



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES**

**November 28<sup>th</sup>, 2018**

**The Hotel Woodbridge Iselin, NJ Room 203 at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:20 AM.**

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS:**

Jim Byrnes - Berkeley Township  
Barbara Russo - Berkeley Heights  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – *ABSENT*  
Eric Schubiger - Cinnaminson Township  
Township of Eastampton – *ABSENT*  
City of Englewood – *ABSENT*  
Ewing Township - *ABSENT*  
Theresa Casagrande - Borough of Fair Haven  
Borough of Fanwood – *ABSENT*  
Joseph Bellina – Freehold Borough  
Cosmo Cirillo – Town of Guttenberg  
Borough of Haddon Heights – *ABSENT*  
Lou Guarino – Hamilton Township  
Paul Zarbetski - Town of Harrison – *ABSENT*  
Joan Hullings – Borough of Highland Park  
Patrick Wherry – City of Hoboken  
Howell Township – *ABSENT*  
Robert Smith - Town of Kearny  
Laura Reinersten – Borough of Kenilworth  
Greg Whitehead - Township of Lawrence  
Nancy Koblis - City of Linden  
Russ Jones – Township of Livingston  
Edward Cho – Montclair Township  
Tim Quinn – Township of Morris  
Town of Morristown – *ABSENT*  
Stephanie Oppegaard – Township of Neptune  
Doug Marvin – Borough of New Providence  
Sonia Brown – Township of North Brunswick  
Township of North Bergen – *ABSENT*



William Speck – Borough of North Plainfield  
Township of Parsippany-Troy Hills - *ABSENT*  
Frank Ruggiero - City of Rahway  
Andrew Casais – Borough of Roselle Park  
Valarie Wyble Township of Roxbury  
South Orange Village – *ABSENT*  
John Waryas – Borough of Totowa  
Karen Caulfield – Union Twp.  
Mark Krane – Township of Warren  
West Orange Township – *ABSENT*

### **APPROVAL OF MINUTES OF 10/24/18 MEETING**

**MOTION:** Commr. Jones  
**SECOND:** Commr. Watkins  
**ABSTAIN:** Byrnes; Guarino; Wyble

### **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. Jones  
**SECOND:** Commr. Guarino  
**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 Union WC Claim - Granted Settlement Authority
  - Berkeley Township LEL Claim– Granted Settlement Authority
  - Livingston Township WC Claim – Granted Settlement Authority
  - Livingston Township WC Claim – Granted Settlement Authority



- North Brunswick LEL Claim – Granted Settlement Authority
- City of Rahway WC Claim – Granted Settlement Authority

## **ADJOURN TO PUBLIC SESSION**

**MOTION:** Commr. Reinertsen  
**SECOND:** Commr. Byrnes  
**VOTE:** Unanimous, by voice

## **MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT**

- **Resolution 35-18 – Approving Certain Disbursements - \$211,127.97**
- **Resolution 36-18 – Approving Claims Payments - \$2,464,834**

**MOTION:** Commr. Reinertsen  
**SECOND:** Commr. Byrnes  
**ROLL CALL:**

Jim Byrnes - Berkeley Township  
Barbara Russo - Berkeley Heights  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – ABSENT  
Eric Schubiger - Cinnaminson Township  
Township of Eastampton – ABSENT  
City of Englewood – ABSENT  
Ewing Township - ABSENT  
Theresa Casagrande - Borough of Fair Haven  
Borough of Fanwood – ABSENT  
Joseph Bellina – Freehold Borough  
Cosmo Cirillo – Town of Guttenberg  
Borough of Haddon Heights – ABSENT  
Lou Guarino – Hamilton Township  
Paul Zarbetski - Town of Harrison – ABSENT  
Joan Hullings – Borough of Highland Park  
Patrick Wherry – City of Hoboken  
Howell Township – ABSENT  
Robert Smith - Town of Kearny  
Laura Reinersten – Borough of Kenilworth  
Greg Whitehead - Township of Lawrence  
Nancy Koblis - City of Linden  
Russ Jones – Township of Livingston  
Edward Cho – Montclair Township  
Tim Quinn – Township of Morris



