



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
November 25, 2024
Via – MS Teams
FOR PUBLIC ONLY 609-246-5765; Passcode619 110 278#**

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

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

SWEARING IN OF NEW FUND COMMISSIONERS

- Mike Felezzola – (Alternate /Commissioner) - Borough of New Providence

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 – T. Camilleri
Cinnaminson Township – Absent
Eastampton, Township of – K. White
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
Guttenberg, Town of – Absent
Hamilton Township – Absent
Harrison, Town of – P. Zarbetski
Highland Park, Borough of – Absent
Hoboken, City of – Absent
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – Absent
Kearny, Town of – S. Marks



Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – Absent
Morris Township – T. Quinn
Morristown, Town of – F. Mason
Neptune, Township of – S. Oppegaard
New Providence, Borough of – M. Felezzola
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 10/23/2024 MINUTES

MOTION: Commr. Palazzo
SECOND: Commr. Hasko
ABSTAIN: Commrs. Russell; Zarbetski; Marks; Mason

MOTION TO ADJOURN INTO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Palazzo
SECOND: Commr. Hasko
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

- Town of Morristown – GL - Granted Settlement Authority
- Township of Ewing – WC – Granted Settlement Authority
- Township of West Orange – EPLI - Granted Settlement Authority
- Township of Morris – EP/LI – Granted Settlement Authority



- Township of Union – WC - Granted Settlement Authority
- Township of North Bergen – EP/LI - Granted Settlement Authority
- Berkeley Township – WC - Granted Settlement Authority
- Berkeley Township – WC - Granted Settlement Authority
- Township of Union – WC - Granted Settlement Authority
- Town of Harrison – AL - Granted Settlement Authority
- Borough of Roselle Park – WC - Granted Settlement Authority
- Town of Morristown – WC - Granted Settlement Authority
- Township of Roxbury – LEL - Granted Settlement Authority

MOTION TO RETURN TO PUBLIC SESSION

MOTION: Commr. Russell
SECOND: Commr. Palazzo
VOTE: Unanimous, by voice

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 35-24** – Approving Certain Disbursements \$524,588.00
- **Resolution 36-24** – Approving Claims Payments \$8,623,550

MOTION: Commr. Russell
SECOND: Commr. Palazzo
ABSTAIN: Commr.

VOTE: **ROLL CALL (AYE):**

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 – T. Camilleri
Cinnaminson Township – Absent
Eastampton, Township of – K. White
Englewood, City of – Absent
Ewing Township – Absent
Fanwood, Borough of – P. Celardo
Freehold Borough – Absent
Guttenberg, Town of – Absent
Hamilton Township – Absent
Harrison, Town of – P. Zarbetski
Highland Park, Borough of – Absent



Hoboken, City of – Absent
Holmdel Township – J. Delaney
Howell Township – L. Palazzo
Jamesburg, Borough of – Absent
Kearny, Town of – S. Marks
Lawrence, Township of – G. Whitehead
Linden, City of – W. Hasko
Livingston, Township of – R. Jones
Monroe Township – D. Racioppi
Montclair Township – Absent
Morris Township – T. Quinn
Morristown, Town of – F. Mason
Neptune, Township of – S. Oppegaard
New Providence, Borough of – M. Felezzola
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)

- **Q3 2024 Financial FastTrack** – Mr. Hall presented observations from the mid-year actuarial reserve analysis and the Q3 FastTrack report based on these observations.
- **2025 Draft Budget** – Mr. Hall shared the first draft budget and explained that individual member indications have been shared with each member's risk management consultant.
- **Indemnity & Trust Agreements for 2025** – The Administrator's office requests that renewing members please return the Resolutions to Rejoin as soon as they are passed by your governing bodies and executed accordingly.
- **Auto ID Cards & Workers' Compensation Posting Notices** – Auto ID Cards and Workers' Compensation Posting Notices for the 2025 Fund Year will be mailed to each Risk Manager at the beginning of December.
- **Notice of Executive Committee Meeting** – The GSMJIF Executive Committee will meet on December 2, 2024. The purpose of this meeting will be to discuss the 2025 RFP/RFQ responses received and Commissioner Meetings for 2025.

TREASURER'S REPORT – P. DeBlasio

- **Treasurer Report** – Treasury Report — Mr. DeBlasio presented the Treasurer's Report. All bills have been paid, and our cash and investment balance is secure. There were no questions.

