



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

Tuesday, December 30, 2025

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

Agenda

Tuesday, December 30, 2025

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

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 – December 10, 2025
 - Motion to approve minutes of Executive Board Meeting – December 10, 2025
3. Approval of Executive Board Meeting Minutes - December 18, 2025
 - Motion to approve minutes of Executive Board Meeting – December 18, 2025
4. Correspondence
5. Finance Report- (Robert Calise)
6. Chairman's Report
7. Committee Reports
 - a. Nominating (McNamara)
 - b. By-Laws (Lazorisak)
 - c. Legislative (Carroll)
 - d. Coverage (Konopada)
 - e. Professionals/Management Oversight (Tucci)



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

- f. Budget/Finance (McNamara)
 - g. Safety/Risk Management (Lazorisak)
 - h. New Member & Development (Chumacas)
- Motion to approve the applications of the Township of Bloomfield, Borough of Caldwell and the Town of Morristown for membership in the NJIIF effective January 1, 2026.
8. Risk Manager's Report (Justin Gallo, Polaris Galaxy)
9. Director of Marketing Report (Al Barlas)
10. Loss Control Consultant's Report (Tim Weir, PMA)
11. TPA Report (Jennifer Signs, PMA)
- Motion to approve all Professionals' Reports
12. Bill List (Robert Calise)
- Motion to approve Bill List
13. Old Business
14. New Business
15. 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)



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

16. *Closed Session – (Eric Nemeth, Esq., Eric J. Nemeth, PC) – Closed Session Matters*

- Motion to approve minutes of Closed Session from December 10, 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.

17. Adjournment

- Motion to adjourn.



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

The Executive Board

MINUTES

Executive Board Meeting of December 10, 2025



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

Agenda Page 4



THE NEW JERSEY INTERGOVERNMENTAL INSURANCE FUND MINUTES OF PUBLIC MEETING

December 10, 2026

Call to Order: A meeting of the New Jersey Intergovernmental Insurance Fund was called to order on Wednesday, December 10, 2025, at 10:12 a.m. via Zoom (video and telephonic) conference and in person at the North Jersey Country Club, 594 Hamburg Turnpike, Wayne, New Jersey. 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)
Tom Carroll (Borough of Wanaque)
Maureen Chumacas (Borough of Roseland)
Beverley Konopada (Borough of Mantoloking)
Alex Lazorisak (Warren County) *

Executive Board Alternates, Commissioners and Commissioner Alternates

Kathy Boffa (Township of Livingston)
Denise Callery (City of Asbury Park)
Adam Cruz (City of Asbury Park)
Nicole Fox (Morristown Parking Authority)
Russ Jones (Township of Livingston)
Kevin O'Sullivan (Township of Verona)**
Nick Saros (Borough of Teterboro)
Joseph Wassel (Borough of Totowa)
Patrick Wherry (Township of Maplewood)
Sam Yodice, Jr. (Borough of Woodland Park)
Joe Zichelli, Esq. (Township of Cedar Grove)

NJIIIF Professionals, Risk Managers and Others

Al Barlas (Director of Marketing/Co-Administrator)
Bill Baskay (PMA Safety & Loss Control)
Lisa Behrens (Polaris Galax/Risk Manager)



Alex Best (Fairview Insurance)
Robert Calise (CMFO)
Gloria Carter (Polaris Galax/Risk Manager)
Nancy DiMartino (Eric J. Nemeth, P.C/Recording Secretary)
Justin Gallo (Polaris Galax/Risk Manager)
Katelyn Gamba, Esq. (Eric J. Nemeth, P.C.-General Counsel/Co-Administrator)
Carol Karp (Acrisure)
Rija Khan, Esq. (Eric J. Nemeth, P.C.-General Counsel/Co-Administrator)Michael
Kronyak (Financial Consultant)
John Matthews (PMA Safety & Loss Control)
Matt McArrow (GJEM-Otterstedt Agency)
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)
Peter Soriero (SIP)
Scott Stohrer (PMA Safety & Loss Control)
Jennifer Signs (PMA TPA)
Myra Tufaro (Lincoln Risk Management)
Danielle Voda (Fairview Insurance)**
Stephanie Wehrman (PMA TPA)
Tim Weir (PMA Safety & Loss Control)
Jack Zisa (Regional Risk Managers)**

* *Left the meeting prior to voting.*

** *Joined the meeting after Roll Call*

Chairman Tucci presented an award to Tim Weir of PMA Safety & Loss Control upon his retirement, recognizing his many years of dedicated service to the NJIIF.

