

**PUBLIC ENTITY JOINT INSURANCE FUND
MEETING MINUTES
June 22, 2025, at 10:00 AM
Via – MS Teams FOR ALL MEMBERS
FOR PUBLIC ONLY 609-246-5769; Passcode 819 999 07#**

**MEETING OF THE PUBLIC ENTITY JOINT INSURANCE FUND CALLED TO ORDER
AT 10:01 AM**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS

City of East Orange – A. McCall
City of Orange – Absent
City of Passaic – R. Fernandez
City of Perth Amboy – I. Jimenez
City of Plainfield – L. Carden
Borough of Roselle – C. Laba
Township of Teaneck – J. Hashmat
Town of West New York – K. Schweitzer

APPROVAL OF 6/17/2025 MEETING MINUTES

MOTION: Commr. Carden
SECOND: Commr. Hashmat
ABSTAIN: Commr.

ADOPTION OF RESOLUTIONS

- **Resolution 22-25 – Approving Certain Disbursements – \$3,772,543.15**
- **Resolution 23-25 – Approving Claims Payments – \$2,337,239.99**

MOTION: Commr. Carden
SECOND: Commr. Hashmat
ABSTAIN: None

City of East Orange – A. McCall
City of Orange – Absent
City of Passaic – R. Fernandez

City of Perth Amboy – I. Jimenez
City of Plainfield – L. Carden
Borough of Roselle – C. Laba
Township of Teaneck – J. Hashmat
Town of West New York – K. Schweitzer

EXECUTIVE DIRECTOR'S REPORT – J. Hall

○ EXECUTIVE DIRECTOR'S REPORT (Jonathan Hall)

- **Year-End Financial Audit Presentation (Mercadien)** – Mercadien presented the results of their Audit of the PEJIF Financial Statements as of 12/31/2024. They presented an unmodified or "clean" opinion on the financial statements and had "no findings" according to Government Accounting Standards.
- **Fast Track Report** – Mercadien presented the results of their Audit of the PEJIF Financial Statements as of 12/31/2024. They presented an unmodified or "clean" opinion on the financial statements and had "no findings" according to Government Accounting Standards.
- **Receivables Management Update** – Mercadien presented the results of their Audit of the PEJIF Financial Statements as of 12/31/2024. They presented an unmodified or "clean" opinion on the financial statements and had "no findings" according to Government Accounting Standards.

TREASURY REPORT – P. DeBlasio

- **Treasury Report** – All Bills have been paid, and our cash balance is secure.

CLAIMS REPORT – R. Persico

- **Claims KPI Report June 2025** – Bob also presented the PEJIF Claims KPIs for June 2025. We received 13 more claims in June compared to May 2025. The increase was primarily driven by 11 new property claims and 7 new auto liability claims, contributing to the highest number of new claims reported at 95, since January 2025. The closing ratio remained positive at 123%, meaning that for every claim reported, 1.25 claims were closed. Pending claims decreased to 821 as of June 30, 2025—a reduction of 171 claims compared to January 2025. This demonstrates continued progress in reducing the overall pending claims inventory.
- **Managed Care Audit Status** – Health Strategy Associates (HSA) reviewed medical data from TPAs and MCOs; some external TPAs haven't provided all documentation. HSA is discussing findings with TPAs and MCOs to address questions and validate data. HSA will issue a report with findings and strategic recommendations for cost-effective, high-quality care.
- **Claims TPA Audit Status** – Praxis, an independent audit company, conducted the audit. 126 files across all lines were selected at random. The results were positive. Auditors praised timely handling, documentation, evaluation/settlement negotiation, supervision, and litigation management. Auditors were impressed with the outcomes and overall control of damages, driving claims toward appropriate resolution.

RISK CONTROL REPORT – A. Ven Graitis

- **Flash Flood Safety** – Flash floods occur when heavy rainfall exceeds the ability of the ground to absorb it or a rapid water level rise in a stream or creek. With recent storms in TX, and followed in Central NJ which affected many of our members, take proactive risk mitigation steps now to prevent losses, including: Create fleet evacuation plan and response plan, remove property from basements, ground, or raise 3 feet or more, ensure water runoff, clear drains, gutters, basins, ensure early warning system is operational and understood, train on flood rescue, and prepare for the next event. Make sure to use the resources in the vault including bulletins and checklists.
- **No Accidents Today** – The number of members eligible for awards as of 5/31/25 are: Workers' Compensation: 3 , Auto Liability and Physical Damage: 6, General Liability: 6, and Property: 6. Members qualifying for all four awards are: City of East Orange and Township of West New York.
- **Action Plan Updates** – Action plans mid-year summary have been created and will be shared with members in coming weeks. Every member has responded and helped create the plans. The top recommendations included: property/boiler inspections, all departments supporting modified duty, DPW preparation for physical activity training, distracted driver training, at fault WC or AL claim training, and EPL mandatory training. The least completed recommendations included: EMS CEVO, police Connell consulting, police preparation for physical activity training ,police restraint training, internal property inspections, and preparation for physical activity.
- **Contractual Risk Transfer Review** – A recent loss occurred that was preventable where a municipality entered a contract with a consultant and did not have proper contractual risk transfer. It's important that all members transfer risk to the appropriate parties, making sure they indemnify, defend and hold the municipality harmless while also having proper insurance coverage and limits. Speak with your expert risk manager if you have any contracts that need to be reviewed and updated.
- **Fleet Loss Control Pilot Program** – The telematics/camera/collision warning pilot program will launch in 2nd half of this year. If interested in participating in this pilot program, speak with your risk control consultant.
- **Upcoming Events** – TCIA Practical (Hands On) TBA after Labor Day, Title 59 Seminar, Defensive Driving, Drive to Survive.

UNDERWRITING REPORT – R. Smith

- **2026 Renewal** – Member renewal season is upon us. Please have all schedules updated and all applications completed by July 25th.
- **Payroll Audit/ Crossing Guard Questionnaire** – Please complete the 2025 payroll and complete the 2-question crossing guard questionnaire sent to all risk managers. This is due July 25th.
- **Excess Placement** – The underwriting dept. along with our partners at BGIA are visiting all excess partners to discuss the 2026 renewal. In addition, the market is being scoured for any new opportunities.

MEMBER UPDATES

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commr. Hashmat motioned to adjourn the meeting at 11:07 AM, and Carden. The motion carried unanimously.

Prepared by M. Delgado

Madeline Delgado

ALSO, PRESENT:

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

A. Arevalo
A. Best
A. McCall
A. Ven Graitis
D. Patel
D. Springer
E. Bonanno
G. Crosby
I. Jimenez
J. Brown
J. Deutsch
J. Hall
J. Razzano
J. Zisa
K. Correa Faro
K. Guerriero,
K. Guze
K. Larkin
K. Skeba
L. DAlessio
M. Delgado
N. Hydock
P. Deblasio

P. Fahy
R. Persico
R. Ruiz
R. Hope
R. Smith
S. Hobbs
S. Molfetas
S. Smith