



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
September 18<sup>th</sup>, 2014**

**The Hotel Woodbridge at Metropark, Iselin, NJ at 11:00am The Sunset Room 3<sup>rd</sup> Floor**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:10 AM.**

**OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD**

**PLEDGE OF ALLEGIANCE**

Jim Rodino  
Chris Reid  
Barbara Russo  
Ted Ehrenburg  
Lisa O'Neill  
Tom Czerniecki - Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Michael Martello - Absent  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis - Absent  
Russ Jones - Absent  
Cesar Correa  
Marc Dashield  
Tim Quinn  
Ann Cucci - Absent  
BettyAnn Stinchcomb  
Sonia Brown  
Paula Cozzarelli  
Frank Ruggiero  
Joseph Wassel - Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis



## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 723/14 MEETING**

**MOTION:** Commr. Krane

**SECOND:** Commr. Matheis

**ABSTAIN:** Commr. Casagrande, Ruggiero, Guarino, Reid, O'Neill,

#### **▪ MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

#### **▪ ADOPTION OF RESOLUTIONS**

### **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 28-14 – Approving Certain Disbursements totaling \$3,032,052.63 and;**
- **Resolution 29-14 – Approving Claims Payments totaling \$3,472,674**

**MOTION:** Commr. Matheis

**SECOND:** Commr. Ruggiero

#### **VOTE: ROLL CALL**

Jim Rodino

Chris Reid

Barbara Russo

Ted Ehrenburg

Lisa O'Neill

Tom Czerniecki - Absent

Tim Dacey - Absent

Joanna Mustafa

Theresa Casagrande

Eleanor McGovern

Peter Valesi

John DiStefano

Edward Forte - Absent

Lou Guarino

Paul Zarbetski

Joan Hullings

Quentin Wiest - Absent

Jeff Filiatreault

Michael Martello - Absent

Laura Reinertsen

Greg Whitehead

Nancy Koblis - Absent

Russ Jones - Absent

Cesar Correa

Marc Dashield

Tim Quinn

Ann Cucci - Absent

BettyAnn Stinchcomb



Sonia Brown  
Paula Cozzarelli  
Frank Ruggiero  
Joseph Wassel - Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis

- **Resolution 30-14 – Approving Fund Defense Counsel**

**MOTION:** Commr. Matheis

**SECOND:** Commr. Valesi

**VOTE ROLL CALL**

Jim Rodino  
Chris Reid  
Barbara Russo  
Ted Ehrenburg  
Lisa O'Neill  
Tom Czerniecki - Absent  
Tim Dacey - Absent  
Joanna Mustafa  
Theresa Casagrande  
Eleanor McGovern  
Peter Valesi  
John DiStefano  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski  
Joan Hullings  
Quentin Wiest - Absent  
Jeff Filiatreault  
Michael Martello - Absent  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis - Absent  
Russ Jones - Absent  
Cesar Correa  
Marc Dashfield  
Tim Quinn  
Ann Cucci - Absent  
BettyAnn Stinchcomb  
Sonia Brown  
Paula Cozzarelli  
Frank Ruggiero  
Joseph Wassel - Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis



## **Executive Director – NIP Group - E. Miller**

- **Financial Fast Track** – The 7/31/14 Fast Track has been updated using the June 30, 2014 actuarial report. The following points were the key points on the revised report:
  - 950k increase in ultimate reserves on 2012 and 2013 due to adjustment of projected loss ratio and LDF's
  - Fast track is always an estimate based on expected loss ratio
  - Actuarial report “trues up” development and may result in upward or downward adjustment of ultimate reserves
  - GL and EPL are driving the development
  - WC holding steady – good news!
  - \$400k increase in ultimates on 2014 year
  - WC frequency of severity grew YOY 2014 vs 2013
    - WC @ 6/30/14 - 15 claims for a total of \$1,153,505 vs. 4 claims for a total of \$485,081 @ 6/30/13
  - Comparing 6/30/14 actuarial report to 12/31/13 report shows \$600k adjustment to surplus - \$1.8 mm to \$1.2 mm
  - A .3% change as a function of total fund balance
  
- **“Draft” Resolution for Supplemental Assessment** – Mr. Miller reviewed the draft resolution and asked for comments or questions from the Commissioners.
  - Commissioner Casagrande opined that the Fund should not delay the implementation of the Supplemental Assessment because it is in the best interests of the Fund from both a financial and marketing standpoint. It would further strengthen the Fund's balance sheet and make the GSMJIF a more attractive option for prospective members. Commissioners Valesi and Ruggiero felt that the Fund's current financial position was secure and that it was still a strong option for other municipalities seeking membership. Chairman Rodino and Commissioner Krane supported that view as well. After some further discussion, it was agreed to put a final resolution on the October meeting agenda for an up or down vote by the Fund Commissioners.
  
- **2015 RFQ Posting** – The 2015 Service Provider RFQ's were posted and responses have been coming in. The Fund Administrator will provide the Executive Committee with an overview of all submissions by category in the same manner as in 2013, with the Executive Committee making its recommendations to the Commissioners at the November Fund meeting.
  
- **PEJIF Status** – The City of East Orange joined the PEJIF effective 9/15/14, bringing total membership to six. Members are making strong use of the risk control and claims management services provided by the JIF.
  
- **DCA- FDS Filing** – It was noted that DCA has some problems with its website that caused some Commissioners difficulties in successfully registering. All issues have been resolved.
  
