



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

**July 25<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 11:05 AM.**

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

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS:**

Berkeley Township *ABSENT*  
Barbara Russo - Berkeley Heights  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – *ABSENT*  
Cinnaminson Township – *ABSENT*  
Township of Eastampton – *ABSENT*  
City of Englewood – *ABSENT*  
Hilary Hyser - Ewing Township  
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*  
Lou Guarino – Hamilton Township  
Paul Zarbetski Town of Harrison  
Joan Hullings – Borough of Highland Park  
Stephen Marks – City of Hoboken  
Louis Palazzo – Howell Township  
Robert Smith – Town of Kearny  
Kathi Moschitta – Borough of Kenilworth  
Greg Whitehead – Township of Lawrence  
City of Linden – *ABSENT*  
Russ Jones – Township of Livingston  
Edward Cho – Montclair Township  
Virginia Murphy – Township of Morris  
Town of Morristown – *ABSENT*  
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  
Ann Geany – Township of Parsippany-Troy Hills  
City of Rahway – *ABSENT*  
Andrew Casais – Borough of Roselle Park  
John Shepherd – Township of Roxbury  
South Orange Village – *ABSENT*  
John Waryas – Borough of Totowa  
Karen Caulfield – Union Twp.  
Laurie Sullivan – Township of Warren  
West Orange Township – *ABSENT*

### **APPROVAL OF MINUTES OF 6/27/18 MEETING**

**MOTION:** Commr. Watkins

**SECOND:** Commr. Palazzo

**ABSTAIN:** Russo; Hyser; Casagrande; Zarbetski; Marks; Moschitta; Marvin; Monzo;  
Brown; Shepherd; 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. Guarino

**SECOND:** Commr. Jones

**VOTE:** Unanimous, by voice

### **APPROVAL OF REQUESTS FOR SETTLEMENT AUTHORITY AND ADOPTION OF RESOLUTIONS**

- Approval of Claims Committee Report and Requests for Settlement Authority
  - Berkeley Township LEL Claim - Granted Settlement Authority
  - Township of Bloomfield GL-LEL Claim– Granted Settlement Authority



- Borough of Highland Park WC Claim – Granted Settlement Authority
- Township of North Brunswick AL-BI Claim – Granted Settlement Authority
- Jackson Township WC Claim – Granted Settlement Authority

## **ADJOURN TO PUBLIC SESSION**

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

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

- **Resolution 26-18** – Approving Certain Disbursements \$2,565,581.26
- **Resolution 27-18** – Approving Claims Payments \$2,892,581
- **Resolution 28-18** – Appointing Approved Counsel – Antonelli Kantor, P.C. for Union Township

**MOTION:** Commr. Palazzo

**SECOND:** Commr. Watkins

### **ROLL CALL:**

Berkeley Township ABSENT  
Barbara Russo - Berkeley Heights  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – ABSENT  
Cinnaminson Township – ABSENT  
Township of Eastampton – ABSENT  
City of Englewood – ABSENT  
Hilary Hyser - Ewing Township  
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  
Lou Guarino – Hamilton Township  
Paul Zarbetski Town of Harrison  
Joan Hullings – Borough of Highland Park  
Stephen Marks – City of Hoboken  
Louis Palazzo – Howell Township  
Robert Smith – Town of Kearny  
Kathi Moschitta – Borough of Kenilworth  
Greg Whitehead – Township of Lawrence



City of Linden – ABSENT  
Russ Jones – Township of Livingston  
Edward Cho – Montclair Township  
Virginia Murphy – Township of Morris  
Town of Morristown – ABSENT  
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  
Ann Geany – Township of Parsippany-Troy Hills  
City of Rahway – ABSENT  
Andrew Casais – Borough of Roselle Park  
John Shepherd – Township of Roxbury  
South Orange Village – ABSENT  
John Waryas – Borough of Totowa  
Karen Caulfield – Union Twp.  
Laurie Sullivan – Township of Warren  
West Orange Township – ABSENT

## **REPORTS**

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

- **Actuarial Update** – All data has been sent to the Fund’s actuaries, who are working on their mid-year analysis of the Fund’s loss experience. We will update the membership once the report has been finalized.
- **Fast Track Report** – The Fast Track reports as of 6/30/18 and following will be released once the mid-year actuarial study has been finalized.
- **Executive Committee** – The Executive Committee will be meeting to discuss the 2019 Requests
- **Legislative Update** – Mr. David Smith of Princeton Public Affair Group provided an update of 2018-2019 legislative priorities and bills pending before the legislature.

### **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**

- **2019 Renewal Update** – As per recent communications, the renewal cycle is in full swing now. All historical loss (10 years) are due July 27 and all updated schedules and applications are due by August 11th. Should anyone need assistance with the member website please contact us.



