



**NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND**

Wednesday, October 22, 2025

**Meeting via Zoom Video Conference
10:00am - Open Session
Closed Session Immediately Following**

Agenda

Wednesday, October 22, 2025

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AGENDA

Meeting Called to Order – 10:00am – Open Public Meetings Act Read

OPEN PUBLIC MEETINGS ACT

NOTICE OF THIS MEETING WAS GIVEN BY (1) SENDING SUFFICIENT NOTICE HEREWITH TO STAR-LEDGER, (2) POSTING ON THE NJIIF WEBSITE, (3) FILING ADVANCE WRITTEN NOTICE OF THIS MEETING WITH THE CLERK/Administrator of each member municipality and (4) POSTING A COPY OF THE MEETING NOTICE ON THE PUBLIC BULLETIN BOARD OF ALL MEMBER MUNICIPALITIES.

Pledge of Allegiance

1. Roll Call of Executive Committee and Professionals for Open Session
2. Approval of Executive Board Meeting Minutes – September 24, 2025
 - Motion to approve minutes of Executive Board Meeting – September 24, 2025
3. Correspondence
4. Finance Report- (Robert Calise)
5. Chairman’s Report
6. Committee Reports
 - a. Nominating (McNamara)
 - b. By-Laws (Lazorisak)
 - c. Legislative (Carroll)
 - d. Coverage (Konopada)
 - e. Professionals/Management Oversight (Tucci)
 - f. Budget/Finance (McNamara)
 - g. Safety/Risk Management (Lazorisak)
 - h. New Member & Development (Chumacas)

7. Risk Manager's Report (John Serapiglia, Polaris Galaxy)
8. Director of Marketing Report (Al Barlas)
9. Loss Control Consultant's Report (Tim Weir, PMA)
10. TPA Report (Jennifer Signs, PMA)
 - Motion to approve all Professionals' Reports
11. Bill List (Robert Calise)
 - Motion to approve Bill List
12. Old Business
13. New Business
14. Public Comment

IN ORDER TO DISCUSS MATTERS INVOLVING LITIGATION OR POTENTIAL LITIGATION OR CONTRACT MATTERS, AND IN ORDER TO MAINTAIN THE ATTORNEY-CLIENT PRIVILEGE, THE NJIIF EXECUTIVE BOARD IS AUTHORIZED TO MOVE INTO CLOSED SESSION PURSUANT TO SECTION 12(B)(7) OF THE NJ OPEN PUBLIC MEETINGS ACT (N.J.S.A. 10:4-6, ET SEQ). MINUTES SHALL BE TAKEN DURING THIS CLOSED SESSION AND ONCE THE NEED FOR CONFIDENTIALITY NO LONGER EXISTS WITH REGARD TO EACH MATTER, THE APPLICABLE MINUTES WILL BE MADE AVAILABLE TO THE PUBLIC.

- Motion to move into Closed Session (Closed Session to be convened immediately following the suspension of Open Session, via separate Zoom video conference link)
15. *Closed Session – (Eric Nemeth, Esq., Eric J. Nemeth, PC) – Closed Session Matters*
 - Motion to approve minutes of Closed Session from September 24, 2025 Executive Board Meeting
 - Motion to accept Workers Compensation and Multi-Line claims recommendations, and General Counsel's report as presented.
 - Motion to return to Open Session.
 - Motion to approve all actions recommended in Closed Session.
 16. Adjournment
 - Motion to adjourn.



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

The Executive Board

MINUTES

Executive Board Meeting of September 24, 2025



THE NEW JERSEY INTERGOVERNMENTAL INSURANCE FUND MINUTES OF PUBLIC MEETING

September 24, 2025

Call to Order: A meeting of the New Jersey Intergovernmental Insurance Fund was called to order on Wednesday, September 24, 2025, at 10:01 a.m. via Zoom (video and telephonic) conference. Chairman Tucci read the Open Public Meetings Act Statement and announced that notices were placed in designated newspapers and posted as required.

Pledge of Allegiance: Chairman Tucci opened the meeting with the Pledge of Allegiance.

