



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
October 25, 2017
The Hotel Woodbridge Iselin, NJ Room – The Ballroom at 11:00am**

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:15 AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

John Camera
Barbara Russo
Anthony Nestor (for Bloomfield)
Lisa O'Neill
Cinnaminson Township - Absent
Township of Eastampton - Absent
City of Englewood - Absent
Ewing Township - Absent
Theresa Casagrande
Eleanor McGovern
Joseph Bellina
Cosmo Cirillo
Borough of Haddon Heights - Absent
Lou Guarino
Town of Harrison – Absent
Joan Hullings
Patrick Wherry
Louis Palazzo
Robert J. Smith
Laura Reinertsen
Greg Whitehead
City of Linden - Absent
Russ Jones
Ed Cho
Tim Quinn
Frank Mason
Township of Neptune - Absent
Doug Marvin



Kathryn Monzo
Township of North Bergen
William Speck
Ann Cucci
Frank Ruggiero
Township of South Orange Village - Absent
John Waryas
Karen Caulfield
Mark Krane
Jack Sayers - Absent

APPROVAL OF MINUTES OF 9/27/17 MEETING

MOTION: Commr. Jones
SECOND: Commr. Russo
ABSTAIN: Commrs. L. O’Neill; E. McGovern; J. Hullings; L. Palazzo; K. Monzo;
A.Cucci; F. Ruggiero; 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:
 - o Claims – Requests for Settlement Authority

MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS

MOTION: Commr. Bellina
SECOND: Commr. Quinn
VOTE: Unanimous, by voice

APPROVAL OF REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS

- o Approval of Claims Committee Report and Requests for Settlement Authority
 - Township of Montclair ALBI Claim - Granted Settlement Authority
 - Township of North Brunswick WC Claim– Granted Settlement Authority
 - Township of North Brunswick ALBI - Granted Settlement Authority
 - Township of Union WC – Granted Settlement Authority

ADJOURN TO PUBLIC SESSION



MOTION: Commr. Jones
SECOND: Commr. Ruggiero
VOTE: Unanimous, by vote

ADOPTION OF RESOLUTIONS & CLAIMS REPORT

- Approval of Claims Committee Report and Requests for Settlement Authority
- Resolution 32-17 – Approving Certain Disbursements \$149,939.61
- Resolution 33-17 – Approving Claims Payments \$1,774,420
- Resolution 31-17 – Appointing Approved Counsel – Wilfredo Ortiz, Esq. – Dario, Albert, Metz & Eyerman, LLC – For Town of Guttenberg

MOTION: Commr. Ruggiero
SECOND: Commr. Reinertsen
VOTE: Roll Call

John Camera
Barbara Russo
Anthony Nestor (for Bloomfield)
Lisa O’Neill
Cinnaminson Township - Absent
Township of Eastampton - Absent
City of Englewood - Absent
Ewing Township - Absent
Theresa Casagrande
Eleanor McGovern
Joseph Bellina
Cosmo Cirillo
Borough of Haddon Heights - Absent
Lou Guarino
Town of Harrison – Absent
Joan Hullings
Patrick Wherry
Louis Palazzo
Robert J. Smith
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Greg Whitehead
City of Linden - Absent
Russ Jones
Ed Cho
Tim Quinn
Frank Mason
Township of Neptune - Absent
Doug Marvin
Kathryn Monzo



Township of North Bergen
William Speck
Ann Cucci
Frank Ruggiero
Township of South Orange Village - Absent
John Waryas
Karen Caulfield
Mark Krane
Jack Sayers - Absent

REPORTS

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

- **Financial Stability Rating®** – Mr. Hall advised that Demotech, Inc. has awarded the GSMJIF a Financial Stability rating of AA, Unsurpassed. This rating is assigned to “public entity pools possessing unsurpassed financial stability regardless of general economic conditions or the phase of the underwriting cycle.”
- **Mid-Year Actuarial Study** – Mr. Hall advised that the mid-year reserve study was complete. Mr. Hall discussed the results by line of coverage and the impact on each year's net position, as applicable.
- **Fast Track Report** – The Fast Track reports June, July and August were discussed. The September Fast Track will be distributed as soon as it is complete.
- **2018 Requests for Proposals/Qualifications Update** – Mr. Hall advised that the submission deadline for RFP/RFQ responses has elapsed. The Administrator will be presenting a summary to the Executive Committee at the November meeting.
- **GSMJIF 2018 Proforma Budget** – Mr. Hall presented the 2018 proforma budget and advised that the draft budget would be released in advance of the November meeting.

