



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
June 26, 2024  
Via – MS Teams  
FOR PUBLIC ONLY 609-246-5765; Passcode 929 798 527#**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
CALLED TO ORDER AT 11:06AM.**

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

**PLEDGE OF ALLEGIANCE**

**SWEARING IN OF NEW FUND COMMISSIONERS**

- Raissa Walker – (Commissioner) – Ewing Township
- Theresa Camilleri – (Alternate Commissioner) – Borough of Caldwell

**ROLL CALL OF FUND COMMISSIONERS**

Aberdeen, Township of – B. Russell  
Berkeley Township – Absent  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – J. McCoy  
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 – R. Walker  
Fanwood, Borough of – P. Celardo  
Freehold Borough – Absent  
Guttenberg, Town of – C. Cirillo  
Hamilton Township – (virtual)  
Harrison, Town of – Absent  
Highland Park, Borough of – N. Champion  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capobianco



Kearny, Town of – S. Marks  
Lawrence, Township of – Absent  
Linden, City of – W. Hasko  
Livingston, Township of – R. Jones  
Monroe Township – D. Racioppi  
Montclair Township – N. Tassy  
Morris Township – T. Quinn  
Morristown, Town of – J. Barrick  
Neptune, Township of – S. Oppegaard  
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  
West Orange Township – Absent

**APPROVAL OF 5/22/2024 MINUTES**

**MOTION:** Commr. Russell  
**SECOND:** Commr. Jover  
**ABSTAIN:** Commrs.

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

**MOTION:** Commr. Walker  
**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

**MOTION TO ADJOURN TO EXECUTIVE SESSION**

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



**APPROVAL REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS**

- Township of Aberdeen – AL - Granted Settlement Authority
- Berkeley Township – WC – Granted Settlement Authority
- Berkeley Township – WC - Granted Settlement Authority
- Berkeley Township – WC – Granted Settlement Authority
- Township of Hamilton – WC - Granted Settlement Authority
- Town of Kearny – AL - Granted Settlement Authority
- Township of Neptune – WC - Granted Settlement Authority
- Township of North Bergen – GL - Granted Settlement Authority
- Township of North Brunswick – AL - Granted Settlement Authority
- Borough of Roselle – WC - Granted Settlement Authority
- Union Township – CGL BI - Granted Settlement Authority

**MOTION TO ADJOURN TO EXECUTIVE SESSION**

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

**MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT**

- **Resolution 25-24 – Approving Certain Disbursements - \$900,433.13**
  - **Resolution 26-24 – Approving Claims Payments - \$8,666,069**
- **Claims Report and Requests for Settlement Authority**

**MOTION:** Commr. Cirillo  
**SECOND:** Commr. Kraus  
**ABSTAIN:** Commr.

**VOTE:**           **ROLL CALL:**

Aberdeen, Township of – B. Russell  
Berkeley Township – Absent  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – J. McCoy  
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 – R. Walker  
Fanwood, Borough of – P. Celardo  
Freehold Borough – Absent  
Guttenberg, Town of – C. Cirillo  
Hamilton Township – (virtual)  
Harrison, Town of – Absent  
Highland Park, Borough of – N. Champion  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capobianco  
Kearny, Town of – S. Marks  
Lawrence, Township of – Absent  
Linden, City of – W. Hasko  
Livingston, Township of – R. Jones  
Monroe Township – D. Racioppi  
Montclair Township – N. Tassy  
Morris Township – T. Quinn  
Morristown, Town of – J. Barrick  
Neptune, Township of – S. Oppegaard  
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  
West Orange Township – Absent

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

- **Year-End 2023 FastTrack Report** – Mr. Hall shared the 2023 Year-End FastTrack report and the movement in the Fund's net position from Year-End 2021 to Year-End 2022 to Year-End 2023.
- **Claims and Assessment Trends** – Mr. Hall discussed claims frequency and severity trends by line of coverage and the drivers of increased claims severity and assessment trends over the same period.
- **1st Quarter 2024 FastTrack Report** – Mr. Hall shared the 2024 1st Quarter FastTrack report and the movement in the Fund's net position from Year-End 2023 to 1st Quarter 2024.
- **Introduction of Resolution XX-24** – Mr. Hall introduced a resolution "Establishing a Supplemental Assessment and Refund Plan."



- **Member Assessments and Receivables Update** – The Administrator’s office has sent all members the third installment invoices. This installment is due July 1. Six members have outstanding amounts due for the second installment, due April 1. Past-due member invoices have decreased from \$7,429,078 as of May 20 to \$3,254,546 as of June 17.

#### TREASURER’S REPORT – P. DeBlasio

- **Treasurer Report** – Treasury Report—Mr. DeBlasio advised that all bills have been paid, and our cash balance is secure.

#### UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **Certificates of Insurance** – Please allow 24-48 hours for certs. Too many last-minute requests as of late have tied up the system.
- **Cyber Update** – BGIA presented on the new Cyber carrier Upfort.
- **EPLI Sub-Committee** – The next meeting was scheduled for July but will possibly be pushed back to September
- **2025 Renewal Kickoff** – July will see the kickoff of the 2025 renewal process.

#### RISK CONTROL REPORT (Anthony Ven Graitis)

- **Safety Monthly Meeting Recap:**
- **EANJ Presentation** – Robin Ross and Christine Meyer presented on behalf of the EANJ, announcing Christine Meyer’s hire as the new President of EANJ, available employment practices services from the EANJ, and new POL training that is available for all elected officials effective immediately.
- **Heat Stress** - Over the past few years, heat stress incidents reported by outdoor workers have increased dramatically. Some companies have performed major overhauls of their work practices to address heat stress and overcome the barriers created by a "we've always done it this way" culture. The presentation on 6/20/24 reviewed the effects and symptoms of heat stress, incorporate resources to improve communication of heat stress exposures and utilize control methods to reduce the impact of heat on construction workers. It will also review some key points of the new ANSI/ASSP A10.50-2024 Standard for Heat Stress Management In Construction and Demolition Operations.
- **Flash Flooding** – Property inspections are continuing and are being expanded to include flood surveys, focusing on areas that are in SFHA areas, those not previously inspected, and those locations suffering past flood damage. Members are reminded to take remedial action now before storms to remove property at risk (in basements, on ground floor, vehicles in flooding areas, etc) , create emergency response plans, and ensure physical property is protected by clearing drains, down spouts, gutters, and catch basins.
- **No Accidents Today** – the program’s rollout is ongoing with introductions at training sessions, local safety meetings, and other forums. Public Service Announcements (PSAs) are



being created and loss data will be populated in the Vault starting in July and monthly thereafter.

- **Cyber-see above** – Risk control will be sending out instructions on implementing Upfort’s Cyber protection as part of the July 1 cyber renewal. Each member will be sent an activation code that must be implemented by IT. Key contacts at the municipality will be cc on the email instructions. Activation takes approximately 10 minutes and a webinar will be scheduled in July to address any member concerns regarding implementation.
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**CLAIMS MANAGEMENT REPORT – P. Archangelli (NIP Management Services)**

- **Claims KPI Report May 2024** – 248 new claims received in May 284 and claims closed in May with 115% closing ratio and 1854 open claims as of May 31 with \$685K in subrogation recoveries YTD.

**NEW BUSINESS**

**OPEN FORUM**

**ADJOURNMENT**

Commissioner Palazzo made a motion to adjourn the meeting at 12:41pm and Commissioner Russell seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

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M. Delgado

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T. Quinn

**ALSO, PRESENT in PERSON:**

M. Bascom  
J. Geaney  
D. Springer  
J. Hall  
M. O’Connell  
P. DeBlasio



V. Murphy  
T. Camilleri  
R. Nelms  
R. Persico  
K. Skeba  
J. Brown  
A. Ven Graitis  
B. LaJoie  
P. Archangeli  
J. Edmondson  
K. Mitchell  
W. Baskar  
K. Larkin  
E. Altamura  
V. Peluso  
D. Cinelli  
D. Voda

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

xxx-xxx-15455 (Unverified)  
xxx-xxx-5038 (Unverified)  
xxx-xxx-5200 (Unverified)  
A. Debellis  
A. Simms  
B. Erlandsen  
D. Hands (Unverified)  
D. Springer  
E. Durr  
Fire flies.ai Notetaker Lisa (Unverified)  
G. Crosby  
J. Brown  
J. Hall  
J. Hanuscin  
J. Jones  
J. Kerlin (Unverified)  
K. Walters  
K. Connor  
M. Markulec  
M. Delgado  
P. Cassidy  
R. Abdulaimi  
R. Parisi



R. Racioppi  
S. Daveggia  
T. Buss  
T. Merchel  
W. Robinson  
W. Wojtaszek

xxx-xxx-5000  
xxx-xxx-8296  
xxx-xxx-0489  
xxx-xxx-4562  
xxx-xxx-5200  
A. Kelly  
B. Erlandsen  
B. Hoffmann  
D. Borden  
Fireflies.ai Notetaker Lisa (Unverified)  
J. Hanuscin  
J. Hall  
K. Connor  
K. Guze  
K. Walters  
K. Waters  
L. Hamm  
R. Hope  
R. Smith  
R. Walker  
S. Daveggia  
S. Sandberg  
T. Merchel  
V. Peluso  
W. Robinson