

---

**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

---

**GENERAL FUND AND EXECUTIVE COMMITTEE MEETING MINUTES  
November 9, 2022**

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

Chairperson Tozzi called the meeting to order at 9:05 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
Theresa Casagrande	Borough of Fair Haven	Present
Michael Pitts	Township of Montgomery	Absent
Anthony Cancro	Township of Plainsboro	Present
Joy Tozzi	Township of Robbinsville	Present
Marlena Schmid	Township of West Windsor	Present

Alternate Executive Committee

Debra Rubin	Township of Cranbury	Present
Katherine Fenton-Newman	Township of Hopewell	Absent
Bernard Hvozdovic, Jr.	Princeton	Present

Fund Commissioners

Salvatore Masucci	Borough of Helmetta	Absent
David Brown	Township of Ocean	Absent
Vacant	Borough of Pennington	--

Alternate Fund Commissioners

Denise Marabello	Township of Cranbury	Absent
Allyson Cinquegrana	Borough of Fair Haven	Absent
Sandra Bohinski	Borough of Helmetta	Absent
Susan Newman	Township of Hopewell	Present
Tamarah Novak	Township of Montgomery	Present
Tracey Berkowitz	Township of Ocean	Present
Lester Varga	Township of Plainsboro	Absent
Jeffrey Grosser	Princeton	Absent
Jewel Morgan	Township of Robbinsville	Present
John Mauder	Township of West Windsor	Absent

Others Present

Betty Sterling	Borough of Pennington
Kerry Giammetta	Township of West Windsor
Barbara Murphy	Risk and Loss Managers, Inc.
Michaelene Miller	
Julie Tattoni	Windels Marx Lane & Mittendorf
Amanda Meehan	
Brian Maitland	J.A. Montgomery Consulting
Patty Davidson	Qual-Lynx/Qual-Care (TPA)

---

**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

---

Donna Setzer	Qual-Lynx (MCO)
Patti Fahy	Acrisure
Robin Racioppi	NAIMC

**IV. Introduction of Guests**

There were no introductions.

**V. General Fund Business**

There was no general fund business.

**VI. Executive Committee Business**

**A. Approval of the General Fund and Executive Committee Open and Closed Meeting Minutes of September 28, 2022**

**Motion** to approve the General Fund and Executive Committee Open and Closed Meeting Minutes of September 28, 2022.

**Moved:** Marlena Schmid

**Seconded:** Theresa Casagrande

**Vote:** Approved: Unanimous      Nay:

**B. Reports**

1. Chairperson's Report – Joy Tozzi  
There was no report.
2. MEL Delegate's Report – Joy Tozzi  
Chairperson Tozzi stated that the MEL board of fund commissioners had voted to deny the Middlesex JIF's request for the MEL to reconsider its non-renewal.
3. Secretary's Report – Marlena Schmid  
There was no report.
4. Fund Commissioners' Reports  
There was no report.
5. Attorney's Report – Julie Tattoni, Windels Marx Lane & Mittendorf  
As per the legislative update distributed at the meeting.
6. Treasurer's report – Marlena Schmid
  - a. Approval of Bill Lists for All Fund Years  
**Motion** to approve the bill lists totaling \$718,733.59.  
**Moved:** Theresa Casagrande  
**Seconded:** Anthony Cancro  
**Vote:** Approved: Unanimous      Nay:
  - b. Treasurer's Report  
As per the report distributed at the meeting.
  - c. Investment Report  
As per the report distributed at the meeting.
7. Administrator's Report – Risk & Loss Managers, Inc.  
As per the report included in the agenda package.
  - a. 2023 New Business  
Barbara Murphy stated that the administrator's office was currently reviewing four new business submissions for the 2023 fund year. She stated that the submissions would be reviewed with the strategic planning subcommittee.

---

**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

---

8. Managed Care Report – Qual-Lynx  
As per to the report included in the agenda package.
9. Safety/Loss Control – J.A. Montgomery  
Brian Maitland stated that the remaining 2022 member surveys were in the process of being scheduled.

**C. Old Business**

There was no old business.

**D. New Business**

1. 2023 Budget Introduction  
Barbara Murphy reviewed the 2023 fund year budget introduction. She stated that there had been multiple factors affecting the budget including increases to individual member exposures, as well as loss fund and reinsurance costs. She further stated that the Strategic Planning Subcommittee would be convened shortly to discuss a return of surplus that may be used by members to help offset any increases.

**Motion** to introduce the 2023 budget and certify the assessments.

**Moved:** Kathleen Capristo

**Seconded:** Theresa Casagrande

**Vote:** Approved: Unanimous      Nay:

2. Resolution 2022.17 Resolution to Join the NJ Cyber Risk Management JIF  
Barbara Murphy stated that the MEL’s Cyber Risk Management JIF recently held its organization meeting. She stated that members were recently emailed an outline of the deductible structure based upon the level of compliance with the cyber risk management plan. She further stated that members’ current compliance Tier would be grandfathered for one year upon membership in the Cyber JIF. Joy Tozzi volunteered to serve as the Fund’s representative to the Cyber JIF.

**Motion** to approve resolution 2022.17 a resolution to join the NJ Cyber Risk Management JIF

**Moved:** Theresa Casagrande

**Seconded:** Kathleen Capristo

**Roll Call:** Yea: Kathleen Capristo  
Theresa Casagrande  
Anthony Cancro  
Joy Tozzi  
Marlena Schmid  
Bernard Hvozdovic  
Debra Rubin

**E. Public Comment**

There was no public comment.

**F. Closed Session**

**Motion** to adjourn to Closed Session.

**Moved:** Marlena Schmid

**Seconded:** Anthony Cancro

**Voted:** Approved: Unanimous      Nay:

Open Session adjourned at 9:54 a.m.

**MID JERSEY MUNICIPAL JOINT INSURANCE FUND**

---

**G. Open Session Resumes**

**Motion** to return to Open Session.

**Moved:** Marlena Schmid

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

Open Session resumed at 10:07 a.m.

1. Claims Payment Authorizations Established in Closed Session

**Motion** to approve claim payments and authorize actions established in Closed Session.

**Moved:** Anthony Cancro

**Seconded:** Kathleen Capristo

**Vote:** Approved: Unanimous                      Nay:

**VII. Adjournment**

**Motion** to adjourn.

**Moved:** Marlena Schmid

**Seconded:** Anthony Cancro

**Vote:** Approved: Unanimous                      Nay:

The meeting was adjourned at 10:08 a.m.

The next meeting will be held on **Tuesday, December 7, 2022.**

Respectfully submitted,

\_\_\_\_\_  
Authorized Signature