



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

**June 27<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 11:17 AM.**

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

**MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

**PLEDGE OF ALLEGIANCE**

**SWEARING IN OF FUND COMMISSIONERS:**

- Ann Geany – Township of Parsippany-Troy Hills (Alternate Commissioner)

**ROLL CALL OF FUND COMMISSIONERS:**

Berkeley Township *ABSENT*  
Berkeley Heights - *ABSENT*  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – *ABSENT*  
Cinnaminson Township – *ABSENT*  
Township of Eastampton – *ABSENT*  
City of Englewood – *ABSENT*  
Joanna Mustafa - Ewing Township  
Allyson Cinquegrana - Borough of Fair Haven  
Eleanor McGovern - Borough of Fanwood  
Joseph Bellina – Freehold Borough  
Cosmo Cirillo – Town of Guttenberg  
Borough of Haddon Heights – *ABSENT*  
Lou Guarino – Hamilton Township  
Town of Harrison – *ABSENT*  
Joan Hullings – Borough of Highland Park  
Patrick Wherry – City of Hoboken  
Louis Palazzo – Howell Township  
Robert Smith – Town of Kearny  
Laura Reinertsen – Borough of Kenilworth  
Greg Whitehead – Township of Lawrence  
Nancy Koblis – City of Linden  
Russ Jones – Township of Livingston



Edward Cho – Montclair Township  
Virginia Murphy – Township of Morris  
Town of Morristown – *ABSENT*  
Township of Neptune – *ABSENT*  
Betty Anne Stinchcomb – Borough of New Providence  
Township of North Brunswick – *ABSENT*  
Township of North Bergen – *ABSENT*  
William Speck – Borough of North Plainfield  
Ann Geany – Township of Parsippany-Troy Hills  
Frank Ruggiero – City of Rahway  
Andrew Casais – Borough of Roselle Park  
Township of Roxbury – *ABSENT*  
South Orange Village – *ABSENT*  
John Waryas – Borough of Totowa  
Karen Caulfield – Union Twp.  
Township of Warren – *ABSENT*  
West Orange Township – *ABSENT*

#### **APPROVAL OF MINUTES OF 5/23/18 MEETING**

**MOTION:** Commr. Watkins

**SECOND:** Commr. Palazzo

**ABSTAIN:** Cinquegrana; Mustafa; Reinertsen; Marvin; Casais; Geany

#### **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. Guarino

**SECOND:** Commr. Jones

**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



- City of Englewood EPL Claim - Granted Settlement Authority
- Town of Morristown WC Claim– Granted Settlement Authority
- Township of Union WC Claim – Granted Settlement Authority
- Town of Morristown GL-LEL Claim – Granted Settlement Authority
- Township of Union WC Claim – Granted Settlement Authority
- Town of Kearny AL Claim – Granted Settlement Authority
- Jackson Township WC Claim – Granted Settlement Authority

## **ADJOURN TO PUBLIC SESSION**

**MOTION:** Commr. Guarino  
**SECOND:** Commr. Jones  
**VOTE:** Unanimous, by voice

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

- **Resolution 23-18** – Approving Certain Disbursements \$3,700,253.85
- **Resolution 24-18** – Approving Claims Payments \$2,523,934
- **Resolution 25-18** – Appointing Approved Counsel – Wood Smith Henning & Berman LLP; Margolis Edelstein (Berkeley Heights location); Margolis Edelstein (Mount Laurel location); Traub Lieberman Straus & Shrewsbury LLP – By request of Excess Carrier – BRIT

**MOTION:** Commr. Palazzo  
**SECOND:** Commr. Guarino  
**ROLL CALL:**

Berkeley Township ABSENT  
Berkeley Heights - ABSENT  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – ABSENT  
Cinnaminson Township – ABSENT  
Township of Eastampton – ABSENT  
City of Englewood – ABSENT  
Joanna Mustafa - Ewing Township  
Allyson Cinquegrana - Borough of Fair Haven  
Eleanor McGovern - Borough of Fanwood  
Joseph Bellina – Freehold Borough  
Cosmo Cirillo – Town of Guttenberg  
Borough of Haddon Heights – ABSENT  
Lou Guarino – Hamilton Township  
Town of Harrison – ABSENT  
Joan Hullings – Borough of Highland Park  
Patrick Wherry – City of Hoboken



Louis Palazzo – Howell Township  
Robert Smith – Town of Kearny  
Laura Reinertsen – Borough of Kenilworth  
Greg Whitehead – Township of Lawrence  
Nancy Koblis – City of Linden  
Russ Jones – Township of Livingston  
Edward Cho – Montclair Township  
Virginia Murphy – Township of Morris  
Town of Morristown – ABSENT  
Township of Neptune – ABSENT  
Betty Anne Stinchcomb – Borough of New Providence  
Township of North Brunswick – ABSENT  
Township of North Bergen – ABSENT  
William Speck – Borough of North Plainfield  
Ann Geany – Township of Parsippany-Troy Hills  
Frank Ruggiero – City of Rahway  
Andrew Casais – Borough of Roselle Park  
Township of Roxbury – ABSENT  
South Orange Village – ABSENT  
John Waryas – Borough of Totowa  
Karen Caulfield – Union Twp.  
Township of Warren – ABSENT  
West Orange Township – ABSENT

## REPORTS

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

- **Fast Track Report** – Mr. Hall discussed the FastTrack Report as of May 31, 2018. There were no questions.
- **Legislative Update** – Mr. Hall provided brief descriptions of pending legislation. PPAG will present updates at the next Commissioners’ Meeting.
- **GSMJIF 2017 Audit (Mercadien)** – The Fund Auditors provided the results of the 2017 Financial Audit. There were no findings or recommendations, and the audit was presented as unqualified (“clean”).

