



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
September 27, 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 11:10 AM.**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS:**

John Camera  
Barbara Russo  
Matt Watkins  
Borough of Caldwell – Absent  
Cinnaminson Township - Absent  
Township of Eastampton - Absent  
Ed Hynes – Late  
Joanna Mustafa  
Theresa Casagrande  
Borough of Fanwood – Absent  
Joseph Bellina  
Cosmo Cirillo  
Borough of Haddon Heights - Absent  
Lou Guarino  
Paul Zarbetski  
Teri Jover – Late  
Patrick Wherry  
Howell Township - Absent  
Robert J. Smith  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Ed Cho  
Tim Quinn  
Frank Mason  
Stephanie Oppegaard  
Doug Marvin  
Sonia Brown



Frank Englese  
William Speck  
Ann Cucci - Absent  
Karin Napier  
Barry Lewis - Absent  
John Waryas  
Karen Caulfield  
Laurie Sullivan  
Jack Sayers - Absent

### **APPROVAL OF MINUTES OF 7/26/17 MEETING**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Quinn  
**ABSTAIN:** Commrs. P. Zarbetski; P. Wherry; L. Reinertsen; E. Cho; F. Mason;  
F. Englese; L. Sullivan

### **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

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

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Quinn  
**VOTE:** Unanimous, by voice

### **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
  - Township of Hamilton WC Claim– Granted Settlement Authority
  - Town of Morristown WC - Granted Settlement Authority
  - Township of Hamilton WC – Granted Settlement Authority
  - Montclair Township (Open) Claim – WC Granted Authority
  - City of Rahway WC Claim - WC Granted Authority
  - Berkeley Township WC Claim - WC Granted Authority
  - Township of Hamilton LEL Claim - WC Granted Authority



- Township of Hamilton WC Claim - WC Granted Authority
- Township of Hamilton WC Claim - WC Granted Authority
- Berkeley Township WC Claim - WC Granted Authority
- Borough of Highland Park WPL Claim - WC Granted Authority

## **ADJOURN TO PUBLIC SESSION**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Bellina  
**VOTE:** Unanimous, by vote

## **SWEARING IN OF FUND COMMISSIONERS:**

- Teri Jover (Commissioner) – Highland Park
- Laurie Sullivan (Alternate Commissioner) – Township of Warren
- Kevin P. Nerwinski (Commissioner) – Lawrence Township
- Ed Hynes (Commissioner) – City of Englewood

## **ADOPTION OF RESOLUTIONS & CLAIMS REPORT**

- Approval of Claims Committee Report and Requests for Settlement Authority
- Resolution 29-17 – Approving Certain Disbursements \$1,237,547.67
- Resolution 30-17 – Approving Claims Payments \$4,184,480
- Resolution 31-17 – Appointing Approved Counsel – Plosia Chen Law firm – For Neptune Township

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Caulfield  
**VOTE:** Roll Call

John Camera  
Barbara Russo  
Matt Watkins  
Borough of Caldwell – Absent  
Cinnaminson Township - Absent  
Township of Eastampton - Absent  
Ed Hynes  
Joanna Mustafa  
Theresa Casagrande  
Borough of Fanwood – Absent  
Joseph Bellina  
Cosmo Cirillo  
Borough of Haddon Heights - Absent  
Lou Guarino



Paul Zarbetski  
Teri Jover  
Patrick Wherry  
Howell Township - Absent  
Robert J. Smith  
Laura Reinertsen  
Kevin Nerwinski  
Nancy Koblis  
Russ Jones  
Ed Cho  
Tim Quinn  
Frank Mason  
Stephanie Oppegaard  
Doug Marvin  
Sonia Brown  
Frank Englese  
William Speck  
Ann Cucci - Absent  
Karin Napier  
Barry Lewis - Absent  
John Waryas  
Karen Caulfield - Acting Chairperson  
Laurie Sullivan  
Jack Sayers - Absent

## REPORTS

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

- **Actuarial Report Status** – Mr. Hall reported that the mid-year reserve study is being finalized this week.
- **Fast Track Status** - Mr. Hall advised that the revised June, July and August FastTrack reports will be released as soon as the results of the mid-year reserve study have been incorporated into the financials.
- **2018 Requests for Proposals** - Mr. Hall reported that the 2018 RFQs and RFPs will be posted immediately following the JIF meetings for the following positions: Actuary, Administrator, Attorney, Auditor, Governmental Affairs Advisor, Investment Advisor, Litigation Consultant (WC), Litigation Consultant (Liability), Medical Network Provider, Risk Control, Third Party Administrator (WC) and Treasurer.
- **New Jersey League of Municipalities** - Mr. Hall announced that the Fund Administrator will be hosting a Cocktail Reception on Wednesday, 11/15 from 5-7pm at The Continental, located at The Playground (across the boardwalk from Caesars). E-mail invitations will be distributed shortly.



