



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
March 25, 2026  
Via – MS Teams  
FOR PUBLIC ONLY 609-246-5765; Passcode 546 279 859#**

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

**OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD**

**PLEDGE OF ALLEGIANCE**

**SWEARING IN OF NEW FUND COMMISSIONERS**

- Daishawn Kemp – (Alternate Commissioner) – Borough of Bound Brook
- Robert LaPene – (Alternate Commissioner) – Union Township

**ROLL CALL OF FUND COMMISSIONERS**

Aberdeen, Township of – B. Russell  
Berkeley Township – Absent  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – D. Kemp  
Cinnaminson Township – E. Schubiger  
Eastampton, Township of – K. White  
Englewood, City of – R. LaPene  
Ewing Township – Absent  
Fanwood, Borough of – J. Moehlman  
Freehold Borough – Absent  
Guttenberg, Town of – H. Gonzalez  
Hamilton Township – S. Gould  
Harrison, Town of – Absent  
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 – Absent  
North Plainfield, Borough of – A. Domizi  
Union Township – Absent  
Warren, Township of – M. Krane

### APPROVAL OF 2/25/2026 MINUTES

**MOTION:** Commrs: Marks  
**SECOND:** Commrs: Palazzo  
**ABSTAIN:** Commrs. None

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

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

- Township of Morris – WC - Granted Settlement Authority
- Township of Berkeley – WC - Granted Settlement Authority
- Township of Berkeley – WC – Granted Settlement Authority
- Town of Harrison – WC Granted Settlement Authority
- Town of Kearny – WC Granted Settlement Authority
- Township of North Brunswick – PI/BI - Granted Settlement Authority

### MOTION TO RETURN TO PUBLIC SESSION

**MOTION:** Commr. Kemp  
**SECOND:** Commr. Moehlman  
**VOTE:** Unanimous, by voice



## MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

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

**MOTION:** Commr: King  
**SECOND:** Commr: Palazzo

**AYE:**

Aberdeen, Township of – B. Russell  
Cinnaminson Township – E. Schubiger  
Eastampton, Township of – K. White  
Guttenberg, Town of – H. Gonzalez  
Hamilton Township – S. Gould  
Hoboken, City of – D. Amado  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capabianco  
Kearny, Town of – G. King  
Linden, City of – W. Hasko  
Montclair Township – S. Marks  
New Providence, Borough of – B. Cuccaro  
North Plainfield, Borough of – A. Domizi  
Warren, Township of – M. Krane

**NAY:**

Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – D. Kemp  
Englewood, City of – R. LaPene  
Fanwood, Borough of – J. Moehlman

**ABSTAIN:**

Lawrence, Township of – G. Whitehead  
Monroe Township – D. Racioppi

- **\*Resolution 15-26** – Approving Certain Disbursements - \$881,728.14
- **\*Resolution 16-26** – Approving Claims Payments – \$3,702,460
- **\*Approving Claims Committee Report and Requests for Settlement Authorization**

**MOTION:** Commrs: Kemp  
**SECOND:** Commrs: Moehlman  
**ABSTAIN:** Commrs: None

**VOTE:**



**AYE:**

Aberdeen, Township of – B. Russell  
Berkeley Township – J. Delaney  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – D. Kemp  
Cinnaminson Township – E. Schubiger  
Eastampton, Township of – K. White  
Englewood, City of – R. LaPene  
Fanwood, Borough of – J. Moehlman  
Guttenberg, Town of – H. Gonzalez  
Hamilton Township – S. Gould  
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  
New Providence, Borough of – B. Cuccaro  
North Plainfield, Borough of – A. Domizi  
Warren, Township of – M. Krane

**NAY:** None

**ABSTAIN:** None

- **Resolution 17-26** – Authorizing An Independent Full Claims Audit Across All Lines Of Insurance Coverage and Establishing the Procurement Process Therefor - Introduced by Commissioner Jesse Moehlman