2. Approval of the Minutes of the Executive Board Meeting of November 5, 2025. It was moved by McNamara, seconded by Konopada, that the Minutes of the NJIIF's November 5, 2025 Executive Board Meeting be accepted as presented.

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

3. Correspondence: None.
4. Finance Report: CFO Calise reported that the NJIIF financials through December 5, 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 shared his thoughts and extended best wishes for a safe and healthy holiday season.

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). No report.
- f. Budget/Finance Committee (Chair McNamara). Chair McNamara and CFO Calise provided an overview of the NJIIF's 2026 Budget and advised that there were no changes to the version as introduced. Chairman Tucci requested a motion to adopt the 2026 Budget as presented. It was moved by McNamara, seconded by Carroll to adopt the 2026 NJIIF Budget as presented.

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

Chair McNamara introduced the Second Amended 2025 Budget. CFO Calise provided an overview, which reflects a line item transfer from the excess insurance line based upon savings realized in excess insurance premiums. It was moved by McNamara, seconded by Carroll, to adopt the Second Amended 2025 NJIIF Budget.

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

Chairman Tucci provided background on Resolution NJIIF-O-2025-023 Authorizing the NJIIF Office Lease for 100 Passaic Avenue, Fairfield, NJ Property. Co-Administrator Barlas and GC/Co-Administrator Nemeth provided an overview of due diligence undertaken in locating the space, and the financial terms of the lease. It was moved by McNamara, seconded by Carroll to approve Resolution NJIIF-O-2025-023 Authorizing the NJIIF Office Lease for 100 Passaic Avenue, Fairfield, N.J.

Roll Call:
Aye: Tucci, McNamara, Carroll, Chumacas, Konopoda
Nay: None
Abstain: None

- g. Safety/Risk Management Committee (Chair Alex Lazorisak). No report.
- h. Member & Development Committee (Chair Maureen Chumacas) Director of Marketing/Co-Administrator Barlas provided a summary of the Borough of Paramus' New Member Application, and noted that the Borough Counsel had voted to approve Paramus' membership in the NJIIF. Barlas further reported that all 2026 renewal Members have renewed their NJIIF membership. In addition, the new member applications of Bloomfield and Caldwell will be presented for approval at the December 30, 2025 NJIIF meeting.

It was moved by McNamara, seconded by Carroll, to accept the Borough of Paramus for membership in the NJIIF.

Roll Call:
Aye: Tucci, McNamara, Carroll, Chumacas, Konopoda
Nay: None
Abstain: None

- 7. Risk Manager's Report (Polaris Galaxy). J. Gallo advised that almost all excess insurance quotes have been received and are under review. Additionally, Gallo noted that he will announce in January recommendations for the next members to undergo property appraisals for 2026. Finally, Gallo reported that the NJIIF's new Cyber program is going well, with 11 members in the portal.
- 8. Director of Marketing Report (Barlas). See Member & Development Committee Report above.
- 9. Loss Control Consultant Report (PMA/T. Weir). Weir expressed his appreciation for the opportunity to work with the NJIIF for over ten years and that he is leaving risk control services in capable hands.
- 10. TPA Report (J. Signs/PMA TPA). J. Signs provided an update on aggregate WC claims received through 12/1/25. 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 22 remain open.

It was moved by McNamara, seconded by Konopada, to approve all Professionals' Reports.

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

11. Bill List. Following a request by CFO Calise to add payment to Coalition (cyber training consultant) to the 12/10/25 Bill Lit, it was moved by McNamara, seconded by Carroll to approve the amended December Bill List, as presented.

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

12. Old Business – None.
13. New Business – None.
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 McNamara, seconded by Carroll, that the Board move into Closed Session to consider the matters listed on the Closed Session Matters agenda.

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



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

December 10, 2025

Call to Order: Closed Session of the December 10, 2025 Meeting of the New Jersey Intergovernmental Insurance Fund was called to order at 10:44 a.m. via Zoom conference and in person at the North Jersey Country Club, 594 Hamburg Turnpike, Wayne, New Jersey.

Minutes of Closed Session: November 5, 2025. It was moved by McNamara, seconded by Chumacas that the Minutes of Closed Session of the NJIIIF's meeting of November 5, 2025 be accepted as presented.

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

It was moved by Carroll, seconded by McNamara, that the WC and ML Claims recommendations and General Counsel's Report for the matters listed on the Amended Closed Session Matters agenda be accepted as presented.

