



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
September 17, 2025
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode 317 865 714#**

**THE MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
CALLED TO ORDER AT 11:04 AM.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – C. Finkler
Caldwell, Borough of – B. Heun
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 – Absent
Holmdel Township – C. Cherbini
Howell Township – Absent
Jamesburg, Borough of – M. Capabianco
Kearny, Town of – G. King (late)
Lawrence, Township of – G. Whitehead
Linden, City of – Absent
Monroe Township – Absent
Montclair Township – S. Marks



Morristown, Town of – J. Barrick (late)
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 – D. Hands
West Orange Township – P. Smeraldo

APPROVAL OF 7/23/2025 MINUTES

MOTION: Commr. Cuccaro
SECOND: Commr. Cherbini
ABSTAIN: Commrs. Cirillo

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Cirillo
SECOND: Commr. 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

- Freehold, Borough of – WC - Granted Settlement Authority
- Morris, Township of – WC - Granted Settlement Authority
- Morris, Township of – WC - Granted Settlement Authority
- Monroe, Township of – WC - Granted Settlement Authority
- Neptune, City of – WC - Granted Settlement Authority
- North Bergen Township of – WC - Granted Settlement Authority
- Hamilton, Township of – WC - Granted Settlement Authority
- Howell Township – WC - Granted Settlement Authority
- Harrison, Town of – WC - Granted Settlement Authority
- Ewing, Township of – WC - Granted Settlement Authority



- Howell, Township of – WC - Granted Settlement Authority
- Holmdel Township – WC – Granted Settlement Authority
- Englewood, City of – EPLI - Granted Settlement Authority
- North Plainfield, Borough of – EPLI - Granted Settlement Authority
- New Providence, Borough of – WC - Granted Settlement Authority
- Caldwell, Borough of, - WC - Granted Settlement Authority
- Berkeley, Township – WC - Granted Settlement Authority
- Roxbury Township – WC - Granted Settlement Authority
- Freehold, Township of – WC - Granted Settlement Authority
- Freehold, Township of - - WC - Granted Settlement Authority
- Hoboken, City of – GLBI - Granted Settlement Authority
- Lawrence, Township of – POL – Granted Settlement Authority
- Howell Township – WC - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

MOTION: Commr. Marks

SECOND: Commr. Cherbini

ABSTAIN:

VOTE: Unanimous, by voice

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 25-25** – Approving Certain Disbursements - \$1,140,039.57
- **Resolution 26-25** – Approving Claims Payments – \$11,058,139
- **Resolution 27-25** – Approving Defense Panel –
Savo, Schalk, Corsini, Warner, Gillespie, O’Grodnick & Fisher
for *Warren Township*
- **Approving Claims Committee Report and Requests for Settlement Authorization**

MOTION: Commr. Cherbini

SECOND: Commr. Barrick

ABSTAIN: Birkner; Gould; Domizi

VOTE: ROLL CALL

Aberdeen, Township of – B. Russell
Berkeley Township – Absent
Berkeley Heights, Township of – Absent
Bound Brook, Borough of – Absent
Bloomfield, Township of – C. Finkler
Caldwell, Borough of – B. Heun
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 – Absent
Holmdel Township – C. Cherbini
Howell Township - Absent
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Kearny, Town of – G. King (late)
Lawrence, Township of – G. Whitehead
Linden, City of – Absent
Monroe Township – Absent
Montclair Township – S. Marks
Morristown, Town of – J. Barrick (late)
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 – D. Hands
West Orange Township – P. Smeraldo

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

- **New Fund Address** - Please note that as of September 1, 2025, the Fund’s mailing address is: 485 Route 1 South, Building E, Suite 300, Iselin, NJ 08830
- **FastTrack Report** - The Fund distributed the May and June (pro forma) FastTrack reports to all Commissioners and Risk Managers prior to the meeting.
- **Mid-Year Actuarial Report Status** - The Fund Administrator has received the first draft of the actuarial reserve study as of June 30, and it is in internal review. As soon as the mid-year study has been finalized, we will distribute an updated June 30 FastTrack report incorporating the revised IBNR projections.
- **Receivables Management** - Past-due receivables over 30 days have increased. We are required to report to DOBI and DCA (DLGS) the status of unpaid assessments. If you have not already done so, please remit these amounts by October 1.
- **Posting of RFP/RFQ for 2026** - The Garden State Municipal Joint Insurance Fund seeks to engage firms to fill several positions for the 2026 Fund Year. The Administrator disclosed any common ownership and confirmed no conflicts of interest for any roles being bid. Proposals must be submitted by October 31, 2025
 - Cyber Risk Consultant
 - EAP Services Provider
 - Employment Practices Risk Management Review



