



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

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

M. Delgado

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