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**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

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**GENERAL FUND, SAFETY AND EXECUTIVE COMMITTEE MEETING MINUTES  
December 4, 2024**

**I. Call to Order – Joy Tozzi, Chairperson**

Chairperson Tozzi called the meeting to order at 9:01 a.m.

**II. Open Public Meetings Statement – Joy Tozzi, Chairperson**

Chairperson Tozzi read the Open Public Meetings Act.

**III. Roll Call**

Executive Committee

		<u>Attendance</u>
Kathleen Capristo	Colts Neck Township	Present
Joy Tozzi	Township of East Windsor	Present
Michael Pitts	Township of Montgomery	Present
Anthony Cancro	Township of Plainsboro	Present
Bernard Hvozdovic, Jr.	Princeton	Present
Marlena Schmid	Township of West Windsor	Absent

Alternate Executive Committee

Debra Rubin	Township of Cranbury	Present
Katherine Fenton-Newman	Township of Hopewell	Absent
David Brown	Township of Ocean	Present

Fund Commissioners

Christopher York	Borough of Fair Haven	Absent
Matthew Crane	Borough of Helmetta	Absent
Gian-Paolo Caminiti	Borough of Pennington	Present
Jewel Morgan	Township of Robbinsville	Present

Alternate Fund Commissioners

Denise Marabello	Township of Cranbury	Absent
Allyson Cinquegrana	Borough of Fair Haven	Present
Melissa Hallerman	Borough of Helmetta	Present
Susan Newman	Township of Hopewell	Present
Tamarah Novak	Township of Montgomery	Present
Tracey Berkowitz	Township of Ocean	Present
Neil Blitz	Township of Plainsboro	Present
Jeffrey Grosser	Princeton	Absent
John Mauder	Township of West Windsor	Absent

Safety Delegates

Louis Bader	Colts Neck Township	Absent
Bruno Bertucci	Township of Cranbury	Absent
Chief Jason Hart	Township of East Windsor	Absent
Paul Reed	Borough of Helmetta	Absent
Laura Pavan	Township of Montgomery	Absent
Thomas Reu	Township of Ocean	Absent
Morris Fabian	Borough of Pennington	Present

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Afroula Ippolito	Princeton	Absent
Janis DiNatale	Township of West Windsor	Absent

Alternate Safety Delegates

Lt. Ryan Mattek	Township of Hopewell	Absent
Katie Williams	Township of Montgomery	Absent
Teresa Carson	Township of Plainsboro	Absent

Others Present

Barbara Murphy	Risk and Loss Managers, Inc.
Michaelene Miller	
Julie Tattoni	Windels Marx Lane & Mittendorf
Amanda Meehan	
John Kreuzer	Qual-Lynx (TPA)
Lisa Gallo	Qual-Lynx (MCO)
Brian Maitland	J.A. Montgomery Consulting
Harry Earle	
Matt Genna	
Patti Fahy	Acrisure
Tom Merchel	Conner Strong & Buckelew
Katie Walters	
Robin Racioppi	NAIMC

**IV. Flag Salute and Moment of Silence**

**V. Introduction of Guests**

Harry Earle of J.A. Montgomery Consulting introduced himself.

**VI. General Fund Business**

**A. Safety Presentation, Artificial Intelligence Policy and Risk Considerations for Local Government, J.A. Montgomery Consulting**

Harry Earle provided a presentation that explored AI in local government, highlighting how it could enhance public service delivery and operational efficiency while discussing real-world examples of potential risks, the need for policy guidance, and the benefits of creating a collaborative team to understand this rapidly growing technology.

**B. Slate of Officers – 2025 Fund Year**

***Motion*** to open nominations.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

The fund commissioners discussed the slate of officers for fund year 2025. Discussion ensued and the consensus was to nominate the following:

1. Chairperson – Kathleen Capristo
2. Vice-Chairperson – Bernard Hvozdovic, Jr.
3. Secretary – Marlena Schmid

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**Motion** to close nominations.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

**Motion** to nominate the above as the Slate of Officers for fund year 2025.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

**C. MELJIF Delegate**

**Motion** to open the nominations for the 2025 MELJIF delegate.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

The fund commissioners discussed the MEL delegate for fund year 2025. Discussion ensued and the consensus was to nominate Joy Tozzi.

**Motion** to close the nominations for the 2025 MELJIF delegate.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

**Motion** to nominate Joy Tozzi as the MELJIF delegate for fund year 2025.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

**D. Cyber JIF Delegate**

**Motion** to open the nominations for the 2025 Cyber JIF delegate.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

The fund commissioners discussed the Cyber JIF delegate for fund year 2025. Discussion ensued and the consensus was to nominate Joy Tozzi.