1. Roll Call:

Executive Board Members

Chairman: Thomas Tucci (Township of Cedar Grove)

Secretary: Heather McNamara (Wayne Township)

Maureen Chumacas (Borough of Roseland)

Beverley Konopada (Borough of Mantoloking)

Cpt. Walter Laurencio (City of Union City)

Alex Lazorisak (Warren County)

Executive Board Alternates, Commissioners and Commissioner Alternates

Kathy Boffa (Township of Livingston)

Denise Callery (City of Asbury Park)

Jamie Cryan (Township of Parsippany-Troy Hills)

Nicole Fox (Morristown Parking Authority)

Russ Jones (Township of Livingston)

Mike Kraus (Township of Verona)

Kevin O'Sullivan (Township of Verona)

Joseph Wassel (Borough of Totowa)

Patrick Wherry (Township of Maplewood)

Sam Yodice, Jr. (Borough of Woodland Park)

Joe Zichelli, Esq. (Township of Cedar Grove)

NJIIF Professionals, Risk Managers and Others

Ezio Altamura (GJEM-Otterstedt Agency)

David Balken (Balken Risk)

Al Barlas (Director of Marketing/Co-Administrator)

Alex Best (Fairview Insurance)

Robert Calise (CMFO)

Nancy DiMartino (Eric J. Nemeth, P.C/Recording Secretary)

Zach Edelman (Fairview Insurance)**

Justin Gallo (Polaris Galax/Risk Manager)
 Katelyn Gamba, Esq. (Eric J. Nemeth, P.C.)
 Bob Gemmell (Brown & Brown)**
 Rija Khan, Esq. Eric J. Nemeth, P.C.-General Counsel/Co-Administrator)
 Carol Karp (Acrisure)
 Angelo Lobosco (Lobosco Insurance Group)
 John Matthews (PMA Safety & Loss Control)
 Spiro Molfetas (Polaris Galax/Risk Manager)
 Eric J. Nemeth Esq. (Eric J. Nemeth, P.C.-General Counsel/Co-Administrator)
 Joe Razzano (Fairview Insurance)
 John Serapiglia (Polaris Galax/Risk Manager)
 Jennifer Signs (PMA TPA)
 Peter Soriero (SIP)
 Scott Stohrer (PMA Safety & Loss Control)
 Stephanie Wehrman (PMA TPA)
 Tim Weir (PMA Safety & Loss Control)
 Jack Zisa (Regional Risk Managers)

***Joined the meeting after Roll Call*

2. Approval of the Minutes of the Executive Board Meeting of August 7, 2025. It was moved by Konopada, seconded by Chumacas, that the Minutes of the NJIIF’s August 7, 2025 Executive Board Meeting be accepted as presented.

Roll Call:	
Aye:	Tucci, McNamara, Chumacas, Konopada
Nay:	None
Abstain:	Laurencio, Lazorisak

3. Correspondence: GC/Co-Admin Nemeth reported that his office received a notice from DOBI that our 2024 Audit report was missing from the website; Nemeth advised DOBI that it would be posted as soon as the report is completed and adopted by the NJIIF.
4. Finance Report: CFO Calise reported that the final NJIIF financials through September 19, 2025, including assessments, claims payments and latest investment report, are in the meeting packet. Calise advised as to the status of the NJIIF’s current cash balance and interest rates on cash investments.
5. Chairman’s Report: Chairman Tucci noted that we are heading into leaf season and reminded Members, especially the DPWs, to be aware of risks and to be diligent in leaf removal.
6. Committee Reports
 - a. Nominating Committee (Chair Heather McNamara) No report.
 - b. By-Law Committee (Chair Alex Lazorisak) No report.
 - c. Legislative Committee (Chair Thomas Carroll). No report.

- d. Coverage Committee (Chair Beverley Konopada) –See Agenda Item 15, Closed Session, below.
- e. Professionals Committee (Chair Thomas Tucci). Chairman Tucci introduced Resolution NJIIF-P-2025-019 Appointment of TAB for Document Management Purposes. Commissioner Konopada noted that scanned public meeting minutes still have to be saved in physical format. It was moved by Konopada, seconded by Laurencio, to approve Resolution NJIIF-P-2025-019 Appointment of TAB for Document Scanning program.

Roll Call:	
Aye:	Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay:	None
Abstain:	None

- f. Budget/Finance Committee (Chair McNamara). GC/Co-Admin Nemeth and J. Gallo (Risk Manager) provided details regarding Resolution NJIIF-O-2025-21:Allocation of Hurricane Ida Flood Insurance Reimbursements. It was moved by McNamara, seconded by Lazorisak, to approve Resolution NJIIF-O-2025-21:Allocation of Hurricane Ida Flood Insurance Reimbursements.

