



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
July 26, 2017  
The Hotel Woodbridge Iselin, NJ Room – Room 203 at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:09 AM.**

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

**PLEDGE OF ALLEGIANCE**

**SWEARING IN OF FUND COMMISSIONERS:**

- Stephanie Oppegaard (Commissioner) – Neptune Township

**ROLL CALL OF FUND COMMISSIONERS:**

John Camera  
Barbara Russo  
Matt Watkins  
Lisa O’Neill  
Michael King - Absent  
Eric Shubiger – Absent  
Ed Hynes – Absent  
Hilary Hyser  
Theresa Casagrande  
Fred Tompkins  
Joseph Bellina  
Cosmo Cirillo  
Borough of Haddon Heights - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Patrick Wherry – Absent  
Louis Palazzo  
Robert J. Smith  
Laura Reinertsen - Absent  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn



Jillian Barrick – Absent  
Stephanie Oppegaard  
Doug Marvin  
Kathryn Monzo  
Robert Pittfield - Absent  
David Hollod  
Ann Cucci - Absent  
Frank Ruggiero  
Barry Lewis - Absent  
John Waryas  
Karen Caulfield - Acting Chairperson  
Mark Krane  
Jack Sayers - Absent

### **APPROVAL OF MINUTES OF 6/21/17 MEETING**

**MOTION:** Commr. Guarino

**SECOND:** Commr. Ruggiero

**ABSTAIN:** Commrs. B. Russo; T. Casagrande; F. Tomkins; J. Bellina; C. Cirillo; J. Hullings; R. Jones; T. Quinn; S. Oppegaard; K. Monzo; D. Hollod; M. Krane

### **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**

In accordance with Section 8 of the Open Public Meetings Act, the public body is in Executive Session, as follows:

1. The Public shall be excluded from discussion of and action upon the hereinafter specified subject matters.
2. The general nature of the subject matter to be discussed is as follows:
  - Claims – Requests for Settlement Authority

### **APPROVAL OF REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS**

- Approval of Claims Committee Report and Requests for Settlement Authority
  - Township of Hamilton WC Claim - Granted Settlement Authority
  - Borough of Highland Park WC Claim– Granted Settlement Authority
  - Borough of Highland Park WC - Granted Settlement Authority
- Approval of Claims Committee Report and Requests for Settlement Authority
- Resolution 26-17 – Approving Certain Disbursements \$2,812,040.67
- Resolution 25-17 – Approving Claims Payments \$1,644,182
- Resolution 28-17 – In Recognition of Distinguished Service by Earl Miller

**MOTION:** Commr. Ruggiero



**SECOND:** Commr. Guarino  
**VOTE:** Roll Call

John Camera  
Barbara Russo  
Matt Watkins  
Lisa O'Neill  
Michael King - Absent  
Eric Shubiger – Absent  
Ed Hynes – Absent  
Hilary Hyser  
Theresa Casagrande  
Fred Tompkins  
Joseph Bellina  
Cosmo Cirillo  
Borough of Haddon Heights - Absent  
Lou Guarino  
Paul Zarbetski - Absent  
Joan Hullings  
Patrick Wherry – Absent  
Louis Palazzo  
Robert J. Smith  
Laura Reinertsen - Absent  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Jillian Barrick – Absent  
Stephanie Oppegaard  
Doug Marvin  
Kathryn Monzo  
Robert Pittfield - Absent  
David Hollod  
Ann Cucci - Absent  
Frank Ruggiero  
Barry Lewis - Absent  
John Waryas  
Karen Caulfield - Acting Chairperson  
Mark Krane  
Jack Sayers - Absent

**REPORTS**

**EXECUTIVE DIRECTOR'S REPORT – NIP Group – J. Hall**



- **2017 Mid-Year Actuarial Report & Fast Track Status** – Mr. Hall advised that the first draft of the Actuarial Report has been received and is being reviewed for finalization. Once the Actuarial Report is finalized, the Fund will circulate to all Commissioners a finalized Fast Track report for June and following.

#### **TREASURER’S REPORT – P. DeBlasio**

- Mr. DeBlasio reported that monthly financial report and cash management account has been reviewed. He advised that the Fund has met all outstanding obligations and its financial position is secure. There were no questions.

#### **UNDERWRITING REPORT – Robert Smith (NIP Group)**

- **Marketing Updates** - We have begun extensive meetings with all our excess partners. We recently met with Travelers to discuss the property placement and in the coming weeks we will be meeting with Safety National to discuss the xs WC and then with Brit to discuss the casualty placement. Our goals are to look into enhances coverages and get the most competitive rates. In the meantime our underwriting partners at BGIA are exploring other markets.
- **2018 Member Renewal Process** – We have utilized a new marketing system for communications with the renewal. If any risk manager is not receiving emails from our dept. regarding the renewal, they should contact me immediately. Loss runs were due on July 14th, so please get them in ASAP. For the WC loss runs, we need 2007 to the date joined and for all other lines we need from 2012 until the date joined. All apps and updated schedules are due by August 11th. As in years past, we have utilized a trending factor on the payroll and property (location only, no contents) that falls in line with NJ averages. If these trends are acceptable, no updating of the schedules needs to be done aside from adding any new items or deleting old items. Should there be any issues or questions, please do not hesitate to contact the underwriting department.