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)

- **2018 Excess Renewal Update** -We continue to work with our excess partners to get the best renewal possible. We are exploring alternatives to ensure the best coverage at the most reasonable cost.
- **2018 Renewing Members** –Please be sure to complete all renewal applications including site pollution which is a separate placement and can not be placed without updated applications. Thanks to the members who have already renewed. Please be sure to send in renewing resolutions as they are passed.



- **2018 Prospects Update** -We went over all prospects that have inquired about membership with the GSMJIF.
- **GSMJIF Website** - Our new website has launched. Please visit as a one stop shop for all the meetings info, members data as well as news.
- **NJSLOM Cocktail Reception** - Details regarding the cocktail reception were discussed and invitations were distributed.

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

Safety Recap –

- **Stewardship Reports Update** - Stewardship reports are being finalized and will be sent out electronically to administrators and risk managers. Meetings will be scheduled to discuss past performance and future risk control action plans.
- **Snow Plow Rodeo** – Stewardship reports are being finalized and will be sent out electronically to administrators and risk managers. Meetings will be scheduled to discuss past performance and future risk control action plans.
- **PEOSH Top 10 Violations** –PEOSH most frequently cited violations of 2017 were discussed including: Recordkeeping, Written Programs including Fire Prevention Plan, Emergency Action Plan, Lockout/Tagout Program, PPE Hazard Assessments, Fire Extinguishers, Hazard Communication, and Electrical Safety
- **Wellness Competition; “Maintain, Don’t Gain”** – The “Maintain, Don’t Gain” holiday challenge is an 8-week program that will encourage employees to maintain their weight through education on nutrition and fitness. Employees will weigh-in at the beginning of the program and weigh-out at the end. Participants who maintain their weight will win a prize. The wellness challenge starts November 6 and ends January 9.
- **Leaf Cleanup** - Cleanup Collecting leaves can be a hazardous task. Each year across the United States one or more municipal workers are killed during leaf collection season. Currently, municipalities and public agencies are collecting leaves using a variety of techniques. Their goal is to pick up leaves in a safe yet efficient manner. Any leaf collection operation exposes workers to hazards. The responsibilities of supervisors, drivers and workers on foot are discussed in this bulletin.
- **Work Zone/Flagger Safety** – Public roads and work zones are hazardous both for motorists who need to drive through the complex array of signs, barricades, and “on foot” employees. But it is also dangerous for workers who build, repair, or maintain our streets, bridges, and highways. A safety bulletin will be distributed to remind employees of best practices and available engineered controls to mitigate risk. The Federal Highway Administration developed an APP for I-Phone and Android. The YouTube demonstration video showing how the APP works will be included in the safety bulletin.

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.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Marvin made a motion to adjourn the meeting at 11:55AM and Commissioner Quinn seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

D. Marvin

ALSO PRESENT:

Madeline Delgado – NIP
David Springer – NIP
Bob Persico – NIP
Sonia Brown – North Brunswick
Brian Erlandsen – BGIA
Patrick DeBlasio – Treasurer
Michael O’Connell – PQA
Jonathan Hall – NIP
Bettyanne Stinchcomb – New Providence
John Geaney – Capehart
Virginia Murphy – Morris Township
Rob Smith – NIP
Michael Sabbagh – Richard Knowles
James Renner – NIP
Julia D’Amico – Ewing Township
Joe Razzano – Fairview Insurance
Paula Cavalier – Kearny
Louis Beckerman – Beckerman & Co.
Renee Nelms – Qual-Lynx
Lisa Gallo – Qual-Lynx
Luis Alamo – Alamo Insurance
Francis Kelly – BGIA



Jeremy Solomon – Bob Smith & Associates
William Speck – North Plainfield
Lori Sullivan – Warren Township
Doug Borden – Borden Perlman
Ted Whardell – B & B Benefit Advisors
Dominick Cinelli – B & B Metro
Ilene Laursen – Connerstrong
Christopher Vogt – NIP
Betty Sheeran – NIP
David Balken – Balken Risk
Ken Child – PMA
Marc Strauss – PMA
Ed Vath – PMA
Dave Weightman – PMA
Conrad Cyriax – NIP