### TREASURER’S REPORT – P. DeBlasio

### UNDERWRITING REPORTS – NIP Group – R. Smith

- **2019 Renewal Kickoff** - 2019 renewal season has kicked off. The 2019 year has been generated on the member site and all apps are now available. 10 years of historical losses for any years prior to joining to the JIF are needed (ex, if you joined in 2014, we need 6 years of historical



losses). Please pay special attention to the Quasi Municipal Entities, the position bonds and any properties with missing data or listed as “risk manager to advise”.

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

- **GSMJIF Safety Meeting Recap:**

- **Safety Recap**
- **Workers Compensation Fraud** -Robert Persico & Nate Reber of Prime Source Investigations Workers' Compensation Fraud occurs when someone knowingly makes a false representation of a material fact to obtain workers' compensation benefits. All of us who live and work in New Jersey pay the price for fraud - in the loss of jobs and profit, lower wages and benefits, and higher costs for services and insurance premiums. Some examples of a worker committing fraud are: 1) misrepresenting his / her job status while collecting temporary disability benefits 2) filing a claim for an injury that did not occur on or has no relation to the job, 3) knowingly misrepresenting his / her physical condition to obtain WC benefits and 4) misrepresenting previous trauma or treatment. Bob Persico of NIP and Nate Reber of Prime Source Investigations discussed workers' compensation fraud, how to prevent fraud, and cases where investigations and efforts identified fraud and saved costs.
- **Wellness** - The Workout 2 Win 2 challenge has over 430 employees participating, 109 teams, and over 13,500,000 minutes have been exercised and recorded in the challenge. The Challenge ends on 7/1/18 so an update and summary will be provided after all data is collected. An AED/CPR challenge will be held following after the Workout 2 Win 2 challenge.
- **Police Roundtable Announcement** -Topics are being investigated and discussions have been held with presenters. Dates for two police seminars/roundtables and a Public Works Roundtable will be announced in the next few weeks.
- **SIP update** A reminder that the Safety Incentive Program requires municipalities to regularly hold safety committee meetings. In addition, for 2018, on-line training is a criterion for obtaining level A award status. Training can be assigned from the Brit/In2vate on line training library consisting of over 200 different topics, or driver training available through Safety National including Distracted Driver Training.

### **Storm Water Permits**

- **Firework Safety and Risk Management** - With the July 4th holiday upon us, the importance of proper risk management pertaining to Fireworks was discussed. Staff should be fully trained, involved in planning activities, and safety consultants and risk managers should be involved in site inspections and contractual risk transfer involving vendors and third parties providing services or equipment.
- **NJ Bathing Code- The New Jersey Public Recreational Bathing Facility Code, N.J.A.C. 8:26-1.1, et seq., (“Bathing Code”)**, - has changed as of January 16, 2018. Municipal swimming pools are covered under this code. New requirements for opening a pool include submitting a checklist certifying compliance with the Bathing Code to the local



health authority, new equipment requirements, posting of pool address and emergency phone numbers, posted pool rules must be updated to reflect the change in the swim diaper requirement, trash cans in the bathrooms/dressing rooms must be “fly tight”, initial water sample before pool opens and an aquatics facility plan must be in place. A bulletin will be issued and disseminated to all members.

Lastly, a bill (A1429) was recently introduced that would require municipalities that have public swimming pools to provide information regarding "dry drowning," which occurs when someone inhales water into his or her lungs but does not display any symptoms of distress until after leaving the water. Children are most often affected. A bulletin was issued last year and will be reissued for members' consideration.

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

- **Key Performance Indicators** – 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.
- **Upcoming Liability Claims Seminar for JIF Town Members – James Renner - Jim Renner** advised the Commissioners on plans for a Fall 2018 Members Liability Seminar.

### **NEW BUSINESS**

### **OPEN FORUM**

### **MOTION TO ADJOURN**

Commissioner Marvin made a motion to adjourn the meeting at 12:02PM and Commissioner Watkins seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

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M. Delgado

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D. Marvin

### **ALSO, PRESENT:**

Jonathan Hall – NIP  
Madeline Delgado – NIP  
Ken Child – PMA  
Conrad Cyriax – NIP



Don Newton – Highland Park  
Kathy Boffa – Livingston  
Patrick DeBlasio – Treasurer  
Paul Anzano – PQA  
Brian Erlandsen – BGIA  
Latonya Brennan – AJG  
John Geaney – Capehart  
Robert Smith – NIP  
Karin Napier- Rahway  
Robert Persico – NIP  
Jeremy Solomon – BSA  
Heather Russo - Rahway  
James Renner – NIP  
Donna Gartland – NIP  
Renee Nelms – Qual-lynx  
Lisa Gallo – Qual-lynx  
Digesh Patel - Mercadien  
Matthew Daly - Mercadien  
Mary Foulks – NIP  
Michael Sabbagh – Richland Knowles  
Steve Edwards – BGIA  
Louis Beckerman – Beckermna & Co.  
Ted Wardell – BBBA  
Ilene Laursen – CS&B  
Dom Cinelli – B & B  
Marc Strauss – PMA  
David Balken – Balken Risk  
Jeff Martin – Borden Perlman  
Keith Bunin – NIP  
Steve Daveggia – NIP  
Frank Kelly – BGIA  
Thomas Stenberg – AJM/Assured Partners  
Anthony VenGraitis – NIP  
Luis Alamo – Alamo Insurance Group