPL - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

MOTION: Commr. Walker
SECOND: Commr. Schubiger
VOTE: Unanimous, by voice



REPORT FROM THE CHAIRMAN

- Chairman Russell reported on the February 13, 2026 Executive Committee Retreat, summarizing several initiatives to be implemented during 2026:
 1. Launch of a Monthly Municipal Risk Digest
 2. Expansion of “No Accidents Today” merchandise and outreach
 3. Creation of an Annual Safety Awards Ceremony
 4. Implementation of a Formal Root Cause Analysis process
 5. Strengthening Supervisor Accountability
 6. Training in Compliance Practices
 7. Standardization of Claims Reporting Forms to include more detailed information
 8. Explore linking deductibles to best-practice compliance
 9. Explore the creation of a program to reward fraud reporting
 10. Returning Safety Meetings to an in-person format prior to regular meetings
 11. Developing a recurring safety storyboard series
- Chairman Russell emphasized the need for collective ownership of safety performance and risk reduction given ongoing severity trends, medical cost inflation, and market-wide claim pressures.

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 12-26 – Approving Certain Disbursements - \$3,390,348.90**
- **Resolution 13-26 – Approving Claims Payments – \$4,794,946**
- **Approving Claims Committee Report and Requests for Settlement Authorization**

MOTION: Commr. Walker
SECOND: Commr. Palazzo
ABSTAIN: Commr. Birkner; Nerwinski

VOTE: ROLL CALL

AYE:

Aberdeen, Township of – B. Russell
Berkeley Township – J. Delaney
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Bound Brook, Borough of – J. McCoy
Cinnaminson Township – E. Schubiger
Ewing Township – R. Walker
Fanwood, Borough of – J. Moehlman
Guttenberg, Town of – C. Cirillo
Hamilton Township – S. Gould



Harrison, Town of – P. Zarbetski
Hoboken, City of – D. Amado
Howell Township – L. Palazzo
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – G. King
Linden, City of – W. Hasko
Monroe Township – D. Racioppi
Montclair Township – S. Marks
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

ABSTAIN:

Englewood, City of – J. Birkner
Lawrence, Township of – K. Nerwinski

○ **Resolution 14-26 – Amending Resolution 29-24 – Supplemental Assessment and Refund Plan**

Mr. Hall and Mr. Bonanno provided a detailed explanation of:

- The process for collecting past-due supplemental assessments from former members
- Discretion to allow for a not-to-exceed-three-year installment agreement approach for former members
- Required legal provisions (late fees, cure periods, DOBI/DCA reporting obligations)
- The statutory requirement that each fund year stand alone for assessment purposes

Discussion and Proposed Amendment

- Commissioners engaged in extended discussion, leading to a proposed amendment clarifying that members who leave the Fund in the future would also enter a mandatory written agreement for payment of supplemental obligations contemplated by Resolutions 29-24 and 14-26 over a term not to exceed three years.
- **Motion to Amend Resolution 14-26**

MOTION: Commr. Krane

SECOND: Commr. Moehlman

- A revised resolution incorporating the discussed language will be distributed by March 1.
- Commissioners were encouraged to submit questions in advance of the March 25 meeting, where the resolution will be brought forward for action.



The vote on the motion was superseded by a Motion to Table

- **Motion to Table Resolution 14-26**

MOTION: Commr. Nerwinski
SECOND: Commr. Moehlan
ABSTAIN: None

VOTE: ROLL CALL

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Berkeley Township – J. Delaney
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Monroe Township – D. Racioppi
Montclair Township – S. Marks
New Providence, Borough of – B. Cuccaro
North Bergen, Township of – S. Idrovo
North Plainfield, Borough of – A. Domizi
Union Township – D. Nunes

NAY:

Aberdeen, Township of – B. Russell
Jamesburg, Borough of – M. Capabianco
Warren, Township of – M. Krane

TREASURER’S REPORT – P. DeBlasio

- **Treasury Overview** – The cash and investment balances have increased by \$2.6 million over the last month. All bills have been paid.



- **Accounts Receivable** – Accounts receivable remain elevated due to past-due 2026 member assessment installments; 10% late interest applies to balances 90+ days outstanding.
- **Cash Flow Projections** – Operating cash remains above the target of two months’ claims payments.

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

- **Year-End Actuarial Report Status** – The Milliman actuarial report draft has been received and is trending favorable, with no indication of additional adverse development.
- **Indemnity & Trust Agreements and Risk Manager Agreements for 2026** – Indemnity & Trust Agreements and Risk Manager Agreements must be submitted by all members and risk managers for DOBI compliance ahead of the statutory filing deadline.

The Claims Management, Risk Control, and Underwriting Reports were deferred until March due to time considerations.

NEW BUSINESS

OPEN FORUM

ADJOURNMENT

Commissioner Walker made a motion to adjourn the meeting at 12:31pm and Commissioner Delaney seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

B. Russell

**PRESENT over 40 minutes (not including Commissioners listed above)
VIA MS TEAMS:**

M. Delgado
J. Pressley
R. Persico
J. Hall
K. Larkin
A. Arevalo
S. Backe



M. Bubka
E. Bonanno
A. Villari
L. DAlessio
R. Nelms
D. Balken
K. Waters
L. Hamm
P. DeBlasio
XXX-XXX-3303
M. Sweisfort
A. Pieroni
B. Ergoz
R. Aldulaimi
A. Best
K. Skeba
K. Cavanaugh
B. LaJoie
L. Klein
S. Stohrer
M. McArow
E. Peter
D. Balken
V. Peluso
J. Brown
A. Ven Graitis
C. Karp
J. Solomon
B. Hanigan
R. Racioppi
S. Edwards
D. Cinelli
D. Springer
K. Guze
J. Razzano
L. Gallo
S. Sarfraz
M. Tufaro
C. Clinton
T. Merchel
R. Parisi
XXX-XXX-8676
R. Smith