



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
January 23rd, 2019
The Hotel Woodbridge Iselin, NJ Room – The Ballroom at 11:00am**

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:09AM.

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:

- Alan Weinberg - Monroe Township (Commissioner)
- Danielle Racioppi - Monroe Township (Alternate Commissioner)
- Kim White – Township of Eastampton (Commissioner)
- Mark Philpot – Township of Eastampton (Alternate Commissioner)

ROLL CALL OF FUND COMMISSIONERS:

Jim Byrnes - Berkeley Township
Barbara Russo – Berkeley Heights
Matt Watkins – Township of Bloomfield
Borough of Caldwell – ABSENT
Cinnaminson Township – *ABSENT*
Kim White – Township of Eastampton
Daria Trumpet - City of Englewood
Joanna Mustafa - Ewing Township
Allyson Cinquegrana - Borough of Fair Haven
Borough of Fanwood – ABSENT
Joe Bellina - Freehold Borough
Town of Guttenberg – ABSENT
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 Reinersten - Borough of Kenilworth



Greg Whitehead - Township of Lawrence
City of Linden – ABSENT
Russ Jones – Township of Livingston
Ed Cho - Montclair Township
Virginia Murphy – 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
City of Rahway – ABSENT
Andrew Casais – Borough of Roselle Park
Township of Roxbury – ABSENT
John Waryas - Borough of Totowa
Karen Caulfield – Union Twp.
Mark Krane – Township of Warren
West Orange Township – ABSENT

APPROVAL OF MINUTES OF 12/19/18 MEETING

MOTION: Commr. Watkins

SECOND: Commr. Jones

ABSTAIN: Commrs. Russo; Hullings; Cinquegrana; Russo; Cho; Marvin; Waryas;
White Trumpet; Smith; Bellina; Reinersten;

ADJOURN MEETING SINE DIE

Chairman asked Executive Director to Chair meeting. Mr. Hall asked for nominations for the positions of Chairperson and Secretary and for the Executive Committee.

ELECTION OF CHAIRPERSON AND SECRETARY

- Commr. Jones nominated Commr. Marvin for Chairperson, with the nomination seconded by Commr. Watkins No further nominations received.
- Commr. Jones nominated Commr. Caulfield for Secretary, with the nomination seconded by Comm. Watkins. No further nominations received.

ELECTION OF EXECUTIVE COMMITTEE

- Commr. Marvin nominated the 2018 Executive Committee members to serve on the Executive Committee for 2019 with the nomination seconded by Watkins
- Swearing in of Chairperson, Secretary and Executive Committee by Fund Attorney.



Executive Committee for 2019 consists of:

- Doug Marvin - Borough of New Providence, Chairperson
- Karen Caulfield - Union Township, Secretary
- Louis Guarino - Hamilton Township
- Mark Krane - Township of Warren
- Russ Jones - Township of Livingston
- Frank Ruggiero – City of Rahway
- Matthew U. Watkins - Township of Bloomfield
- Timothy Stafford – Township of Montclair, Alternate

MOTION: Commr. Jones

SECOND: Commr. Watkins

VOTE: Unanimous

MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

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. Bellina

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 North Brunswick WC Claim - Granted Settlement Authority
 - Livingston Township EPL-PI Claim– Granted Settlement Authority

ADJOURN TO PUBLIC SESSION

MOTION: Commr. Watkins

SECOND: Commr. Bellina



VOTE: Unanimous, by voice

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

Chairman Marvin asked that Resolutions 01-19 through 09-19 be approved collectively.

- Resolution 01-19 – Certifying the Election of Chairperson and Secretary*
- Resolution 02-19 – Certifying the Election of Executive Committee*
- Resolution 03-19 – Establishing Meeting Procedures*
- Resolution 04-19 – Establishing Fiscal Management Plan*
- Resolution 05-19 – Establishing Fund Records Program*
- Resolution 06-19 – Establishing 2019 Plan of Risk Management*
- Resolution 07-19 – Approving 2019 Fund Service Providers*
- Resolution 08-19 – Appointing 2019 Approved Counsel*
- Resolution 09-19 – Approving New Member - Monroe Township*