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

It was moved by Carroll, seconded by Konopada, that the Board return to Open Session.

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

Executive Board Returns to Open Session via Zoom (video and telephonic) conference at 11:16 a.m.



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

It was moved by Konopada, seconded by Carroll, to approve all actions presented in Closed Session of the November 5, 2025 Executive Board Meeting, including but not limited to requests for settlement authority for WC and/or ML matters listed in the Amended Closed Session Matters agenda and the coverage positions recommended in Closed Session.

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

GC/Co-Administrator Nemeth reminded everyone that the NJIIF's 12/30/25 Board meeting will be going forward as scheduled.

16. Adjournment - There being no further business to discuss, it was moved by McNamara, seconded by Carroll, to adjourn the December 10, 2025 Executive Board Meeting.

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

The NJIIF's December 10, 2025 Meeting was adjourned at 11:23 a.m.



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

The Executive Board

MINUTES

Executive Board Meeting of December 18, 2025



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

Agenda Page 12



THE NEW JERSEY INTERGOVERNMENTAL INSURANCE FUND MINUTES OF PUBLIC MEETING

December 18, 2025

Call to Order: A meeting of the New Jersey Intergovernmental Insurance Fund was called to order on Thursday, December 18, 2025, at 9:01 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)
Tom Carroll (Borough of Wanaque)
Maureen Chumacas (Borough of Roseland)
Walter Laurencio (City of Union City)
Alex Lazorisak (Warren County)

Executive Board Alternates, Commissioners and Commissioner Alternates

Melissa Johnson (Township of Old Bridge)
Russ Jones (Township of Livingston)
Patrick Wherry (Township of Maplewood)
Joe Zichelli, Esq. (Township of Cedar Grove)

NJIIIF Professionals, Risk Managers and Others

Al Barlas (Director of Marketing/Co-Administrator)
Alex Best (Fairview Insurance)
Robert Calise (CMFO)
Nancy DiMartino (Eric J. Nemeth, P.C./Recording Secretary)
Justin Gallo (Polaris Galax/Risk Manager)
Carol Karp (Acrisure)
Michael Kronyak (Financial Consultant)
John Matthews (PMA Safety & Loss Control)
Matt McArrow (GJEM-Otterstedt Agency)
Eric J. Nemeth Esq. (Eric J. Nemeth, P.C.-General Counsel/Co-Administrator)
Joe Razzano (Fairview Insurance)
Scott Stohrer (PMA Safety & Loss Control)
Jennifer Signs (PMA TPA)
Myra Tufaro (Lincoln Risk Management)



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

2. Introduction of Resolution NJIIF-O-2025-024: Authorization to Bind Excess Insurance Policies for 2026. Risk Manager J. Gallo provided an overview of the 2026 excess insurance policy/carrier options, noting that the NJIIF has the opportunity to realize a substantial savings in premiums with no changes in limits or SIRs by selecting Obsidian Specialty Insurance for Excess GL/AL/POL-EPLI and Law . It was moved by Lazorisak, seconded by Carroll, to approve NJIIF-O-2025-024: Authorization to Bind Excess Insurance Policies for 2026.

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

3. Bill List. It was moved by Carroll, seconded by Laurencio to approve the Special December 18, 2025 Bill List as presented.

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

4. Other Business – None.
5. Adjournment - There being no further business to discuss, it was moved by Carroll, seconded by Lazorisak, to adjourn the December 18, 2025 Executive Board Meeting.

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

The NJIIF's December 18, 2025 Meeting was adjourned at 9:07 a.m.



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND

The Executive Board

CLOSED SESSION MATTERS
DECEMBER 30, 2025



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND



Closed Session Agenda

For the December 30, 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. Gonzalo adv. City of Union City (*W003380681*) ----- RSA

Case Update Reports for WC Fund Subrogation/Restitution Claims:

1. Hand adv. City of Asbury Park (*W004463161*) ----- Case Update
2. Talerico adv. Township of Wayne (*W004447997*) ----- Case Update

Multi-Line Fund Claim Matters

Property Damage Payment Requests

No report.

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

1. Cullum v. City of Asbury Park (OGC# 2672 / PMA Claim# L004498093 ----- RSA
2. Frederick v. City of Bayonne (OGC# 2449 / PMA Claim# L003592235) ----- RSA

Coverage Recommendations for New Claims/Litigation:

No report.



NEW JERSEY
INTERGOVERNMENTAL
INSURANCE FUND