**MOTION:** Commr: Moehlman

**SECOND:** Commr.: Delaney

Commr, Moehlman introduced a resolution for a full claims audit due to the size and significance of the fund's deficit. The resolution required an audit of a sample comprising 20% of all claims in which a deficit had occurred. Chairman Russell asked whether the Fund already conducts claims audits, to which Mr. Hall reminded all Commissioners that the Administrator engages independent claims auditors to perform claims audits each year and that the results of these audits have been shared in previous meetings. Commr. Capabianco expressed concern that the resolution had not been introduced to Commissioners prior to the meeting, to afford them time to review it before voting. He also asked whether the cost of the work contemplated by the resolution was included in the 2026 budget. Mr. Hall confirmed it was not in the budget and would require an amendment to the budget and an increase in all members' assessments to cover the anticipated cost, which is unknown at this time. Mr. Bonanno opined that the estimated cost



would need to be fully budgeted to proceed with a Request for Proposals in compliance with state law. Commr. Capabianco also expressed concern that this resolution shifts oversight away from the appointed Fund Professionals and may open an otherwise independent oversight function to steering.

**MOTION TO LAY ON THE TABLE:** Commr: Capabianco

**SECOND:** Commr. Schubiger

**VOTE:**

**AYE:**

Aberdeen, Township of – B. Russell  
Berkeley Heights, Township of – B. Russo  
Cinnaminson Township – E. Schubiger  
Eastampton, Township of – K. White  
Guttenberg, Town of – H. Gonzalez  
Hamilton Township – S. Gould  
Hoboken, City of – D. Amado  
Jamesburg, Borough of – M. Capabianco  
Kearny, Town of – G. King  
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Linden, City of – W. Hasko  
Monroe Township – D. Racioppi  
Montclair Township – S. Marks  
New Providence, Borough of – B. Cuccaro  
North Plainfield, Borough of – A. Domizi

**NAY:**

Berkeley Township – J. Delaney  
Bound Brook, Borough of – D. Kemp  
Englewood, City of – R. LaPene  
Fanwood, Borough of – J. Moehlman  
Howell Township – L. Palazzo  
Warren, Township of – M. Krane

**ABSTAIN:** None

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

- **December 2025 and January 2026 Financial Overview** - Mr. Hall presented the updated December 2025 FastTrack, reflecting the inclusion of the Year-End Reserve Study. Mr. Hall then presented the January FastTrack report.



- **Year-End 2025 Audit Status** – The December 31, 2025, financial statements will be finalized once the independent audit is completed by Mercadien. The 2025 audit is expected to be completed prior to the June 30, 2026, regulatory deadline.
- **Indemnity & Trust Agreements for 2026** - The Administrator’s office requests that renewing members please return the Indemnity & Trust Agreements as soon as they are executed.
- **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**

- **Investment Overview** - Mr. DeBlasio presented an overview of the investment balance, noted a book yield of 3.8%, and a YTD interest earned of \$99K.
- **Accounts Receivables** - Receivable balances decreased slightly through February as regular assessments were collected. Mr. DeBlasio noted that members owe the Fund \$4.3 million in past due assessments. As a reminder, 10% interest will be charged on any balances over 90 days past due.
- **Cash Flow Projections** - We are continuing to closely monitor the cash flow position of the Fund. Mr. De Blasio noted that while March and April balances are projected to miss the target due to past due member receivables, May is projected to exceed the threshold.

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

- **Claims KPI Report for December and January 2026** – A total of 179 new claims were reported during the period, while 199 claims were closed, demonstrating that closures outpaced new volume and reflecting strong operational performance. The current open inventory stands at 1,832 claims, with year-to-date subrogation recoveries of \$0.2 million contributing modestly to financial results. From a trend perspective, January claim volume peaked in 2022 at 514, declined sharply in 2023 to 213, and has since stabilized at lower levels 235 in 2024, 200 in 2025, and 179 in 2026—indicating that claim frequency has normalized and continues to trend downward year over year. The open inventory is heavily concentrated in Workers’ Compensation, which accounts for 1,199 claims, followed by General Liability at 225 and Auto at 175, underscoring Workers’ Compensation as the primary driver of overall claim volume.
- **Claims Spotlight** – New Jersey enacted two laws in 2025–2026 aimed at improving mental health support for first responders. One expands workers’ compensation coverage for first responder counseling, and the other provides protections related to post traumatic stress disorder. Together, these laws are intended to reduce stigma, remove barriers to care, and strengthen mental well-being support for first responders.