Town of Morristown – ABSENT  
Stephanie Oppgaard – Township of Neptune  
Doug Marvin – Borough of New Providence  
Sonia Brown – Township of North Brunswick  
Township of North Bergen – ABSENT  
William Speck – Borough of North Plainfield  
Township of Parsippany-Troy Hills - ABSENT  
Frank Ruggiero - City of Rahway  
Andrew Casais – Borough of Roselle Park  
Valarie Wyble Township of Roxbury  
South Orange Village – ABSENT  
John Waryas – Borough of Totowa  
Karen Caulfield – Union Twp.  
Mark Krane – Township of Warren  
West Orange Township – ABSENT

## REPORTS

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

- GSMJIF 2019 Budget – Mr. Hall presented the draft 2019 budget and answered questions from the membership
- Fast Track – Mr. Hall discussed the Fast Track Report as of October 31, 2018.
- Financial Rating – The GSMJIF has again earned a Financial Stability Rating® of AA, *Unsurpassed*. The GSMJIF is the only joint insurance fund in New Jersey to have achieved this important measure of financial stability and adherence to best practices.
- Executive Committee Meeting – The Executive Committee will be meeting immediately following this meeting to discuss the RFP Responses for 2019.

### 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 REPORTS – NIP Group – R. Smith

- **Renewal Applications** - All renewal applications are now past due, please work with your risk managers to have these completed, signed and sent in.
- **UST & Site coverage** - This is a separately placed coverage. Without the original signed apps and any ancillary information needed, we cannot bind these. Please complete and submit as soon as possible.



- **Transit & Transportation Services** - Please update your risk manager with any transportation or ride sharing services your municipality provides. These can include senior buses, dial a ride, etc.
- **Drones** - The use of drones for police activity as well as other municipal business is becoming more prevalent. Owned drones require a separately placed coverage. Please notify your risk manager if you plan on purchasing any drones so we can supply the applications in advance and this coverage can be lined up upon receipt of the drones.
- **Prospects** - Next Month we will report on prospects and submissions.

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

- **GSMJIF Safety Meeting Recap:**
  - **Presentation: Tim Weiss, DCA, Fire Fighter CDL Tim Weiss of the New Jersey Division of Fire Safety, North West Region Fire Coordinator** - Presented on the exemption for CDL's for fire fighters in NJ, and surrounding areas including PA and NY, and areas of concern regarding insurance coverage and when a CDL may be required. Issues may arise when driving in non-emergency or non-job related activities. This could include driving to a parade or showcase event, driving to have the vehicle service, or driving while picking up or delivering the trucks. Risk control will issue a bulletin addressing the concerns noted in a December bulletin.
  - **Stewardship Presentation**-Postponed for December meeting
  - **Wellness update The CPR/AED challenge has been extended to February 28, 2019** - Due to the high demand and scheduling conflicts. Your risk control consultant will be reaching out to you in December to schedule.
  - **Snow Plow rodeo awards/announcements** - The GSMJIF and PEJIF recognize the great work performed by our municipal public works employees and have created an annual Snow Plow Rodeo for member employees to show off their skills, practice snow plow driving, and learn about safety. The 2018 Snow Plow Rodeo was a great success with 15 different members participating and over 60 drivers. For the CDL drivers, 3rd place was taken by Stephen Carrig of the Township of Teaneck, 2nd place by Kenneth Anderson of Berkeley Township, and 1st place by Brent Lane of the Township of North Brunswick. For the Non-CDL drivers, 3rd place was taken by Frank Rible Jr of the Township of Union, 2nd place by Joseph Floudas of the Borough of Freehold, and 1st place by Frederick W. Corbitt of the City of Passaic. Each winner received a plaque and gift card and the municipalities with drivers in first place receive the perpetual plaque for each respective category. Congratulations to all for supporting a great event.
  - **Snow Plow Safety** - An updated snow plow safety bulletin has been issued and shared with all members. Specific items reviewed include applicable federal laws, safe driving, Maggie's Law, and municipalities need to establish plans for resting drivers while maintaining services to the community.
  - **CO and Law Enforcement Personnel** - A new bulletin issued in October, 2018, by the Washington State Department of Labor & Industries-Division of Occupational Safety and Health, is titled Carbon Monoxide and Law Enforcement Personnel and was shared with all