#### **SAFETY DIRECTOR – PMA Group (K. Child) and NIP Group (A. Ven Graitis)**

##### **Safety Recap –**

- **Cyber Summit** - The Cyber Summit was held on July 20 at the Union Township Senior Center. The most pressing cyber threats were discussed while best practices in security and risk management were outlined. Over 75 employees attended the seminar in person and remotely via the live streaming video. Sample policies and templates were provided to all members.
- **When Words Fail** - The fourth WWF session was provided on July 19 at Neptune High School. The training provides police officers with communication skills that will enable them to de-escalate combative subjects without compromising officer safety. Course attendees learned how to utilize their Body Worn Cameras as an evidence-gathering tool, and as a mechanism to defend officer actions during verbally and physically combative situations. Following the interactive classroom training, course attendees learned physical control techniques that will enable the



officer to control a combative subject without using punches, kicks, strikes, or choke holds. The combination of conversational tactics, and hands-on training taught in this course will help to drastically reduce officer and agency liability and improve both officer and citizen safety. 3 to 4 additional sessions are scheduled for this fall and winter.

- **Police Roundtable** - The next police committee is scheduled for August 24, site still to be determined. Speakers will include Chief Parham of the City of Linden Police Department, Dr. John More of Response Law, and Dr. Denis Connell, of Connell Consulting. Topics will include Class III officers, writing reports, and a method to track incidents and reports of Police officers.
- **Crossing Guards** - It's the time of year for municipalities to review their crossing guard program and interview and hire employees. Employees should be properly training, equipped with the proper PPE to do the job, and also receive a mandatory physical to verify hearing, sight and mobility so prospective crossing guards are verified as being able to perform the job functions safely.
- **Wellness** – Summer Slim Down Results Approximately 200 employees participated from 9 member municipalities in the Summer Slim Down Challenge. Employees lost 518 pounds in total, or approximately 2.68 pounds per employee. Awards exceeded expectations and totaled \$2,541. A great job by everyone!
- **Risk Survey Recap (PMA Companies)** – Dave presented on PMA's study released at the national PRIMA conference in June 2017. The findings of the study were released showing seven key risk control findings of the over 200 risk managers who participated in the study including developing a stronger safety culture and safety attitude amongst managers, the aging work force, wellness and the impact of poor health, and resources available to Risk Control.

#### **CLAIMS REPORT – NIP Group - C. Cyriax**

- **Key Performance Indicators of Claims Activity** - Conrad Cyriax provided the Commissioners with the Claims Report. Key performance indicators of Claims Department activity were fully discussed including the number of new claims received and the sum of claims closed during the preceding month. Frequency trends affecting the Fund were discussed as well as other critical measurements of Claims Department activity such as closing ratio and recoveries.
- **NJ Media vs. Lyndhurst – Dash Cams** – Jim Renner provided an overview of the recent NJ Supreme Court ruling with regard to the release of police dash-cam videos involving police shooting incidents. The state supreme court has ruled that these videos are a matter of public record and must be released subsequent to formal OPRA Requests.

#### **NEW BUSINESS**

#### **OPEN FORUM**

#### **MOTION TO ADJOURN**

Commissioner Marvin made a motion to adjourn the meeting at 12:08PM and Commissioner Quinn seconded the motion. Motion carried unanimously.



Prepared by M. Delgado

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M. Delgado

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D. Marvin

**ALSO PRESENT:**

Madeline Delgado – NIP  
Francis Kelly – BGIA  
Luis Alamo – Alamo Insurance  
Michael Bascom – Neptune Township  
Ted Wardell – B & B Benefit Advisors  
Rob Smith – NIP  
Gregory Whitehead – Lawrence Township  
Zach Edelman – Fairview  
George Gravenstine – AJM Assured Partners  
Lou Beckerman – Beckerman & Co.  
Jim Renner – NIP  
Donna Gartland – NIP  
Jeremy Solomon – Bob Smith & Associates  
Juanita Perez – B & B  
Paula Cavalier – Kearny  
Renee Nelms – Qual-lynx  
Lisa Gallo – Qual-lynx  
Michael Sabbagh – RKA  
Latonya Brennan – AJG  
Ilene Laursen – Conner Strong  
Lori Sullivan – Warren Township  
Dom Cinelli – B & B  
Christopher Vogt – NIP  
Wendy Wiebalk – Englewood Township  
Steve Daveggia – NIP  
Robert Persico – NIP  
David Springer – NIP  
Anthony Ven Graitis – NIP  
Ken Child – PMA  
John Camera – Berkeley Township  
David Weightman – PMA  
Ed Vath – PMA  
Betty Ann Stinchcomb – New Providence