



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

**October 24, 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 11:19 AM.**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS:**

Berkeley Township *ABSENT*  
Barbara Russo - Berkeley Heights  
Anthony Nesto – Township of Bloomfield  
Borough of Caldwell – *ABSENT*  
Eric Schubiger - Cinnaminson Township  
Township of Eastampton – *ABSENT*  
Daria Trumpet - City of Englewood  
Ewing Township - *ABSENT*  
Theresa Casagrande - Borough of Fair Haven  
Eleanor McGovern - Borough of Fanwood  
Joseph Bellina – Freehold Borough  
Cosmo Cirillo – Town of Guttenberg  
Borough of Haddon Heights – *ABSENT*  
Lindsay Burbage – Hamilton Township  
Paul Zarbetski - Town of Harrison  
Joan Hullings – Borough of Highland Park  
Patrick Wherry – City of Hoboken  
Louis Palazzo - Howell Township  
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  
Frank Mason - Town of Morristown  
Stephanie Oppegaard – Township of Neptune  
Doug Marvin – Borough of New Providence  
Kathryn Monzo –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  
Township of Roxbury – *ABSENT*  
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 9/26/18 MEETING**

**MOTION:** Commr. Jones

**SECOND:** Commr. Quinn

**ABSTAIN:** Watkis; Casagrande; Burbage; Zarbetski; Wherry; Palazzo; Smith;  
Whitehead

### **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. Jones

**SECOND:** Commr. Bellina

**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 Morris WC Claim - Granted Settlement Authority
  - Howell Township WC Claim– Granted Settlement Authority
  - Borough of Freehold WC Claim – Granted Settlement Authority



## ADJOURN TO PUBLIC SESSION

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

## MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

- **Resolution 32-18 – Approving Certain Disbursements** - \$234,476.15
- **Resolution 33-18 – Approving Claims Payments** - \$2,033,026
- **Resolution 34-18 - Appointing Approved Counsel** - McManimon, Scotland & Baumann (“MSB”) for West Orange

**MOTION:** Commr. Ruggiero  
**SECOND:** Commr. Hullings  
**ROLL CALL:**

Berkeley Township ABSENT  
Barbara Russo - Berkeley Heights  
Anthony Nesto – Township of Bloomfield  
Borough of Caldwell – ABSENT  
Eric Schubiger - Cinnaminson Township  
Township of Eastampton – ABSENT  
Daria Trumpet - City of Englewood  
Ewing Township - ABSENT  
Theresa Casagrande - Borough of Fair Haven  
Eleanor McGovern - Borough of Fanwood  
Joseph Bellina – Freehold Borough  
Cosmo Cirillo – Town of Guttenberg  
Borough of Haddon Heights – ABSENT  
Lindsay Burbage – Hamilton Township  
Paul Zarbetski - Town of Harrison  
Joan Hullings – Borough of Highland Park  
Patrick Wherry – City of Hoboken  
Louis Palazzo - Howell Township  
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  
Frank Mason - Town of Morristown



Stephanie Oppegaard – Township of Neptune  
Doug Marvin – Borough of New Providence  
Kathryn Monzo –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  
Township of Roxbury – ABSENT  
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 Proforma Budget** – Mr. Hall presented the 2019 Proforma Budget and explained the drivers and factors that comprise the assessment change from 2018.
- **Mid-Year Actuarial Report & Fast Track Status** – Mr. Hall reported that the Mid-Year Actuarial Reserve Study is in the process of finalization. Once the study is finalized, we will distribute the Fast Track reports to all members.
- **Meeting Documentation** – In an effort to streamline access to meeting documents and to reduce paper usage, the Fund will be posting hyperlinked agendas to its website for the monthly meetings.

### 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

- **Signed Applications** - All signed, dated and completed applications are due as soon as possible.
- **UST & Site Coverage** - Any outside placed coverage, such as UST and Site, require a signed and dated app every year. Failure to provide these apps could result in a lapse in coverage.
- **Cocktail Reception** - On Wednesday November 14th please join us for our 2nd annual “Cocktails at the Continental” reception during the League of Municipalities.
- **Owned Drone Coverage** - Any town looking to purchase drones needs to complete a separate application if coverage is needed, as this is a separate placement. Please contact me if your municipality is looking to purchase and we can walk you through the process.



