



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
September 25, 2024  
Via – MS Teams  
FOR PUBLIC ONLY 609-246-5765; Passcode 372 798 842#**

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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**

- Peter Smerlado – (Commissioner) - West Orange Township

**ROLL CALL OF FUND COMMISSIONERS**

Aberdeen, Township of – B. Russell  
Berkeley Township – Absent  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – Absent  
Caldwell, Borough of – B. Heun  
Cinnaminson Township – Absent  
Eastampton, Township of – Absent  
Englewood, City of – J. Birkner  
Ewing Township – Absent  
Fanwood, Borough of – J. Moehlman  
Freehold Borough – Absent  
Guttenberg, Town of – Absent  
Hamilton Township – Absent  
Harrison, Town of – Absent  
Highland Park, Borough of – Absent  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capobianco  
Kearny, Town of – Absent



Lawrence, Township of – Absent  
Linden, City of – W. Hasko (late)  
Livingston, Township of – R. Jones  
Monroe Township – D. Racioppi  
Montclair Township – Absent  
Morris Township – T. Quinn  
Morristown, Town of – J. Barrick  
Neptune, Township of – Absent  
New Providence, Borough of – Absent  
North Bergen, Township of – S. Idrovo  
North Plainfield, Borough of – Absent  
Union Township – Absent  
Warren, Township of – M. Krane  
West Orange Township – P. Smeraldo

### APPROVAL OF 7/24/2024 MINUTES

**MOTION:** Commr. Russell  
**SECOND:** Commr. Jones  
**ABSTAIN:** Commrs. Russo; Krane

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

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Russo  
**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 Berkeley Heights Township – WC - Granted Settlement Authority
- Berkeley Township – WC – Granted Settlement Authority
- Berkeley Township – WC - Granted Settlement Authority
- City of Englewood – EPL PI – Granted Settlement Authority



- Town of Harrison – GL - Granted Settlement Authority
- Borough of Highland Park – GL - Granted Settlement Authority
- City of Linden Town – AL - Granted Settlement Authority
- Township of Montclair – AL - Granted Settlement Authority
- Township of Morris – WC - Granted Settlement Authority
- Township of North Bergen – WC - Granted Settlement Authority
- City of Rahway – WC - Granted Settlement Authority
- Township of West Orange – 3<sup>rd</sup> Party - Granted Settlement Authority
- Township of West Orange – Police Prof. PI – Granted Settlement Authority

**MOTION TO RETURN TO PUBLIC SESSION**

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

**MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT**

- **\*Resolution 30-24 – Approving Certain Disbursements \$1,001,983.92**
- **\*Resolution 31-24 – Approving Claims Payments - \$11,194,355**

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

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

Aberdeen, Township of – B. Russell  
Berkeley Township – Absent  
Berkeley Heights, Township of – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – Absent  
Caldwell, Borough of – B. Heun  
Cinnaminson Township – Absent  
Eastampton, Township of – Absent  
Englewood, City of – J. Birkner  
Ewing Township – Absent  
Fanwood, Borough of – J. Moehlman  
Freehold Borough – Absent  
Guttenberg, Town of – Absent  
Hamilton Township – Absent  
Harrison, Town of – Absent  
Highland Park, Borough of – Absent  
Hoboken, City of – M. Kraus



Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capobianco  
Kearny, Town of – Absent  
Lawrence, Township of – Absent  
Linden, City of – W. Hasko (late)  
Livingston, Township of – R. Jones  
Monroe Township – D. Racioppi  
Montclair Township – Absent  
Morris Township – T. Quinn  
Morristown, Town of – J. Barrick  
Neptune, Township of – Absent  
New Providence, Borough of – Absent  
North Bergen, Township of – S. Idrovo  
North Plainfield, Borough of – Absent  
Union Township – Absent  
Warren, Township of – M. Krane  
West Orange Township – P. Smeraldo

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

- **Mid-year Actuarial Report Status** - The Administrator's office has received the draft report as of June 30, 2023, and we anticipate a final report shortly. The Fund will distribute the 3rd Quarter 2024 FastTrack in time for the October meeting. The Fund Actuary is on track to produce the 2024 Pricing Study by early October.
- **Posting of RFP/RFQ for 2025** - The Garden State Municipal Joint Insurance Fund seeks to engage firms to fill various positions for the 2025 Fund Year. Proposals must be submitted by 10AM on October 25th, 2024. Please send to the attention of Madeline Delgado.
- **Member Assessment and Receivables Update** - The Administrator's office has received July 1 assessment installments from 34 of 35 members. Thank you. Past-due member invoices have decreased by 54.9% from July to September 2024.