#### **RISK CONTROL REPORT - Anthony Ven Graitis – NIP Management Services**



- **Safety Monthly Meeting Recap –**
- **Safety Webinar: ADA Title II Compliance Training recap –** Slips, Trips and Falls prevention recap: Held on 3/19/26, Mary Ann Bubka from PMA Companies presented on Slips, Trips and Falls prevention. In the Workers’ Compensation coverage area, Slips, Trips and Falls are the second leading claims occurrence for most industries. For some members, it may even be their number one claim type, supplanting strains as the typical loss leader. But when you think of slip, trips and falls, most lines of insurance coverage can be impacted. This session will bring an opportunity to bring insights and solutions that can help reduce the frequency of claims and the total cost of risk associated with General Industry Slips, Trips and Falls.
- **Risk Control Report Card –** Claims frequency trends were discussed by line of coverage, with risk control identified for negative trends identified.
- **No Accidents Today –** 2025 results were announced, awarding members \$5,000 by line of coverage for 20% frequency reductions or having a normalized frequency rate in the top quartile of the JIF. 3 Members received awards for workers’ compensation, 4 members qualified for general liability awards, 5 members qualified for Auto awards, and 6 members qualified for property awards.
- **Upcoming Events –** Tree Care Safety Seminars (late April, early May), Distracted Driving Awareness Challenge (April 1st -30th ), Drive to Survive Seminar (April 20th , Hamilton Township-Fire), Drive to Survive Seminar (May 11th , Monroe Township-DPW) Safety Webinar: Work Zone Safety (April 16th ), OPRA for Professionals (April 30th Ocean County Police Academy), Cyber Webinar (April 16th ), When Words Fail (**as needed**)
- **Ongoing Initiatives –** Telematics pilot program has final members identified and Workplace Impairment is being rolled out across the JIF.
- **No Accidents Today Safety Monthly Meeting Recap –** 2025 results were announced, awarding members \$5,000 by line of coverage for 20% frequency reductions or having a normalized frequency rate in the top quartile of the JIF. 12 Members received awards for workers’ compensation, 13 members qualified for general liability awards, 10 members qualified for Auto awards, and 16 members qualified for property awards.

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

- **Important Coverage Reminder –** Underwriting does not update schedules—only the member’s Risk Manager can add or revise values. Items not scheduled are not covered. Coverage is limited by scheduled values (max recovery up to 130%). Members attest that all submitted values are accurate via signed application. Reported values drive pricing and are submitted to excess insurance markets.

### NEW BUSINESS

### OPEN FORUM

### ADJOURNMENT



Commissioner Marks motioned to adjourn the meeting at 11:57 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:**

M. Delgado  
M Sweisfort  
L. Hamm  
K. Larkin  
M. McArow  
D. Cinelli  
R. Smith  
J. Brown  
A. Ven Graitis  
R. Nelms  
L. Gallo  
E. Peter  
B. LaJoie  
J. Geaney  
D. Springer  
J. Pressley  
P. DeBlasio  
E. Bonanno  
J. Solomon  
K. Skeba  
A. Pironi

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

A. Best  
B. Ergoz  
C. Karp  
D. Balken (Unverified)  
D. Pursell  
D. Travisano  
J. Hall



J. Ramundt  
J. Razzano  
K. Waters  
M. Tufaro  
M. Markulec  
R. Aldulaimi  
R. Hope  
R. Smith  
R. Walker  
R. Persico  
S. Backe  
S. Gallo  
S. Sarfraz  
T. Merchel  
W. Dietz  
XXX-XXX- 5246