MOTION: Commr. Bellina
SECOND: Commr. Watkins
VOTE: Unanimous

- Resolution 10-19 – Approving Final 2019 Fund Budget

MOTION: Commr. Watkins
SECOND: Commr. Byrnes
VOTE: ROLL CALL

Jim Byrnes - Berkeley Township
Barbara Russo – Berkeley Heights
Matt Watkins – Township of Bloomfield
Borough of Caldwell – ABSENT
Cinnaminson Township – ABSENT
Kim White – Township of Eastampton
Daria Trumpet - City of Englewood
Joanna Mustafa - Ewing Township
Allyson Cinquegrana - Borough of Fair Haven
Borough of Fanwood – ABSENT
Joe Bellina - Freehold Borough
Town of Guttenberg – ABSENT
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 Reinersten - Borough of Kenilworth
Greg Whitehead - Township of Lawrence
City of Linden – ABSENT
Russ Jones – Township of Livingston
Ed Cho - Montclair Township
Virginia Murphy – 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
City of Rahway – ABSENT
Andrew Casais – Borough of Roselle Park
Township of Roxbury – ABSENT
John Waryas - Borough of Totowa
Karen Caulfield – Union Twp.
Mark Krane – Township of Warren
West Orange Township – ABSENT

Chairman Marvin asked that Resolutions 11-19 through 12-19 be approved collectively.

- Resolution 11-19 – Approving Certain Disbursements \$581,026.21
- Resolution 12-19 – Approving Claims Payments \$2,540,071
- Approval of Claims Committee Report and Requests for Settlement

MOTION: Commr. Jones
SECOND: Commr. Bellina
VOTE: ROLL CALL

Jim Byrnes - Berkeley Township
Barbara Russo – Berkeley Heights
Matt Watkins – Township of Bloomfield
Borough of Caldwell – ABSENT
Cinnaminson Township – ABSENT
Kim White – Township of Eastampton
Daria Trumpet - City of Englewood
Joanna Mustafa - Ewing Township
Allyson Cinquegrana - Borough of Fair Haven
Borough of Fanwood – ABSENT
Joe Bellina - Freehold Borough
Town of Guttenberg – ABSENT
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 Reinersten - Borough of Kenilworth
Greg Whitehead - Township of Lawrence
City of Linden – ABSENT
Russ Jones – Township of Livingston
Ed Cho - Montclair Township
Virginia Murphy – 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
City of Rahway – ABSENT
Andrew Casais – Borough of Roselle Park
Township of Roxbury – 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

- **2018 Review and 2019 Goals** – Mr. Hall reported on the experience for 2018 and initiatives for 2019. Particular focus will be on expanded services for employment practices and public officials’ liability coverages.
- **Financial Fast Track Report Status – YE** – Mr. Hall reported that the Financial FastTrack Report will be distributed once the Year-End Reserve Study has been completed. All of the data has been sent to the Fund Actuary and the review is underway.
- **Special Commissioners for 2019** – As the Fund has an even number of Commissioners, we are required under our Bylaws and by Statute to appoint a Special Commissioner. As prescribed under the Bylaws, Bloomfield Township will have the opportunity this year to appoint a Special Commissioner.

TREASURER’S REPORT – P. DeBlasio



UNDERWRITING REPORTS – NIP Group – R. Smith

- **Insurance Summaries** – All summaries have been delivered to the risk managers. Please consult with your risk manager to review and let me know should there be any questions or concerns.
- **February BGIA Presentation** – At the next meeting, BGIA will present a mile-high overview of the changes and enhancements to the 2019 policies.
- **Renewal Process Huddle at February Meeting** – As we look to streamline the renewal process and the website, I will be hosting a huddle following next month’s meeting for all risk managers and members who are interested, to discuss improvements and ways we can make the renewal process easier.