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

- **GSMJIF Safety Meeting Recap:**
- **Guest Speaker – Donald Rodgers of Seabrook Inc.** – Opioid, Alcohol and Drug Abuse- Donald discussed the recent impact of opioids on society, and the continuing effects of other drugs and alcohol on the population. For over 40 years Seabrook has been helping families find the courage to recover. There are counselors available to help and Seabrook is licensed by the NJ Department of Human Services Office of Licensing and Division of Mental Health and Addiction services. All therapies are individualized with 12-Step recovery approach with relapse prevention & family services provided. The program is comprehensive, holistic, and individualized care is provided to patients in a four-step process starting with detoxication and moving to inpatient, then transitional and finally maintenance. Donald is available to meet with employees with drug and alcohol related struggles.
- **Guest Speaker – Alex Keoskey** – Legal Marihuana in NJ – Review of Legislation and Changes in Law. In 2018, Governor Murphy’s Executive Order #6 directed the DOH to review the MMP in order to facilitate enhanced access to marijuana for medical purposes and proposed several changes in existing law to loosen regulatory restrictions on the use of medical marijuana and allow for more distribution facilities. A new law will tax, control and legalize marijuana like alcohol for adults (over 21); designed to eliminate the problems caused by the unregulated manufacture, distribution, and use of marijuana within New Jersey. Under new law, New Jersey residents may possess up to 1. One ounce or less of marijuana; 2. 16 ounces or less of marijuana infused product in solid form; 3. 72 ounces or less in liquid form; 4. 7 grams or less of marijuana concentrate; and 5. Up to 6 immature marijuana plants. It is likely that a municipality will have the option to opt-out of any or all of the four license types—and also “opt-in”. A local governmental entity may prohibit the operation of marijuana cultivation facilities, marijuana product manufacturing facilities, marijuana testing facilities, or marijuana retailers through the enactment of an ordinance.
- **Reasonable Suspicion-FMCSA 49 CFR Part 382.603** of the FMCSA regulations state each employer shall ensure that all persons designated to supervise drivers receive at least 60 minutes of training on alcohol misuse and an additional 60 minutes of training on drug use. During the online or classroom reasonable suspicion training program for supervisors, we focus on the following areas: 1) The role of the supervisor; 2) What to observe; 3) Signs and symptoms of alcohol misuse; 4) Signs and symptoms of drug use; 5) How to approach the situation; 6) Interactive “What if” scenarios, 7) What is someone refuses to test; 8) When to test and when not to test, 9) How to conduct testing
- **Snow Plow Rodeo** -The 2nd Annual Snow Plow Rodeo will be held at the Freehold Raceway, 130 Park Ave., Freehold, NJ, on November 5, 2018. All snow plow drivers from members of the Garden State Municipal Joint Insurance Fund (GSMJIF) and Public Entity Joint Insurance Fund (PEJIF) are invited to attend. Representatives from each municipality will be scheduled for individual heat times. Participants will be required to steer through an obstacle course of left and right turns, maneuver around parked cars and move through a serpentine series of cones. There will be CDL and non-CDL driver categories. The drivers will be timed for speed, safe driving and judged for effectively pushing the snow (markers must be moved) while avoiding parked



cars and other obstacles. Winners will be recognized at the Fund meetings in November. Plaques, prizes and bragging rights will be up for grabs.

- **DPW Roundtable**-Scheduled for November 29 at the Township of Morris Fire Headquarters. Playground inspections will be discussed with a live tour and inspection planned. Additional topics will be addressed, and an announcement will be made by the first week of November.
- **Stewardship Risk Control Overview**- Due to time constraints, this was moved to the November meeting.
- **Police Training**- Proactive Police Supervision and OPRA for Practitioners through Connell Consulting is being offered to all GSMJIF members at discounted rates. Risk Control continues to encourage members to take advantage of these important seminars. In addition to the reimbursement provided, participation will count towards Safety Incentive Program requirements for Seminar attendance, possibly leading to an annual award of \$1,000 or more for your municipality.
- **TPOP Pilot Program** - Active Threat/Active Shooter Pilot Program on-line training: Power of Preparedness – T- POP. 500 on-line seats are available and can be reserved on a first come, first serve basis. Sample seats can be assigned upon request. Professional, live training can be scheduled to accompany the on-line training.
- **Wellness**: The CPR/AED challenge is ongoing and over 15 municipalities have already signed up. Risk control will schedule the requested training to meet your scheduling needs. In addition, Risk Control will be issuing a bulletin on the benefits of exercise, summarizing a recent comprehensive study performed by the Cleveland Clinic.

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

- **Monthly Claims Department Key Performance Indicators for September 2018** - 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.
- **Recap of the Town Member Seminar held on October 3, 2018** - Jim Renner informed the Commissioners of the highlights of the Fall 2018 Members Claims Seminar.
- **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.

#### **NEW BUSINESS**

#### **OPEN FORUM**

#### **MOTION TO ADJOURN**

Commissioner Marvin made a motion to adjourn the meeting at 12:11PM 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  
Steve Daveggia – NIP  
Michael Bascom – Neptune  
Ernest Reigsted – Skylands Risk management  
Tom Stanberg – Assured Partners  
Tom Narolewski – Assured Partners  
Michael Sabbagh – Richland Knowles  
Jim Renner – NIP  
Jeff Martin – Borden Perlman  
Alyson Cronk – FMCO  
Rob Smith – NIP  
Larry Graham – Fairview  
Renee Nelms – Qual-Lynx  
Lisa Gallo – Qual-Lynx  
Michael Griffith – NIP  
Karen Waters – IMAC  
Danielle Colaianni – Hardenbergh  
Ilene Laursen – Conner Strong  
Lori Sullivan – Warren  
Don Newton – Highland Park  
Marc Strauss – PMA  
Betty Sheeran – NIP  
Donna Gartland – NIP  
Ed Vath – PMA  
Robert Persico – NIP  
Anthony VenGraitis – NIP  
Frank Kelly – BGIA  
Conrad Cyriax – NIP  
Ken Child – PMA  
Julia Baker – PMA  
Virginia Murphy – Morris  
John Geaney – Capehart  
Betty Anne Stinchcomb- New Providence  
Jonathan Hall – NIP  
Sonia Brown – North Brunswick  
Brian Erlandsen – BGIA