## **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)**

- **Renewal Follow-up** - Metrics of current submissions. Reminder that UST and Site is a separate placement and can not be bound without proper submission.
- **Excess Renewal Update** – Currently working with BGIA to negotiate enhanced coverage with our excess partners. Information needed on towns who own drones. A poll will be sent out prior to the next meeting to determine the need.
- **Website Update** - Currently in quality assurance on new site. Upon completion an email announcement will be sent to all.

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

### **Safety Recap –**

- **Police Committee Recap** - The member Police Departments and their leadership attended the Police Roundtable held at Union Township Senior Center on August 24, 2017. Agenda included Class III Special Officers – Best Practices to comply with NJ new regulations, Narrative Report Writing – Sharing of report specifics can compromise your Agency, and Managing Your Video Data from BWC and MVR – will it be you or opposing Counsel? Guest speakers included Chief Denis Connell (ret) Clark Police Department, JIF Law Enforcement expert, and Chief Jonathan Parham – Linden Police Department.
- **Snow Plow Rodeo** – Risk Control is scheduling a Snow Plow Rodeo where public works employees will be challenged to show off their snow plow driving skills in a timed driving event and marked course. This fun challenge will not only recognize public employees’ efforts but also allow an opportunity for employees to compete against peers in different challenges.
- **Cell Phone Distractions/Distracted Driving** – The use of cell phones while working can pose a dangerous threat to employee safety, especially when used in conjunction while operating any vehicles, working around heavy machinery, or working around any dangerous machinery/equipment. New Jersey legislatures have passed a law titled New Jersey Cell Phone Law 39:4-97.3 to address this problem. A bulletin will be issued to all members of the GSMJIF highlighting the risks and promoting on line distracted driver training.
- **Wellness** - The next GSMJIF wellness challenge will begin in early November, Maintain, Don’t Gain!. On average, Americans will gain 5-10 pounds during the holiday season (Thanksgiving until New Year’s Day). 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.



- **Stewardship Reports** - Stewardship reports will be completed for all members in October and shared at safety committee meetings and with administrators/risk managers.
- **Severe Weather Discussion** - with storms battering Texas, Florida, Puerto Rico and the Caribbean, risk control reminds all members to be vigilant and maintain/update/practice emergency response plans as storms in the fall have impacted the area in the recent past, including Irene, a crippling ice storm and Superstorm Sandy.
- **Fit Testing for Respirators** - Services are now available through the GSMJIF.
- **Active Threat-Are you prepared?** - The next Police Roundtable will address Active Threat training and best practices with preparing a plan with your local communities and emergency responders.
- **When Words Fail** - The GSMJIF is sponsoring three additional WWF training sessions in 2017. Please reach out to your risk control consultant if you would like to host a training seminar at your municipality.

### **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.
- **Discussion of NJ Supreme Court Case, Jones v. Morey’s Pier, Inc.** – Jeremy Solomon provided a brief overview of the Jones v. Morey’s Pier case which allows for the dismissal of claims when the third-party public entity was not served with a Tort Claim Notice within 90 days of the accident date. Jeremy also provided a brief overview of new case law prohibiting volunteer workers from asserting CEPA/retaliation claims against a public entity.

### **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  
Robert Smith – NIP  
Danielle Voda – Fairview Insurance  
James Renner – NIP  
Michael Sabbagh – Richard Knowles  
Donna Gartland – NIP  
William Speck – North Plainfield  
Ted Wardell – BBBA  
Lisa Gallo – Qual-Lynx  
Ilene Laursen – Conner Strong  
Louis Beckerman – Beckerman & Co.  
Renee Nelms – Qual-Lynx  
Dom Cinelli – B & B Metro  
George Gravestine – AJM Insurance  
Marc Strauss – PMA  
David Balken – Balken Risk Management  
Matthew Struck Treadstone Risk Management  
Doug Borden – Borden Perlman  
Steve Daveggia – NIP  
Anthony Ven Graitis – NIP  
Bob Persico – NIP  
Conrad Cyriax – NIP  
David Springer – NIP  
Ken Child – PMA  
Ed Vath – PMA  
Jonathan Hall – NIP  
Michael O’Connell – PMA  
Pat DeBlasio – Treasurer  
Sonia Brown – North Brunswick  
Latonya Brennan – AJ Gallagher  
Brian Erlandsen – BGIA