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

- **GSMJIF Safety Meeting Recap:**
- **Election New Safety Committee Chair and Alternate for 2019** - Betty Ann Stinchcomb of the Borough of New Providence and Anthony Nesto of the Township of Bloomfield are stepping down as Safety Committee Chair and Alternate respectively, effective January 1, 2019. Greg Whitehead of Lawrence Township and Sgt. Bill Speck of the Borough of North Plainfield have taken the positions Safety Committee Chair and Alternate respectively, effective January 1, 2019.
- **EPL efforts for 2019** - Risk control will continue ongoing efforts to mitigate risk through harassment/discrimination and supervisory training held by in-house staff and outside risk control vendors including PMA and the EANJ. In addition, we are asking that members contact the EANJ more frequently to take advantage of the free phone advisory services available through their membership. Consultants will remind members moving forward that before any termination is made, they should consult with their labor council and the EANJ. An employee hotline will also be available for all members. An EPL subcommittee will be formed to focus efforts and drive results for 2019.
- **Presenter- Jeff Schobel, VP of Enterprise Solutions, to discuss STOP it- reporting hotline and services (pending confirmation)** - Neil Hooper, Chief Revenue Officer of STOP it, presented on the employee hotline, application and web address technologies available through STOPit. Reports can be entered either anonymously or they can require name and ID #, depending on how the municipality wants to set up the system. Incidents can be forwarded to HR, Labor Counsel’s offices, or other administrators as needed.
- **EANJ and Risk Control involvement** - The EANJ is available to assist members with how to properly handle investigation matters. An HR seminar on how to properly investigate employment matters will be scheduled in the upcoming months.
- **In2vate for 2019** - As previously communicated, the GSMJIF now contracts directly with In2vate as Brit is no longer the excess carrier for the fund. Services will remain nearly the same as previously



provided, and all login information and passwords are unchanged. The only change is the landing page/login address, is now www.in2vate.com/nip. Risk control will also be tracking all in person training provided to members. Risk Control consultants will be following up with members for employee information.

- **Upcoming Events: HR Seminar – NJ Paid Sick Leave, WWF, Roundtable announcements** - The HR Seminar-NJ Paid Sick Leave, is scheduled for 1/31/19 at NIP offices at 900 Route 9, Woodbridge, from 10:00 to 12:00. You should register on line from the links provided in the emails or contact your risk control consultant. Notices will be issued on upcoming seminars for WWF police training and Roundtables for Police, Fire and DPW.
- **Fleet Safety** - Ken Child presented on fleet safety initiatives in 2019 including review of fleet safety written programs that address MVR checks, vehicle inspections, vehicle maintenance, driver training, accident investigation boards, and various other risks. Risk control consultants will continue to work with members on updating programs.
- **Housekeeping in DPW** - Two fires have recently occurred at public works facilities this past month, with both being caused, or the severity contributed to, by poor housekeeping. Inspections have continually indicated a concern with housekeeping at a majority of Public Work facilities. Risk control will be sharing inspection check lists and performing walk throughs of member locations in the upcoming months to reduce the risk of fires, property claims, and employee injuries.
- **Carbon Monoxide** - Carbon Monoxide is a deadly gas byproduct of normal combustion. A bulletin has been issued and should be shared with all department personnel. Emergency Responders should especially be aware of the hazards of CO when responding to emergency calls as often the symptoms are hard to link to CO inhalation, such as dizziness, vomiting, weak pulse, etc. Personnel CO detectors were discussed and should be made available to all emergency responders, so they can be quickly alerted when entering areas with high CO levels.

CLAIMS REPORT – NIP Group - C. Cyriax

- **Key Performance Indicators for December 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.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN



Commissioner Marvin made a motion to adjourn the meeting at 11:59AM and Commissioner Watkins seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

D. Marvin

ALSO, PRESENT:

Jonathan Hall – NIP
Madeline Delgado – NIP
Rob Smith – NIP
Robert Persico – NIP
James Renner – NIP
Anthony VenGraitis – NIP
Conrad Cyriax – NIP
Frank Kelly – BGIA
Luis Alamo – Alamo Insurance
Luis F. Alamo – Alamo Insurance
Alyson Cronk – FMCO
Lori Sullivan – Warren Township
Karen Waters – IMAC
Jeff Martin Borden Perlman
Michael Sabbagh – Richland Knowles
Amy Pieroni – Acrisure
Michael Griffith – NIP
Tom Stenberg – assured Partners
Lisa Gallo – Qual-Lynx
Renee Nelms – Qual-Lynx
Michael Bascom – Neptune
Ilene Laursen – Conner Strong
Bonnie Ridolfino – Hardenbergh
Robin Racioppi – North American Insurance
Dom Cinelli – Brown & Brown
Bob Gemmell – Brown & Brown
David Balken – Balken Risk
Marc Strauss – PMA
Valarie Wyble – Roxbury
Scott Readlinger – HUB International
Don Readlinger – Round Hill Risk
Edward Tenors – Lawrence Township
Liza Viana Berkeley Heights



Betty Ann Stinchcomb – New Providence
Stephanie Brown – AJ Gallagher
Michael O’Connell – PQA
Jonathan Hall – NIP
Brian Erlandsen – BGIA