PUBLIC ENTITY JOINT INSURANCE FUND
MEETING MINUTES
SEPTEMBER 22, 2026, at 10:00 AM
Via – MS Teams FOR ALL MEMBERS
FOR PUBLIC ONLY 609-246-5769; Passcode 748 391 328#

MEETING OF THE PUBLIC ENTITY JOINT INSURANCE FUND CALLED TO ORDER AT 10:02 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 – Absent
City of Perth Amboy – J. Cryan
City of Plainfield – A. Levenson
Borough of Roselle – D. Wilkerson
Township of Teaneck – J. Hashmat
Town of West New York – Absent

APPROVAL OF 7/21/2026 MEETING MINUTES

MOTION: Commr. McCAll
SECOND: Commr. Cryan
ABSTAIN:

ADOPTION OF RESOLUTIONS

- **Resolution 24-26 – Approving Certain Disbursements –** $3,221,843.03
- **Resolution 25-26 – Approving Claims Payments** – $4,815,271.58

MOTION: Commr. Wilkerson
SECOND: Commr. McCall
ABSTAIN:

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

- **June & July 2026 FastTrack Report –** Mr. Hall presented the June and July 2026 Fast Track reports.
- **Supplemental Assessment -** Management is holding individual meetings with each member to discuss and answer any questions regarding the proposed supplemental assessment. We expect to introduce a resolution for discussion at the next meeting.
- **Actuarial Report Status** – The Fund is in receipt of the first draft of the June 30 actuarial study. Mr. Hall noted modest improvement in ultimate losses from the December 31, 2025 study.

TREASURY REPORT – P. DeBlasio – Fund Treasurer

- **Treasurer's Report** – Mr. DeBlasio reported that all bills have been paid and our cash balance is secure. The Fund's cash and investments balance increased by $1.3 million from July 31 to August 30.
- **Accounts Receivable** – Mr. DeBlasio reported the Fund's accounts receivable stands at $1.8 million, 93.2% of which is outstanding member assessments.

CLAIMS REPORT – R. Persico – NIP Management Services

- **Claims KPI Report for June 2026** – Claims performance remains strong, with 261 claims closed compared to 189 new claims reported, continuing to reduce overall inventory despite a current open claim count of 1,765. Workers' Compensation remains the largest component of the portfolio, representing approximately 66% of all open claims, and the claims team has generated approximately $900,000 in subrogation recoveries year-to-date.
- **Claims Spotlight –** Looking ahead, the primary emerging issue is New Jersey Assembly Bill A3278, which would limit qualified immunity defenses in certain civil rights actions if enacted and could increase litigation frequency, defense costs, settlement values, and overall exposure for municipalities and law enforcement entities.

RISK CONTROL REPORT – K. Skeba – NIP Management Services

- **No Accidents Today –** Risk Control provided an overview of current claim trends and loss experience through the No Accidents Today initiative, highlighting areas of improvement as well as coverage lines requiring continued attention and focus, especially Auto and GL negative trends caused by extreme weather conditions earlier in the year.
- **National Preparedness Month –** Members were encouraged to review emergency operations plans, verify OEM contact lists and notification procedures, test backup power systems, prepare for flooding and severe weather events, and confirm continuity of operations and data backup procedures.
- **Telematics Pilot Program Update –** Five municipalities have committed to participate in the telematics pilot program. More than 100 GPS and camera units are scheduled for deployment, with installations expected to begin shortly. Progress reports and fleet safety trends will be shared with commissioners and safety representatives as implementation continues.

- **Cybersecurity Awareness for Municipal Employees –** A cybersecurity awareness update was provided emphasizing the growing threat of phishing, business email compromise, ransomware, credential theft, and vendor-related attacks against municipalities. Members were encouraged to require employee cybersecurity training, enable multifactor authentication, verify vendor payment changes independently, maintain tested backups, and promptly report incidents to the Fund.
- **Seasonal Safety Focus Slip, Trip, and Fall Prevention –** Members were reminded to prepare for fall and winter conditions by addressing sidewalk and parking lot hazards, improving lighting, maintaining handrails and entryways, staging snow and ice control materials, and reinforcing employee awareness regarding hazard reporting and safe walking practices.
- **Upcoming Events –** Upcoming safety webinars and training opportunities will continue throughout the remainder of 2026, including programs focused on snow-plow safety with the snow-plow rodeo south scheduled for 10/1 and he north scheduled for 11/12, fire safety, and supervisor safety.

UNDERWRITING REPORT – R. Smith – NIP Management Services

- **2027 Renewal Update –** We have met with incumbent markets and have delivered our submissions.
- **Applications, Attestations and Deadlines –** Deadline has passed for all applications and attestations. Reminders that this year all attestations must be signed by both a municipal representative and the risk manager. Also, a missing ancillary line application could result in a non-renewal of that coverage. please get all apps in ASAP.
- **Harbor Technology Surveys –** Harbor is continuing their cyber surveys. this is a vital part of the cyber submission, so please have these completed.
- **NJLM Reception –** Our annual reception will be on Nov 17th from 6 to 9 at the hard rock backstage. Please be on the lookout for upcoming invitations to RSVP. 2027

MEMBER UPDATES

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commr. McCall motioned to adjourn the meeting at 10:55 AM, and Commr. Wilkerson seconded the motion. The motion carried unanimously.

Prepared by M. Delgado

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Madeline Delgado

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ALSO, PRESENT:

XXX-XXX- 5246
A. Levenson
A. Levenson
A. McCall
A. Ven Graitis
D. Wilkerson
E. Bonanno
G. Crosby
I. Jimenez
J. Brown
J. Cryan
J. Hall
J. Hashmat
K. Correa
K. Guerriero
K. Guze
K. Larkin
K. Skeba
L. DAlessio
M. Delgado
M.Tufaro
P. DeBlasio
P. Fahy
R. Nelms
R. Persico
Robert Smith
S. Hobbs
S. Molfetas
S. Smith
T. Fitzpatrick
T. Fragoso