#### 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.

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

- **2025 Excess Renewal Update** - We are currently working with our partners at BGIA to get the excess insurance placed. Submissions have been delivered to the markets.
- **2025 Application and Deadlines** - The deadlines have passed for the applications and also for the questionnaire. Please submit these ASAP. For the ancillary lines, no application could lead to a lapse in coverage.



- **Prospects & New Business** - No material submissions at this time, we are exploring all opportunities.
- **EPLI Sub-Committee** - We met immediately following the conclusion of the meeting. Guest Speaker David Pack of Hanrahan Pack spoke on the employee complaint procedure process.
- **New Jersey League of Municipalities** - Please join us for our reception at the Hard Rock Backstage on November 19th from 6-9 PM. Invitations have been sent out. Should you need more info, please let me know.

### RISK CONTROL REPORT (Anthony Ven Graitis)

- **Safety Monthly Meeting Recap:**
  - **Lithium-ION Batteries and Electric Vehicles** -Monthly safety webinar was held on 9/19/24 and presented by Keith Mitchell. Li batteries are here to stay and are part of every day society. Chemical reactions can be fierce and fires extremely difficult to extinguish. Municipal employees should look out for damaged cells, isolating batteries from other property when charging for devices and equipment but also when responding to vehicle collisions or towing damaged vehicles to facilities.
  - **Drive to Survive** - The next seminar will be held Monday, October 7th , from 9:00 to 12:00 at the Plainfield Performing Arts Center (P-PAC), 724 Park Avenue, Plainfield, NJ 07060. Each year, one of the leading causes of workplace injuries and civil lawsuits is the safe operation of work- related vehicles. The “Drive to Survive” training program is designed to teach members that no matter how long they have been driving, or how “good” they think they are, there are limits to the safe operation of DPW vehicles. Using the same techniques used by crash investigators, this class is designed to provide a better understanding of important topics that are essential for safe driving
  - **Job Hazard Analysis** - Keith Skeba addressed how to create a Job Hazard Analysis (JHA) for each municipal job, helping supervisors identify risks for injury, workers to understand their job and safety expectations, and ensuring proper training and PPE is provided to employees.
  - **UpFort/Arch-Cyber** - 83% of members have activated their accounts. Available, approved training includes 9 different cyber security courses addressing hardware, phishing, password protection, and similar topics. Simulated-Ethical phishing is also available in the Shield platform, where members can select the frequency of testing and testing reinforces areas to review including spelling, generic greetings, sense of urgency, requests for personal information, links, and attachments
  - **No Accidents Today** - Members eligible for awards were highlighted to commissioners. The upcoming online store should be available by 10/23/24.



- **Safety Planning for Election Season** - Risk control discussed a plan to address: Training Considerations, Interagency and Collaboration Considerations, Conflict Management and De-escalation, Agency Communication and Messaging, Demonstration Management Planning, Tactical Considerations for Election Safety, and Officer and Wellness Staff During the Election Season. In addition, documents were shared in the Vault and emailed out to commissioners, including: 2023 Law Enforcement Guidance for Elections, Considerations for Protest Management during elections, and Law Enforcement guidance for election day.

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

- **Claims KPI Report August 2024** - 205 new claims in July, 226 new claims in August And 248 claims closed in July and 238 claims closed in August. Which is a 121% closing ratio in July and a 105% closing ratio in August. There were 1,846 open claims as of September 30 and \$972K in subrogation recoveries YTD.

**NEW BUSINESS**

**OPEN FORUM**

**ADJOURNMENT**

Commissioner Palazzo made a motion to adjourn the meeting at 12:08pm 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. Delgado  
V. Murphy  
M. O'Connell  
D. Springer  
T. Smith  
B. Baskay  
K. Mitchell



D. Voda  
A. Ven Graitis  
K. Skeba  
L. Hamm  
K. Larkin  
M. McArrow  
L. Gallo  
R. Nelms  
R. Persico  
J. Geaney  
P. DeBlasio  
J. Hall  
P. Archangeli  
B. LaJoie  
V. Virginia  
T. Smith  
B. Hanigan  
V. Peluso  
J. Brown  
S. Daveggia  
B. Gemmell  
L. D'Alesio

PRESENT over 40 minutes  
VIA MS TEAMS:

+173-000-5038 (Unverified)  
+173000-3400 (Unverified)  
+1908000-8633 (Unverified)  
A. Debellis  
A. Simms  
B. Ergoz  
B. Erlandsen  
D. Balken  
E. Durr  
J. Brascom  
J. Hall  
J. Hanuscin  
Jacklyn V. (Unverified)  
Jacklyn V. (Unverified)  
J. McCoy  
Joy (Unverified)  
K. Duva  
K. Guze



L. Freeman  
L. F. Alamo  
R. Aldulaimi  
R. Parisi  
R. Smith  
R. Walker  
R. Hope  
S. Tirella (Unverified)  
T. Merchel  
W. Robinson