



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
November 13<sup>th</sup>, 2019  
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 11:06AM.**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS:**

Berkeley Township – ABSENT  
Berkeley Heights – ABSENT  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell - ABSENT  
Cinnaminson Township – ABSENT  
Kim White - Township of Eastampton  
Daria Trumpet - City of Englewood  
Ewing Township - ABSENT  
Theresa Casagrande - Borough of Fair Haven  
Eleanor McGovern – Borough of Fanwood  
Joe Bellina – Freehold Borough  
Town of Guttenberg – ABSENT  
Borough of Haddon Heights – ABSENT  
Lou Guarino – Hamilton Township  
Paul Zarbetski - Town of Harrison  
Emma Missey – Borough of Highland Park  
Michael Kraus - City of Hoboken  
Louis Palazzo – Howell Township  
Robert Smith – Town of Kearny  
Laura Reinertsen – Borough of Kenilworth  
Greg Whitehead - Township of Lawrence  
City of Linden – ABSENT  
Russ Jones – Township of Livingston  
Monroe Township – ABSENT  
Mike Reed - Montclair Township  
Tim Quinn – Township of Morris  
Julian Barrick – Town of Morristown  
Township of Neptune – ABSENT



Doug Marvin – Borough of New Providence

Sonia Brown – Township of North Brunswick  
Township of North Bergen – ABSENT  
William Speck – Borough of North Plainfield  
Ann Cucci – Township of Parsippany-Troy Hills  
Frank Ruggiero – City of Rahway  
Andrew Casais – Borough of Roselle Park  
John Shepherd – Township of Roxbury  
John Waryas – Borough of Totowa  
Karen Caulfield – Union Twp.  
Mark Krane – Township of Warren  
West Orange Township – ABSENT

### **APPROVAL OF MINUTES OF 10/23/19 MEETING**

**MOTION:** Commr. Bellina  
**SECOND:** Commr. Jones  
**ABSTAIN:** Commrs. Cucci; Smith

### **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. 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
  - Howell Township WC Claim – Granted Settlement Authority
  - Borough of North Plainfield WC Claim – Granted Settlement Authority



- Township of Union LEL/PI – Granted Settlement Authority
- Borough of North Plainfield WC – Granted Settlement Authority
- Borough of North Plainfield WC – Granted Settlement Authority
- Township of Union WC – Granted Settlement Granted
- Borough of Highland Park WC – Granted Settlement Authority
- Town of Guttenberg WC – Granted Settlement Authority
- Township of Morris WC – Granted Settlement Authority

## **ADJOURN TO PUBLIC SESSION**

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

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

Chairman Marvin asked that Resolutions 37-19; 38-19 and 39-19 be approved collectively.

- **Resolution 37-19 – Approving Certain Disbursements - \$119,565.27**
- **Resolution 38-19 – Approving Claims Payments \$5,230,836**
- **Resolution 39-19 - Appointing Approved Counsel – Hill Wallack, LLP 21 Roszel Road – request for City of Rahway Princeton, NJ 08540**
- **Approval of Claims Committee Report and Requests for Settlement Authority**

**MOTION:** Commr. Casagrande  
**SECOND:** Commr. Watkins  
**ABSTAIN:** Ruggiero

### **VOTE: ROLL CALL**

Berkeley Township – ABSENT  
Berkeley Heights – ABSENT  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell - ABSENT  
Cinnaminson Township – ABSENT  
Kim White - Township of Eastampton  
Daria Trumpet - City of Englewood  
Ewing Township - ABSENT  
Theresa Casagrande - Borough of Fair Haven  
Eleanor McGovern – Borough of Fanwood  
Joe Bellina – Freehold Borough  
Town of Guttenberg – ABSENT



Borough of Haddon Heights – ABSENT  
Lou Guarino – Hamilton Township  
Paul Zarbetski - Town of Harrison  
Emma Missey – Borough of Highland Park  
Michael Kraus - City of Hoboken  
Louis Palazzo – Howell Township  
Robert Smith – Town of Kearny  
Laura Reinertsen – Borough of Kenilworth  
Greg Whitehead - Township of Lawrence  
City of Linden – ABSENT  
Russ Jones – Township of Livingston  
Monroe Township – ABSENT  
Mike Reed - Montclair Township  
Tim Quinn – Township of Morris  
Julian Barrick – Town of Morristown  
Township of Neptune – ABSENT  
Doug Marvin – Borough of New Providence  
Sonia Brown – Township of North Brunswick  
Township of North Bergen – ABSENT  
William Speck – Borough of North Plainfield  
Ann Cucci – Township of Parsippany-Troy Hills  
Frank Ruggiero – City of Rahway  
Andrew Casais – Borough of Roselle Park  
John Shepherd – Township of Roxbury  
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

- **Fast Track** – Mr. Hall discussed the FastTrack report as of September 30, 2019. The October 30 report will be distributed as soon as the Fund receives and processes the TPA claims data for the month.
- **RFP’s for 2020** – Mr. Hall reported that the bid window had closed. He and the Fund Attorney will be reviewing the proposals received and will present recommendations to the Executive Committee next month.
- **Social Media Seminar** – The Fund will be holding a Social Media Seminar in January 2020. The seminar will be recorded and will be available in the Learning Management System for all elected officials to view.
- **Draft 2020 Budget** – Mr. Hall presented the draft 2020 budget. As in previous years, the draft budget is preliminary, is very conservative in nature, and is subject to downward revision due to excess insurance and expense negotiations.