- Fund Actuary
- Fund Attorney (not Defense Panel)
- Fund Auditor
- Fund Treasurer
- Governmental Affairs Consultant
- Human Resources Education Provider
- Independent Adjusting & Appraisal Services (Property)
- Investment Advisor
- Litigation Consultant (Liability)
- Litigation Consultant (Workers' Comp.)
- Litigation Invoice Review
- Medical Provider Network Services
- Risk Control Consultant

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 – R. LaJoie (NIP Management Services)

- **Claims KPI Report August 2025** – Brian presented the claim KPIs for July and August 2025, highlighting several key trends. In July, 198 new claims were received, continuing the downward trend seen each July since 2017. August followed a similar pattern with 206 new claims, also reflecting a consistent year-over-year decline for that month. The claim closing ratio dipped to 81% in July but recovered strongly in August, reaching 105%. Historical pending claims were reported at 1,743, which is notably lower compared back about a year to July 2024. Additionally, year-to-date subrogation reached \$1.14 million, surpassing the \$1 million mark in August for the first time this year.

RISK CONTROL REPORT (Anthony Ven Graitis)

Safety Monthly Meeting Recap

- **Safety Webinar** - Safety Webinar Was held on 9/18/25. The Topic Covered by ATP was Workplace Impairment. ATP discussed the changing drug laws in NJ and what employers can legally do to identify employees who are working impaired. This is done thru an assessment which is performed by supervisors. Supervisor training can be provided thru the ATP program. It was mentioned we will be paying half of the fee for the training.
- **No Accidents Today** - Generalized data was provided which advised how many members were eligible for fiscal rewards as of 7/31/25. Even with the heavy rains and flooding we still have quite a few members qualifying for the property incentive.
- **EANJ** - Hotline was discussed. It was mentioned how all members of the GSMJIF have access to the EANJ helpline. Questions can be answered pertaining to any type of



employment practice law question. We encourage members to take advantage of this valuable resource.

- **Driver Training** - Defensive Driver Training (live) is now available. We have an instructor on board who is certified to teach the class. The class is two days in length. People who complete the class may be privy to personal auto insurance discounts.
- **Drive to Survive** - We promoted the Drive to Survive seminar which was held on September 29th in New Providence NJ.
- **Snowplow Rodeo** - North VS South will be held on October 23rd in Hamilton NJ and November 14th in Union, NJ. Additional details to follow.
- **Additional Upcoming Events** -NJ Municipality: U.S. Immigration & Customs Enforcement (ICE) seminar will be put on by EANJ. Date to be announced.
- **TCIA** - Practical Tree Care Seminar will be held on October 15th in Ewing NJ.

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2025 Excess Renewal Update** – Underwriting is working with our partners at BGIA to work with expiring excess carriers as well as explore other markets for the 2026 renewal.
- **2025 Applications and Deadlines** – All 2026 applications are now past due. With any ancillary line, no application will mean a non-renewal of that line.
- **Prospects and New Business** – No updates
- **NJLM Reception** – Our reception at the NJLM will be on Tuesday November 18th from 6-9 at the Hard Rock Backstage as it has been the past few years.

OPEN FORUM

ADJOURNMENT

Commissioner Marks motioned to adjourn the meeting at 12:07 PM, and Commissioner Cuccaro seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall

ALSO, PRESENT in PERSON:

M. Delgado



J. Edmondson
P. DeBlasio
J. Hall
E. Bonano
B. LaJoie
R. Nelms
R. Persico
A. Ven Graitis
J. Brown
R. Smith
D. Cinelli
L. Klein
K. Skeba
A. Pieroni
J. Solomon
S. Edwards
J. Razzano
E. Altamura
J. Geaney
K. Larkin
K. Bunin
J. Smith
L. Hamm
B. Hanigan
K. Waters
K. Cavanaugh
M. Bubka
K. Howell
L. Gallo
B. Bascom