**Motion** to close the nominations for the 2025 Cyber JIF delegate.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

**Motion** to nominate Joy Tozzi as the Cyber JIF delegate for fund year 2025.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

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**VII. Executive Committee Business**

**A. Approval of the General Fund and Executive Committee Open and Closed Meeting Minutes of November 6, 2024**

**Motion** to approve the General Fund and Executive Committee Open and Closed Meeting Minutes of November 6, 2024.

**Moved:** Kathleen Capristo

**Seconded:** Anthony Cancro

**Vote:** Approved: 3 Abstentions: 3 (J. Tozzi, B. Hvozdovic, M. Pitts)

**B. Reports**

1. Chairperson's Report – Joy Tozzi

There was no report.

2. MEL Delegate's Report – Joy Tozzi

Joy Tozzi stated that the MEL had recently adopted its 2025 budget and rate table.

3. Cyber JIF Delegate's Report – Joy Tozzi

There was no report.

4. Fund Commissioners' Report

There was no report.

5. Attorney's Report – Julie Tattoni, Windels Marx Lane & Mittendorf

Julie Tattoni provided a verbal legislative update.

6. Treasurer's Report

a. Approval of Bill Lists for all Fund Years

**Motion** to approve the bill list totaling \$222,897.85.

**Moved:** Kathleen Capristo

**Seconded:** Bernard Hvozdovic, Jr.

**Vote:** Approved: Unanimous Nay:

b. Treasurer's Report

There was no report.

c. Investment Report

There was no report.

7. Secretary's Report – Marlena Schmid

There was no report.

8. Administrator's Report - Risk & Loss Managers, Inc.

As per the report included in the agenda package.

a. 2025 Fund Year Renewal Documents

Barbara Murphy stated that the 2025 certificates of insurance, auto ID cards and workers' compensation notices were recently sent to members.

9. Managed Care Report – Qual Lynx

As per the report included in the agenda package.

**C. Old Business**

There was no old business.

**D. New Business**

1. Public Hearing and 2024 Budget Revision #1 Adoption

a. **Motion** to Open the Public Hearing on the 2024 Fund Year Budget Revision #1

**Moved:** Kathleen Capristo

**Seconded:** Bernard Hvozdovic, Jr.

**Vote:** Approved: Unanimous Nay:

b. **Motion** to Close the Public Hearing on the 2024 Fund Year Budget Revision #1

**Moved:** Anthony Cancro

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**Seconded:** Michael Pitts  
**Vote:** Approved: Unanimous      Nay:

- c. **Motion** to Adopt the 2024 Fund Year Budget Revision #1

**Moved:** Anthony Cancro  
**Seconded:** Kathleen Capristo  
**Roll Call:** Yea: Kathleen Capristo  
Anthony Cancro  
Bernard Hvozdovic, Jr.  
Michael Pitts  
Joy Tozzi  
Debra Rubin

2. Public Hearing and 2025 Budget Adoption

- a. **Motion** to Open the Public Hearing on the 2025 Fund Year Budget

**Moved:** Kathleen Capristo  
**Seconded:** Bernard Hvozdovic, Jr.  
**Vote:** Approved: Unanimous      Nay:

- b. **Motion** to Close the Public Hearing on the 2025 Fund Year Budget

**Moved:** Bernard Hvozdovic, Jr.  
**Seconded:** Kathleen Capristo  
**Vote:** Approved: Unanimous      Nay:

- c. **Motion** to Adopt the 2025 Fund Year Budget

**Moved:** Bernard Hvozdovic, Jr.  
**Seconded:** Kathleen Capristo  
**Roll Call:** Yea: Kathleen Capristo  
Anthony Cancro  
Bernard Hvozdovic, Jr.  
Michael Pitts  
Joy Tozzi  
Debra Rubin

**E. Public Comment**

There was no public comment.

**F. Closed Session**

**Motion** to adjourn Open Session.

**Moved:** Kathleen Capristo  
**Seconded:** Anthony Cancro  
**Voted:** Approved: Unanimous      Nay:  
Open Session adjourned at 10:03 a.m.

**G. Open Session Resumes**

**Motion** to return to Open Session.

**Moved:** Debra Rubin  
**Seconded:** Bernard Hvozdovic, Jr.  
**Vote:** Approved: Unanimous      Nay:  
Open Session resumed at 10:11 a.m.

1. Claims and Other Actions Established in Closed Session

**Motion** to authorize actions established in Closed Session.

**Moved:** Bernard Hvozdovic, Jr.  
**Seconded:** Anthony Cancro  
**Vote:** Approved: Unanimous      Nay:

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**VIII. Adjournment**

***Motion*** to adjourn.

**Moved:** Bernard Hvozdovic, Jr.

**Seconded:** Kathleen Capristo

**Vote:** Approved: Unanimous      Nay:

The meeting was adjourned at 10:12 a.m.

The next meeting will be held on **Wednesday, January 8, 2025.**

Respectfully submitted,

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Authorized Signature

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Date