**TREASURER’S REPORT – P. DeBlasio** – In Mr. DeBlasio’s absence, Mr. Hall 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 – NIP Group – R. Smith**

- **NJLM Cocktail Reception** - Please join us on November 20th at 5pm for our third annual Cocktails at the Continental reception.
- **2020 Renewals** - Please talk with your risk managers and get all your ancillary apps in. Please note that many of these are separate placements and as such, no policy can be issued without the receipt, review and acceptance of the application and any additional info required.
- **Prospects** - We currently have 8 prospects in. Wherein the process of underwriting and reviewing them and will have a report at the next meeting regarding any indications and offers made.

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

**GSMJIF Safety Meeting Recap:**

**Speaker** - Cyber Security and Training-Michael Markulec of HTG and Symbol Security - Michael spoke about the recent claims of phishing and ransomware impacting municipalities across the country and in New Jersey. In addition to taking precautions including backing up data on a regular basis and installing proper software to prevent viruses, training of employees was discussed. Craig Sandman of Symbol Security spoke about municipal employees being the last line of defense against expensive security breaches. Symbol strengthens awareness of employees and helps employers mitigate Cyber Risk. HTG and Symbol Security are offering a training option which costs \$30 per month per employee and is supported by the Risk Control Department.

**Preparing for proper Snow/Ice removal** - removal Employees must dress in layers and account for temperatures, wear proper PPE, including footwear, and make sure to properly stretch before strenuous exercise. In addition, due to the risk of cardiovascular stress, employees should shovel snow using care including taking frequent breaks, hydrating properly, reduce the amount of lifting and push the snow instead, and do not twist when shoveling to prevent back injuries. Staff should also properly clean gutters and downspouts to reduce the chance of ice damming and clean catch basins to prevent the backing up and freezing of water.

**Driver training-slippery conditions** - Drivers need to slow down when driving in poor driving conditions, increase the amount of distance between them and other vehicles, and stay off the roads if possible. Risk Control as live, in person training including CEVO and Defensive Driving classes, and has numerous online courses available.

**HR Law seminar reminder-dates 12/3, 12/10, and 12/16** - The HR Municipal Law Seminar is scheduled for 12/3, 12/10, and 12/16. This three-day seminar will address critical topics including “Applying Equal Employment Opportunity Law and Preserving a Legal Defense”, “Managing incidents of Whistleblowing and Retaliation” and “How to Conduct an Internal



Investigation”. An announcement will be distributed in the near term with additional information. Price is reduced from \$750 to \$500 per attendee.

**Wellness update** - The next wellness challenge will be an awareness/education challenge, where employees will be required to read two articles a week for six weeks. Articles will be posted on each municipality’s LMS and tracked when read. Employees will earn points for each article read to qualify for prizes. Municipalities will also be awarded prizes for having the highest percentage of articles read per employee in the municipality.

**Snowplow Rodeo Recap** - The third annual snowplow rodeo was held at the Freehold Raceway on November 4. 60 attendees participated, with 46 drivers and witnessed by Mayors and Councilmembers. An announcement will be made in the upcoming weeks on the final results. It was a great event and we thank the Borough of Freehold for all of their support and effort.

**Roadway Animal Incidents** - Animal-vehicle collisions are not only costly but can be dangerous. From 2001 to 2011, animal collisions contributed to more than 2,080 fatal crashes nationwide. There were 211 deaths from collisions with animals in 2017, these deaths occurred most often during July-September. Between July 1, 2018 and June 30, 2019 one out of every 116 drivers had an insurance claim from hitting an animal. Whether a deer, dog, moose or squirrel, animals on the roadway are unexpected, and their actions can be erratic and unpredictable, creating a dangerous situation for motorists. Most wildlife-vehicle collisions occur during the fall and winter, and many are preventable. A bulletin will be issued in the next week with relevant information you should share with all employees.

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

- **Monthly Claims Department Key Performance Indicators for October 2019** - 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.
- **EPL Seminar** - Conrad also discussed plans for two (2) seminars in 2020 with the Commissioners.

## **NEW BUSINESS**

## **OPEN FORUM**

## **MOTION TO ADJOURN**

Commissioner Caulfield made a motion to adjourn the meeting at 11:49AM 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:**

Madeline Delgado  
Jeremy Solomon – Bob Smith & Associates  
James Renner – NIP  
Tenisha Smith – NIP  
Donna Gartland – NIP  
Lindsay Travali – Acrisure  
Amy Pieroni – Acrisure  
Kelly Royce – First MCO  
John Bertoli – NIP  
George Crosby – BGIA  
Rob Smith – NIP  
Bonnie Ridolfino – Hardenbergh  
Mark Philpot – Eastampton  
Adam Becker – Brown & Brown  
Michael Sabbagh – Richland Knowles  
Tamara Goble – Berkeley Township  
Ilene Laursen – Conner Strong  
John Hanuscin – Fairways Insurance  
Lisa Gallo – Qual-Lynx  
Renee Nelms – Qual-Lynx  
Anthony Aquilino – PMA  
David Balken – Balken Risk  
Doug Borden – Borden Perlman  
Danielle Voda – Fairview Insurance  
Peter Soriero – RD Parisi  
Robert Persico – NIP  
Anthony Ven Graitis – NIP  
Conrad Cyriax – NIP  
Frank Kelly – BGIA  
Ken Child – PMA  
Patrick Mackin – PMA  
Ed Vath – PMA  
John Geaney – Capehart  
Kathy Boffa – Livingston  
Betty Ann Stinchcomb – New Providence  
Jonathan Hall – NIP  
Mike O’Connell – PQA  
Patrick DeBlasio – Treasurer  
LaTonya Brennan – Gallagher  
Karin Napier – Rahway



Lori Sullivan – Warren Township