Roll Call:	
Aye:	Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay:	None
Abstain:	None

- g. Safety/Risk Management Committee (Chair Alex Lazorisak). Commissioner Lazorisak introduced Resolution NJIIF-O-2025-022: Safety Incentive Program Awards for 2024. Commissioner Lazorisak further reported that the NJ Attorney General’s Office issued new guidelines on excessive force; he noted that the new guidelines are making it very difficult for law enforcement and that he believes it will result in more litigation.

It was moved by Lazorisak, seconded by Laurencio, to approve Resolution NJIIF-O-2025-022: Safety Incentive Program Awards for 2024.

Roll Call:	
Aye:	Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay:	None
Abstain:	None

- h. Member & Development Committee (Chair Maureen Chumacas) No report.

- 7. Risk Manager’s Report (Polaris Galaxy). J. Gallo advised that the NJIIF is making progress in the 2026 excess insurance renewal process and that 2/3rds of the Members have submitted their applications. Gallo further reported that he expects to have the projections

by mid-October. Finally, Gallo noted that Polaris Galaxy will be manning a booth at the League of Municipalities in November.

8. Director of Marketing Report (Barlas). Barlas reported that there is currently a list of approximately ten prospective new members for 2026, all in different stages of review. Barlas also noted that there are ten Members up for renewal this year and so far, four renewals have been received to-date.
9. Loss Control Consultant Report (PMA/T. Weir). Weir reported that he and J. Matthews provided onsite risk control services to nine members over the last month, including but not limited to loss cause issues and assistance with PEOSH. Weir also thanked the Livingston Fire Department for hosting an Elevator Rescue class on September 16th. Weir also noted that the most recent Safety Seen Newsletter included information regarding weather preparedness and an early reminder for Fire Prevention Week in October.
10. TPA Report (J. Signs/PMA TPA). J. Signs provided an update on aggregate WC claims received through 9/1/25. It was reported that to-date, several Members have no reported claims for 2025, and that for those claims filed so far in 2025, many Members have 100% on-time reporting. Further, Signs reported that no new COVID claims have been received since 2023, and reported that out of 110 related claim petitions, only 25 remain open.

GC/Co-Admin Nemeth noted that going forward, all property damage claims outside of PMA’s authority to settle will be presented to the Board for approval. In that regard, Risk Manager Gallo introduced a Request for Payment regarding a property damage claim for the Township of Verona, related to mold damage in the Police Department in the amount of \$97,418.14.

It was moved by Laurencio, seconded by Konopada, to approve payment of the Township of Verona’s mold claim damages in the amount of \$97,418.14.

Roll Call:	
Aye:	Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay:	None
Abstain:	None

S. Wehrman (PMA TPA) announced that the PMA team would be holding a series of workshops regarding the reporting, submission and tracking of Workers Compensation claims. The first session will be a virtual presentation on Thursday, October 23rd at 10:00am

It was moved by Laurencio, seconded by Konopada, to approve all Professionals’ Reports.

Roll Call:	
Aye:	Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay:	None
Abstain:	None

11. Bill List. It was moved by Lazorisak, seconded by McNamara to approve the September Bill List as presented.

Roll Call:
Aye: Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay: None
Abstain: None

12. Old Business – None.

13. New Business – GC/Co-Admin Nemeth reported that the NJIIF is investigating options for securing leased office space as the formal headquarters of the NJIIF and which will support a return to in-person meetings. Chairman Tucci thanked the Township of Wayne for hosting the NJIIF’s monthly meetings since the NJIIF’s inception.

14. Public Comment. Chairman Tucci opened the Public Comment Section of the Meeting.

There being no public comment, Chairman Tucci closed the Public Comment period.

15. Closed Session. It was moved Konopada, seconded by Laurencio, that the Board move into Closed Session.

Roll Call:
Aye: Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay: None
Abstain: None



**THE NEW JERSEY INTERGOVERNMENTAL INSURANCE FUND
MINUTES OF PUBLIC MEETING – Closed Session Summary and Adjournment**

September 24, 2025

Call to Order: Closed Session of the September 24, 2025 Meeting of the New Jersey Intergovernmental Insurance Fund was called to order at 10:39 a.m. via Zoom conference.

Minutes of Closed Session: August 7, 2025. It was moved by Chumacas, seconded by Konopada that the Minutes of Closed Session of the NJIIF’s meeting of August 7, 2025 be accepted as presented.

Roll Call:
Aye: Tucci, McNamara, Chumacas, Konopada
Nay: None
Abstain: Laurencio, Lazorisak

It was moved by Konopada, seconded by Lazorisak, that the WC and ML Claims recommendations and General Counsel’s Report be accepted as presented.