RISK CONTROL REPORT (Anthony Ven Graitis)

- **Safety Monthly Meeting Recap:**



No Accidents Today! – Members eligible for awards were highlighted to commissioners. The upcoming online store will be available in the upcoming weeks, accompanied by an announcement.

Wildfire Safety – A drought warning has been declared in the State, with extreme conditions in southern New Jersey and hazardous conditions in northern New Jersey. 537 fires, a 1300% increase from 2023, have impacted the state. Municipalities are suggested to take the following actions to reduce the risk of property loss: Remove dead vegetation from around all buildings, move combustible materials at least 30 feet from each building, create defensible space zones and ensure any work that could cause a flame or spark is evaluated and a Hot Work Permit used to eliminate the risk of loss.

Snowplow Rodeo – 7th Annual Snowplow Rodeo has been scheduled for Friday, November 22nd, to December 13th, 8:30 AM to 3:30pm, at Union Township: Biertuempfel Park, 1300 Winslow Ave (Directly Behind Lincoln Technical Institute) Union. Participants will be required to steer through an obstacle course of left and right turns, maneuver around parked cars and move through a serpentine series of cones. CDL and non-CDL driver categories will be offered. **MEMBERS MUST BRING THEIR OWN VEHICLES!**

Mandatory Training – 2024 mandatory training reminder for Cyber and Harassment/Discrimination training . Please send training records to receive credit for any training completed outside of the JIF. Live training can still be coordinated and scheduled into 2025 to ensure compliance. Commissioners should also consider other training to reduce the risk for loss, including: Winter driving, Fire Safety, Ethics, Police professional and Cold safety.

CLAIMS MANAGEMENT REPORT – P. Archangelli (NIP Management Services)

Claims KPI Report October 2024 – Bob Persico presented the claim KPIs for the months of September and October 2024. Bob addressed the incoming claim volume, claim closing ratios as well as open claims to include an historic review of past pending claims going back 12 months.

Workers Comp 101 – John Geaney of Capehart Scatchard & R. Persico NIP – In addition Bob and John Geaney presented a 101 overview of NJ workers compensation. Included benefits offered under the statute , maximum medical improvement usage, workings of the second injury fund . John talked about settlements via an order approving settlement vs section 20, third party recovery, volunteers and reopening of settled claims.

UNDERWRITING REPORT – R. Smith (NIP Management Services)

- **2025 Insurance Placement Update** – All major lines have been bound under budget. The rest of the lines will be bound within the next few weeks.
- **2025 Applications and Deadlines** – Deadline has come and gone. Any outstanding apps will result in a lapse in coverage.
- **Member Portal** – Member portal is locked for budgeting reasons, if any changes are needed, reach out to the UW dept.
- **Prospects** – No real prospects at this time. We are reviewing some submissions, but none seem like viable options.



- **NJLM Follow Up** – Thanks to all who came out to our event at the Hard Rock. Please let me know what we can do to make the reception even better.

NEW BUSINESS

OPEN FORUM

ADJOURNMENT

Commissioner Palazzo made a motion to adjourn the meeting at 12:15pm and Commissioner Quinn seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

T. Quinn

ALSO, PRESENT in PERSON:

M. Delgado
C. Shafto
A. Dizenzo
M. Bascom
J. Geaney
D. Springer
R. Smith
A. Ven Graitis
K. Skeba
R. Persico
R. Nelms
L. Gallo
V. Murphy
K. Anderson
S. Edwards
P. DeBlasio
J. Hall
J. Solomon
J. Brown



G. Crosby
K. Larkin
L. Hamm
M. McArrow
T. Smith
K. Bunin
V. Peluso
A. Pieroni
D. Balken
L. Klein
K. Mitchell
B. Beskey

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

732-53X-XXXX (Unverified)

A. Debellis
A. Simms
B. Ergoz
B. LaJoie
D. Cinelli
J. Hall
J. Razzano
J. Brascom
J. Hanuscin
K. Boffa
K. Cavanaugh
K. Walters
L. Alamo
M. Markulec
N. Champion
P. Cassidy
R. Aldulaimi
R. Hope
R. Parisi
R. Smith
T. Buss
T. Merchel
W. Robinson