- **Prospects (J. Hall)** – Submissions have been received for Belleville Township, Cinnaminson Township, Freehold Borough, Roxbury Township, Borough of South River, Vernon Township, and Vernon Township MUA
  
- **Renewal (J. Hall)** - Reminder that we are missing renewal information from a number of members. Please work with your Risk Managers to secure and submit all information as soon as possible.



## **Wellness, Safety and EPL Training – A. Ven Graitis, VP of Risk Control – Wellness, EPL and Safety & Wendy Wiebalk Litigation Manager**

- **Wellness, Biggest Loser, Wellness Incentive Awards - A. Ven Gratis** – Congratulations to the winners of the Biggest Loser Challenge. Winners from 5<sup>th</sup> to 1<sup>st</sup> place are: Team Ham Head from Union finished in 5<sup>th</sup> place winning \$100 with an average percent of body loss of 10.99%, Team SouperFatPats from Parsippany finished in 4<sup>th</sup> place winning \$200 with an average percent of body loss of 11.94%, Team Feather Weights from Parsippany finished in 3<sup>rd</sup> place winning \$300 with an average percent of body loss of 12.47, Team S.O.R.E. Losers from Union finished in 2<sup>nd</sup> place winning \$400 with an average percent of body loss of 12.63%, and team IPP from Union finished in first place winning \$500 with an average percent of body loss of 12.85%.

The following member municipalities were awarded Wellness Incentive Program awards: North Plainfield -\$1,500, West Orange-\$500, Livingston-\$500, Highland Park-\$500, Maplewood-\$1,500, Parsippany Troy Hills-\$1,250, Montclair-\$1,250, Ewing -\$250, Caldwell-\$250, North Brunswick-\$1,500, Fanwood-\$250, Freehold-\$500, Bloomfield-\$250, Howell-\$500, Englewood-\$1,500, Union \$1,500, Lawrence-\$500, and New Providence-\$500.

The Wellness Incentive Program will be continued for the 2014-15 year. The goal is to have all members join as 18 out of the 35 current members were awarded WIP awards for the 2013-14 year. The next completion will be a “Wellness Idea Competition” to encourage members to suggest events that are of most interest to them. Another Walk to Win competition will take place as well.

- **Police Professional- A. Ven Graitis** - The police action plan will create a notification procedure between the Risk Control and Claims group. This will allow instant follow up for Risk Control including bringing in experts such as Response Law, Frank Rodgers Group, RGI, or other professional firms. In addition, we will address recent police LEL issues at all SCM’s. Risk Control will also provide confirmation letters to formalize discussions, recommendations and risk control actions.
- **Training** - Members must continue to schedule EPL training and make sure all employees are trained at least once every two years or sooner.

## **Claims Update – Robert Persico Vice President Claims**

**Jet-Vac, Sewer Cleaning Equipment Case Review - R. Persico** – Bob presented a case study on the inherent dangers regarding sewer cleaning equipment. Specifically the use of a Jet-Vac pressure hose and nozzle when maintaining the township’s sewer system. The injuries this equipment could cause are severe and include fatalities.

## **Treasurer’s Report – Patrick DeBlasio**

Mr. DeBlasio reviewed the monthly treasurer’s report and cash management account and advised that the Fund has met all outstanding obligations and its financial position is secure.



**MOTION TO ADJOURN TO EXECUTIVE SESSION, NOT OPEN TO THE PUBLIC IN ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT, N.J.S.A. 10:4-12(B), TO DISCUSS PENDING OR ANTICIPATED LITIGATION (CLAIMS)**

**MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS**

**MOTION:** Commr. Ehrenburg  
**SECOND:** Commr. Correa  
**VOTE:** Unanimous

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Ehrenburg  
**SECOND:** Commr. Cozzarelli  
**VOTE:** Unanimous

**Claims:**

**Union Township WC Claim- Granted Settlement Authority**  
**Township of Hamilton – WC Claim – Granted Settlement**  
**City of Hoboken – Lia. Claim – Granted Settlement**  
**Township of Bloomfield – EPL Claim – Granted Settlement**  
**Howell Township – WC. Claim – Granted Settlement**  
**Union Township – WC Claim – Granted Settlement**  
**Township of Livingston – Lia. – Granted Settlement**  
**Union Township – WC Claim – Granted Settlement**

**MOTION:** Commr. Brown  
**SECOND:** Commr. Valesi

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 12:18PM and Commissioner Stinchcomb seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

**ALSO PRESENT:**

Earl Miller – NIP  
Madeline Delgado – NIP  
Steve Edwards – BGIA  
Robert Persico – NIP  
James Renner – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Robert Smith – NIP  
Wendy Wiebalk – NIP  
Brian Erlandsen – BGIA  
George Crosby - BGIA  
Francis Kelly – NIP  
Patrick DeBlasio – Treasurer  
Michael O’Connell – PQA  
Walt Reibrich – PMA  
Ken Child – PMAMC  
David Weightman – PMAMC  
Ilene Laursen – CS & Buckelew  
Ray Vaughn – AGA  
LaTonya Jackson – GR Murray  
Judith Cannon – Qual-Lynx  
Mike Lovett – Warren Township  
Lt. Jim Andrinopoulos - Caldwell  
Glenn Jacobs – Fairview Insurance  
Larry Graham – Fairview Insurance  
Dom Cinelli – Brown & Brown Metro  
Gregory Whitehead – Lawrence Township  
David Balken – Balken Risk