

**PUBLIC ENTITY JOINT INSURANCE FUND  
MEETING MINUTES  
February 24, 2026, at 10:00 AM  
Via – MS Teams FOR ALL MEMBERS  
FOR PUBLIC ONLY 609-246-5769; Passcode 504 056 117#**

**MEETING OF THE PUBLIC ENTITY JOINT INSURANCE FUND CALLED TO ORDER  
AT 10:16 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 – A. Levenson  
Borough of Roselle – Absent  
Township of Teaneck – Absent  
Town of West New York – Absent

**APPROVAL OF 1/27/2026 MEETING MINUTES**

- Quorum not reached

**MOTION:** Commr.  
**SECOND:** Commr.  
**ABSTAIN:** Quorum not reached

**ADOPTION OF RESOLUTIONS**

- Quorum not reached
- **Resolution 12-26 – Approving Certain Disbursements – \$2,787,864.68**
- **Resolution 13-26 – Approving Claims Payments –\$2,789,894.95**

**MOTION:** Commr.  
**SECOND:** Commr.  
**ABSTAIN:**

## EXECUTIVE DIRECTOR'S REPORT – J. Hall

- **EXECUTIVE DIRECTOR'S REPORT (Jonathan Hall)**
  - **December 2025 pre-Actuarial Financial Overview** – Preliminary, pending final actuarial study. FY2025 showing approx. \$1.2M deficit; FY2024 also in deficit; slight deficit in prior years; aggregate preliminary deficit approx. \$3.9M. No immediate corrective action recommended; FY2024–2025 are “green” years. Await final actuarial report before recommendations. Accounts receivable increased due to Jan 1 assessment installment timing; 10% interest applies after 90 days. Members asked to remit promptly.
  - **Year-End Actuarial Report Status** – First draft received (as of 12/31/2025); early indicators favorable overall. Workers' Compensation shows adverse development; other lines help offset. Fast Track and financials to be updated upon finalization; guidance to follow.
  - **Indemnity & Trust Agreements for 2026** – Indemnity & Trust Agreements (2026–2028) due for members with expirations; filings due to State in March. Admin to send delinquency notices/statements; monthly AR statements go out at month start; I&T reminders will be sent.
  - **Risk Manager & Service Provider Agreements** – Risk Manager and Service Provider annual agreements needed for 2026; payments cannot be made without executed agreements. Risk manager fees contingent on member assessment payments.

## TREASURY REPORT – P. DeBlasio

- **TREASURER REPORT (Patrick DeBlasio)**
  - **Treasury Report** – Beginning cash (1/1): \$5.7M; Receipts: \$2.0M; Disbursements: ~\$0.5M; Ending cash: \$7.2M.
  - **Investments Overview** – \$1.1M in treasuries, individual lots ~\$40–65k, maturities 2026–2031.
  - **Accounts Receivables** – All current bills paid; open balances noted—members urged to remit

## CLAIMS REPORT – R. Persico

- **Claims KPI Report December 2025** – Bob Persico presented the claims KPIs for review. For December 2025, 94 new claims were received and 130 claims were closed, resulting in a favorable closing ratio of 138%. At year-end 2025, total pending claims stood at 940, representing a reduction of 172 claims since 2023, or slightly more than a 15% decrease. A breakdown of the pending inventory reflects that Workers' Compensation accounts for 543 claims, approximately 58% of the total, followed by General Liability and Auto Liability with 198 claims, or about 21%, with the remaining balance comprised of other lines of coverage.

## RISK CONTROL REPORT – A. Ven Graitis

- **Safety Webinar: ADA Title II Compliance Training recap** –

- **Safety Webinar:** ADA Title II Compliance Training recap – This training provided by Andree Laney of the EANJ, provided municipal supervisors and staff with a practical overview of Title II of the Americans with Disabilities Act and their obligations to ensure equal access to government programs, services, and activities. Participants learned how to identify barriers, respond to accommodation requests, and implement effective communication practices across municipal operations. The training also highlighted recent regulatory updates and best practices to support ongoing compliance.
- **Risk Control Report Card** – A new reporting system is being rolled out in No Accident Today reporting, showing the frequency of claims valued “as of” a current date, and for the same date in the previous year. This evaluation will show trends more easily and will be used to show risk management progress and areas to focus on for individual members and for the entire JIF.
- **No Accidents Today** – No Accidents Today is more than just a fleeting trend—it’s a philosophy and a way of life. Grounded in science and supported by extensive literature, it emphasizes the power of positive affirmations to drive behavioral change. The ultimate goal? To create a workplace where every employee returns home safely at the end of each day. The number of members eligible for awards as of 12/31/25 are: Workers’ Compensation: 4 , Auto Liability and Physical Damage: 4, General Liability: 2, and Property: 5.
- **Upcoming Events** – Following events are being scheduled: Tree Care Safety Seminars (end of March-April), Distracted Driving Awareness Challenge (April), Drive to Survive Seminars (Starting in April), When Words Fail (May through December)
- **Ongoing Initiatives** – Workplace Impairment training is available through ATP and risk control and ATP staff will be following up with members for rollout. Telematics Pilot program is being finalized and a last call to commissioners and safety coordinators is being made before orders are placed in early March.

### UNDERWRITING REPORT – R. Smith

- **2026 Excess Renewal Highlights** – BGIA provided an overview of the property and casualty market with stabilizing property and cyber rates with continued pressure from casualty losses driven by social inflation and rising verdicts. It described underwriting concerns, including catastrophe exposure, inflation, tort erosion, and AI related risks. Renewal highlights include a 10% property rate reduction with Chubb and a restructuring of the excess liability program that retained sexual and molestation coverage, along with significant cost savings.

### MEMBER UPDATES

### NEW BUSINESS

### OPEN FORUM

### MOTION TO ADJOURN

Commr. Horsley motioned to adjourn the meeting at 10:48 AM, and Commr. Levenson seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

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Madeline Delgado

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**ALSO, PRESENT:**

A. Arevalo  
A. Best  
A. Levenson  
A. McCall  
A. Ven Graitis  
D. Feuerstein  
D. Springer  
E. Bonanno  
G. Crosby  
J. Brown  
J. Hall  
K. Correa Faro  
K. Guerriero  
K. Larkin  
K. Skeba  
Kathleen  
L. DAlessio  
M. Delgado  
M. Markulec  
M. Sweisfort  
M. Tufaro  
N. Hydock  
P. DeBlasio  
P. Fahy  
R. Hope  
R. Persico  
R. Ruiz  
R. Smith  
S. Edwards  
S. Hobbs  
S. Molfetas  
T. Fragoso  
T. Hudanish  
W. Dietz