members. The bulletin was issued to address confirmed identified issues with For Interceptor SUV's with model years of 2013-2017. Cracks in vehicle exhaust manifolds were found to permit Carbon Monoxide (CO) gas to enter the engine compartment and flow into the cab through the ventilation system. CO is a colorless, odorless gas which can be deadly. Symptoms can include light headedness, dizziness, headaches, nausea, vomiting, confusion, weakness, drowsiness, loss of consciousness, and possible death under prolonged or highly concentrated exposure. Members should have an experienced mechanic inspect vehicles identified as having concerns and police officers should be made aware of this problem.

- **DPW Roundtable** - Risk control has decided to postpone the DPW Roundtable scheduled for November 29 until the early spring due to schedules in the member departments and to allow spring time issues to be addressed closer to the season.
- **WWF When Words Fail** - Training is scheduled for December 14. The verbal de-escalation, physical restraint training will be offered to all member municipalities. The location will be finalized, and an announcement made.
- **TPOP reminder/follow-up** -The Power of Preparedness on line "Active Threat/Shooter" training is still available as 500 seats were allocated to members as a pilot program. Risk control can provide this on-line training to your municipal employees along with live training.

#### **CLAIMS REPORT – NIP Group - C. Cyriax, Robert Persico and James Renner**

- **Monthly Claims Department Key Performance Indicators for October 2018** - Conrad Cyriax provided the Commissioners with the Claims Report. Key performance indicators of Claims Department activity were 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.
- **Recap of the Town Member Seminar held on October 3, 2018 - Update on the Workers Comp. Seminar Conducted by John Geaney, Esq. and hosted by NIP** - Bob Persico updated the Commissioners on plans for the Fall 2018 WC Claims Seminar.
- **OPRA Requests** - Jim Renner discussed a recent OPRA request received from the Asbury Park Press on Law Enforcement Liability Claims.

#### **NEW BUSINESS**

#### **OPEN FORUM**

#### **MOTION TO ADJOURN**

Commissioner Marvin made a motion to adjourn the meeting at 12:10PM 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:**

Luis Alamo – Alamo Insurance  
Lou Beckerman – Beckerman & Co.  
Ilene Laursen – Conner Strong  
Alyson Cronk – FMCC  
Michael Griffith – NIP  
Jim Renner – NIP  
Marc Strauss – PMA  
Rob Smith – NIP  
Dom Cinelli – Brown & Brown  
Jeremy Solomon – Bob Smith & Assoc.  
Lisa Gallo – Qual-lynx  
Renee Nelms – Qual-Lynx  
Karen Waters – IMAC  
Amy Pieroni – Acrisure  
Glenn Jacobs – PMA  
Danielle Colianni – Hardenbergh  
George Crosby – BGIA  
Tom Stanberg – Assured Partners  
Wayne Dietz – Skylands  
Michael Boscom – Neptune  
Conrad Cyriax – NIP  
Robert Persico – NIP  
Anthony VenGRaitis – NIP  
Frank Kelly – BGIA  
Jack Aspen – PMA  
David Weightman – PMA  
Ken Child – PMA  
Ed Vath – PMA  
John Geaney – Capehart  
Jonathan Hall – NIP  
Madeline Delgado – NIP  
BettyAnn Stinchcomb – New Providence  
Michael O’Connell – PQA  
Patrick DeBlasio – Treasurer  
LaTonya Brennan – AJG