



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
December 18, 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 11:05AM.**

**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 – B. Russo  
Bound Brook, Borough of – Absent  
Bloomfield, Township of – K. Duva  
Caldwell, Borough of – T. Camilleri  
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 – P. Zarbetski  
Highland Park, Borough of – Absent  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capabianco  
Kearny, Town of – S. Marks  
Lawrence, Township of – G. Whitehead (online)  
Linden, City of – W. Hasko  
Livingston, Township of – R. Jones  
Monroe Township – Absent



Montclair Township – Absent  
Morris Township – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – S. Oppegaard  
New Providence, Borough of – B. Cuccaro  
North Bergen, Township of – S. Idrovo  
North Plainfield, Borough of – A. Domizi  
Union Township – D. Travisano (online)  
Warren, Township of – M. Krane  
West Orange Township – Absent

### APPROVAL OF 11/25/2024 MINUTES

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

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

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Jones  
**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

- City of Rahway – WC - Granted Settlement Authority
- Township of Bloomfield – LEL – Granted Settlement Authority
- Township of Union – WC - Granted Settlement Authority
- Township of Hamilton – WC – Granted Settlement Authority
- Township of North Brunswick – AL/BI - Granted Settlement Authority
- Township of Lawrence – LEL - Granted Settlement Authority
- Borough of Highland Park – AL - Granted Settlement Authority
- Town of Kearny – GL - Granted Settlement Authority



**MOTION TO RETURN TO PUBLIC SESSION**

**VOTE:** Unanimous, by voice

**MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT**

- **Resolution 37-24 – Approving Certain Disbursements \$232,968.10**
- **Resolution 38-24 - Approving Claims Payments \$5,947,337**

**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 – K. Duva  
Caldwell, Borough of – T. Camilleri  
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 – P. Zarbetski  
Highland Park, Borough of – Absent  
Hoboken, City of – M. Kraus  
Holmdel Township – J. Delaney  
Howell Township – L. Palazzo  
Jamesburg, Borough of – M. Capabianco  
Kearny, Town of – S. Marks  
Lawrence, Township of – G. Whitehead (online)  
Linden, City of – W. Hasko  
Livingston, Township of – R. Jones  
Monroe Township – Absent  
Montclair Township – Absent  
Morris Township – T. Quinn  
Morristown, Town of – Absent  
Neptune, Township of – S. Oppegaard  
New Providence, Borough of – B. Cuccaro



North Bergen, Township of – S. Idrovo  
North Plainfield, Borough of – A. Domizi  
Union Township – D. Travisano (online)  
Warren, Township of – M. Krane  
West Orange Township – Absent

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

- **2025 Draft Budget** – Mr. Hall presented the 2<sup>nd</sup> Draft Budget and explained how the average rate and exposure changes contribute to the assessment. Mr. Hall answered questions related to rate changes by line of coverage and expense management. The Final Budget will be distributed as soon as all ancillary coverage lines are bound.
- **Indemnity & Trust Agreements for 2025** – The Administrator's office reminds renewing members that, under NJ regulations, Resolutions to Rejoin must be passed by your governing bodies before January 1, 2025, to avoid a lapse in coverage and a loss of claims-made retro dates. Please contact us if you have any questions. Please return the Resolutions to Rejoin and Indemnity & Trust Agreements 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 Member at the beginning of December. These will be sent for renewing members once we have written confirmation of membership renewal.

#### 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.

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

- **Presentation – Chris Carlson of Capehart Scatchard – Advanced Training Products-WIRE Certified Training™** - Worker impairment is becoming a larger issues for employers nationwide, complicated by changes in the law regarding cannabis. Adult use cannabis is legal in New Jersey but is still illegal and a Schedule 1 drug at the Federal level. Municipal employers have a duty to ensure their workers are not impaired and ready to perform safety sensitive jobs on a daily basis. Drug tests alone are insufficient to support adverse employment actions, so employers must train supervisors adequately while having a proven process in place to document assessments. Advanced Training Products presented on their innovative solution which will be rolled out to members in 2025 and supported by the risk control team.

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



- **Safety Monthly Meeting Recap:**
- **Winter Weather Preparation** - The safety webinar was held on 12/19/24 at 1:00 and addressed winter storm preparedness including driver preparation, Maggie's law, plans for addressing staffing and maintenance issues, and working in the cold and snow removal. Online training and safety resources are available in the Vault.
- **No Accidents Today!** - Members eligible for awards were highlighted to commissioners. The upcoming online store is now open and login instructions will be shared with each member.
- **Snowplow Rodeo** - The 7th Annual Snowplow Rodeo was held on December 13th, 8:30 AM to 3:30pm, at Union Township: Biertuempfel Park, 1300 Winslow Ave . Over 40 drivers from 11 municipalities participated. Participants steered through an obstacle course of left and right turns, maneuvered around parked cars and moved through a serpentine series of cones. CDL and non-CDL driver categories were offered. Scores are being calculated and announcements for placements will be made at the January meetings. A special thanks to the risk control team for managing the event in the cold weather and Union Township for once again hosting the event.

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

- **Outstanding Items** - 1 member has outstanding apps and 4 members are missing tank tightness tests for the UST coverage.
- **2025 Renewal Placement** - Finalizing ancillary lines, all major lines have been placed.
- **Member Portal** - Portal is closed, contact UW dept should you need anything.
- **Prospects- No** prospects submitted made it past the UW stage.
- **Cyber Update** - All members have utilized the Upfort Shield and have achieved the lower SIR of \$25,000.

#### 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

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M. Delgado

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T. Quinn

**ALSO, PRESENT in PERSON:**

M. Delgado  
S. Edwards  
R. Smith  
J. Brown  
L. Gallo  
R. Nelms  
R. Persico  
T. Smith  
B. Hanigan  
K. Cavanaugh  
K. Bunin  
V. Murphy  
J. Geaney  
B. LaJoie  
P. Archangeli  
P. Bonano  
D. Springer  
L. S'Alesio  
A. Ven Graitis  
K. Larkin  
L. Hemm  
M. McArrow  
J. Coyle  
D. Connell Sr.  
D. Connell Jr.  
A. Pieroni  
E. Morley  
L. Klein  
B. Baskay  
K. Mitchell

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

732-XXX-95038  
A. Simms  
A. Debellis  
B. Ergoz  
B. Erlandsen



D. Nunes  
D. Racioppi  
G. Whitehead  
J. Hall  
J. Hanuscin  
J. McCoy  
J. Brascom  
K. Walters  
M. Markulec  
R. Parisi  
R. Smith  
T. Merchel  
T. Buss  
T. Hall  
W. Murray  
W. Robinson