- **2018 NJSLOM Update** – Our 2nd Annual NSLOM cocktail reception will be on Wednesday, November 14th from 5 to 7 pm at the Continental which is the same place as last year. The September meeting will have formal invites.

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

- **GSMJIF Safety Meeting Recap:**
  - **Wellness** – The Workout 2 Win 2 challenge has ended. 432 employees from 18 municipalities participated with 107 teams. Awards were granted to municipalities with the largest percentage of employees participating, to the teams with the highest weekly average of exercise time, randomly to teams that participated and to the teams voted with the best name. Over \$2,700 of awards were announced for GSMJIF municipalities. The CPR/AED challenge will be announced in the upcoming weeks as the next GSMJIF wellness challenge.
  - **Modified Duty** – Robert Persico of NIP and Lisa Gallo of Qual Lynx discussed the impact of light duty/transitional duty on claim costs and the importance of coordinating the return to work of injured employees with the claims staff and treating physicians. Lisa also reviewed claim data collected by Qual Lynx showing the reduction of costs and the utilization of light/transitional duty by members. Anthony discussed the risk control areas of focus including the temporary nature of light/transitional duty, it must be consistently applied, use of job banks to encourage all departments to offer it on a case by case basis, and the value of a successfully run program.
  - **CDL-Drug Testing Changes** – Peter Lukowiak from Dynamic Testing presented on the new federal testing requirements which expand the CDL panel testing to include Opioids. The revised 49 CFR Part 40 mandates that DOT regulated programs test for additional Schedule II substances including hydrocodone, hydromorphone, oxycodone, and oxymorphone. Some common names for these semi-synthetic opioids include OxyContin, Percodan, Percocet, Vicodin, Lortab, Norco, Dilaudid, Exalgo. Peter discussed the new panel testing, the need to update policies and provide notice to employees, and also the impact of medical marijuana. Even though medical marijuana may be accepted by some states, it is still considered by federal law as a schedule 1 drug.
  - **Online Training update** – Reminder that the safety incentive program now requires the use of on-line training. Members can reach out to risk control to set up an in person or conference call to walk through the system and learn how to use it effectively.
  - **Police Roundtable** – will be held at the Hamilton Stage (Theater) 360 Hamilton Street, Rahway, on September 19, starting at 10:00am and ending at 1:00PM. We are working on a formal announcement and will make sure to send it to you as soon as it is issued. Dr. John Moore is speaking, as well as Jonathan Parham, the newly appointed Union County Undersheriff. The focus will be on command staff establishing and maintaining the proper work environment and culture to prevent harassment, discrimination, and hostile workplace claims.
  - **Storm Preparedness** – Ken discussed the importance of taking proactive steps to address the risk of loss from severe summer storms as seen by the intense flooding occurring at Hershey Park over recent days. Vehicles should be moved from low lying areas and moved to higher grounds. Business personal property should be moved from the floor or low shelves, to higher floors or different locations not prone to flooding. Basements should be kept clear



and materials should not be stored. Down spouts, gutters, storm drains, causeways, ravines, etc, should be cleaned and maintained. Emergency procedures and a plan should be in place and reviewed and updated frequently. 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.

### **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 Claims Seminar – James Renner** – Jim Renner announced that the next town member claims seminar will be held on October 3rd in the NIP Auditorium in Woodbridge.

### **NEW BUSINESS**

### **OPEN FORUM**

### **MOTION TO ADJOURN**

Commissioner Marvin made a motion to adjourn the meeting at 11:52AM 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:**

Latonya Brennan – AJG



David Balken – Balken Risk  
James Renner – NIP  
Barry Maurillo – IMAC Insurance  
Louis Beckerman – Beckerman & Co.  
Rob Smith – NIP  
Frank Oddo – NIP  
Michael Griffith – NIP  
Michael Bascom – Neptune  
Ted Whardell – BBBA  
Luis Alamo – Alamo Insurance  
Renee Nelms – Qual-Lynx  
Lisa Gallo – Qual-Lynx  
Dom Cinelli – B & B Metro  
Amy Pieroni – Acrusure LLC  
Edward Tenza – Lawrence Township  
Ilene Laursen – Conner ZStrong  
Tamara Goble – Berkley Township  
Jeff Martin – Borden Perlman  
Robert Persico – NIP  
Frank Kelley – BGIA  
Conrad Cyriax – NIP  
Anthony Ven Graitis – NIP  
Ken Child – PMA  
Ed Vath – PMA  
David Hollod – Borough of North Plainfield  
John Geaney – Capehart  
BettyAnne Stinchcomb – New Providence  
Dave Smith – Princeton Public Affairs  
Paul Anzano – PQA  
Patrick DeBlasio – Treasurer  
Jonathan Hall – NIP  
Madeline Delgado – NIP  
Sonia Brown – North Brunswick  
Brian Erlandsen – BGIA  
Andrew Casais – Roselle Park  
Robert Smith – Kearney