Roll Call:
Aye: Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay: None
Abstain: None

It was moved by Lazorisak, seconded by Chumacas, that the Board return to Open Session.

Roll Call:
Aye: Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay: None
Abstain: None

Executive Board Returns to Open Session via Zoom (video and telephonic) conference at 11:42 a.m.

It was moved by Laurencio, seconded by Lazorisak, to approve all actions presented in Closed Session of the September 24, 2025 Executive Board Meeting, including but not limited to requests for settlement authority for WC and/or ML matters listed in the Closed Session Matters agenda and the coverage positions recommended in Closed Session.

Roll Call:
Aye: Tucci, McNamara, Chumacas, Konopada, Laurencio, Lazorisak
Nay: None
Abstain: None

16. Adjournment - There being no further business to discuss, it was moved by Konopada, seconded by McNamara, to adjourn the September 24, 2025 Executive Board Meeting.

Roll Call:
Aye: Tucci, McNamara, Callery, Chumacas, Cryan, Konopada,
Nay: None
Abstain: None

The NJIIF's September 24, 2025 Meeting was adjourned at 11:45 a.m.



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

The Executive Board

***CLOSED SESSION MATTERS
OCTOBER 22, 2025***



Closed Session Motion

For the October 22, 2025 Meeting of the New Jersey Intergovernmental Insurance Fund

Following are the matters to be discussed in Closed Session:

Workers Compensation Fund Claim Matters

Case Update Reports, Coverage Recommendations and Requests for Settlement Authority (RSA):

1. Morales adv. City of Asbury Park (W001184396)-----RSA
2. Morales adv. City of Asbury Park (W003444325)-----RSA
3. Walsh adv. Township of Old Bridge (W003584281)-----RSA
4. Cupo adv. Borough of Teterboro (W004269265)-----RSA**
5. Rodriguez adv. City of Union City (W004032192)-----RSA

*** (settlement authority was provided in May 2025, however defense counsel is requesting an additional \$9,000 in fees)*

Case Update Reports for WC Fund Subrogation/Restitution Claims:

1. Huncken adv. Township of Maplewood (W004335768)-----Recovery
2. Paulk adv. City of Asbury Park (W004416614)-----Case Update
3. Young adv. City of Asbury Park (W004425247)-----Case Update
4. Karabin adv. Township of Old Bridge (W004079724)-----Case Update
5. Estrella adv. City of Union City (W004179372)-----Case Update
6. Garcia adv. City of Union City (W004387018)-----Case Update

Multi-Line Fund Claim Matters

Property Damage Payment Requests

1. City of Union City (L004987044; DOL7/24/25)-----\$32,519.72
2. City of Bayonne (L004626852; DOL 7/14/25)-----\$55,432

Case Update Reports or Requests for Settlement Authority (RSA):

1. Karkour v. City of Bayonne (OGC#2071 / PMA Claim# L003096685) -----Case Closure
2. Ozuna v. City of Bayonne (OGC #2074 / PMA Claim # L001641568) -----Case Closure
3. Shaw/Merwede v. Twp. of Cedar Grove (OGC #2141 / PMA Claim #L002921329) ----Case Closure
4. Mainardi v. Township of Maplewood (OGC#2332 / PMA Claim #L003579140) -----Case Closure
5. Mansilla (II) v. City of Union City (OGC #2297 / PMA Claim# L003793394)-----RSA
6. Esposito v City of Union City (OGC #2552 / PMA Claim# L003793394)-----Case Closure
7. Velasquez v City of Union City (OGC #2187 / PMA Claim # L003444534)-----Case Closure
8. Debro/Jennings v. Township of Verona (OGC #2594 / PMA Claim # L003801433) ---Case Closure
9. Frech v. Township of Wayne (OGC#2410 / PMA Claim# L004010830) -----Case Closure

Coverage Recommendations for New Claims/Litigation:

1. Doty v. City of Asbury Park (OGC# 2763 / PMA Claim# L005003715)
2. Pugh v. City of Asbury Park (OGC# 2764 / PMA Claim# L005001361)
3. Wright v. City of Asbury Park (OGC# 2767 / PMA Claim# L005006424)
4. Esparza v. City of Union City (OGC# 2762 / PMA Claim# L004258643)
5. Ortega v. City of Union City (OGC# 2766 / PMA Claim# L004254954)
6. 1982 Hamburg LLC v. Township of Wayne (OGC# 2765 / PMA Claim# L005004570)