



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

**December 19<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 11:10 AM.**

**PLEDGE OF ALLEGIANCE**

**SWEARING IN OF NEW FUND COMMISSIONER**

- **Brian Geoghegan – Howell Township (Alternate)**

**ROLL CALL OF FUND COMMISSIONERS:**

Jim Byrnes - Berkeley Township  
Berkeley Heights – *ABSENT*  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – *ABSENT*  
Eric Schubiger - Cinnaminson Township  
Township of Eastampton – *ABSENT*  
City of Englewood – *ABSENT*  
Ewing Township - *ABSENT*  
Theresa Casagrande - Borough of Fair Haven  
Eleanor McGovern Borough of Fanwood  
Freehold Borough - *ABSENT*  
Town of Guttenberg – *ABSENT*  
Borough of Haddon Heights – *ABSENT*  
Lou Guarino – Hamilton Township  
Town of Harrison – *ABSENT*  
Borough of Highland Park – *ABSENT*  
Patrick Wherry – City of Hoboken  
Louis Palazzo – Howell Township  
Town of Kearny – *ABSENT*  
Borough of Kenilworth – *ABSENT*  
Greg Whitehead - Township of Lawrence  
City of Linden – *ABSENT*  
Russ Jones – Township of Livingston  
Montclair Township – *ABSENT*  
Tim Quinn – Township of Morris  
Town of Morristown – *ABSENT*  
Stephanie Oppegaard – Township of Neptune



Betty Ann Stinchcomb – 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*  
Karin Napier - City of Rahway  
Andrew Casais – Borough of Roselle Park  
Township of Roxbury – *ABSENT*  
South Orange Village – *ABSENT*  
Borough of Totowa – *ABSENT*  
Karen Caulfield – Union Twp.  
Mark Krane – Township of Warren  
West Orange Township – *ABSENT*

### **APPROVAL OF MINUTES OF 11/28/18 MEETING**

**MOTION:** Commr. Casagrande  
**SECOND:** Commr. Byrnes  
**ABSTAIN:** Palazzo; McGovern

### **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. Watkins  
**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
  - Township of Maplewood LEL Claim - Granted Settlement Authority
  - Township of Union WC Claim– Granted Settlement Authority



## **ADJOURN TO PUBLIC SESSION**

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

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

- **Resolution 37-18 – Approving Certain Disbursements - \$15,487.76**
- **Resolution 36-18 – Approving Claims Payments - \$1,575.070**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. McGovern  
**ROLL CALL:**

Jim Byrnes - Berkeley Township  
Berkeley Heights – ABSENT  
Matt Watkins – Township of Bloomfield  
Borough of Caldwell – ABSENT  
Eric Schubiger - Cinnaminson Township  
Township of Eastampton – ABSENT  
City of Englewood – ABSENT  
Ewing Township - ABSENT  
Theresa Casagrande - Borough of Fair Haven  
Eleanor McGovern Borough of Fanwood  
Freehold Borough - ABSENT  
Town of Guttenberg – ABSENT  
Borough of Haddon Heights – ABSENT  
Lou Guarino – Hamilton Township  
Town of Harrison – ABSENT  
Borough of Highland Park – ABSENT  
Patrick Wherry – City of Hoboken  
Louis Palazzo – Howell Township  
Town of Kearny – ABSENT  
Borough of Kenilworth – ABSENT  
Greg Whitehead - Township of Lawrence  
City of Linden – ABSENT  
Russ Jones – Township of Livingston  
Montclair Township – ABSENT  
Tim Quinn – Township of Morris  
Town of Morristown – ABSENT  
Stephanie Oppegaard – Township of Neptune  
Betty Ann Stinchcomb – 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  
Karin Napier - City of Rahway  
Andrew Casais – Borough of Roselle Park  
Township of Roxbury – ABSENT  
South Orange Village – ABSENT  
Borough of Totowa – ABSENT  
Karen Caulfield – Union Twp.  
Mark Krane – Township of Warren  
West Orange Township – ABSENT

## REPORTS

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

- **Fast Track Report** – Mr Hall presented the Fast Track Report as of November 30, 2018. The December 31, 2018 Fast Track will be distributed after the 2018 Year-End Reserve Study is complete.
- **GSMJIF Final Budget for 2019** – Mr Hall presented the final draft budget for 2019. There were no questions.
- **Welcome New Member - Monroe Township** - Mr Hall reported the Monroe Township, Middlesex County, has approved a resolution to join the Fund, effective January 1, 2019.
- **New Dates for 2019** – Mr. Hall presented the draft meeting dates for 2019. Please provide feedback prior to the re-organization meeting in January.

### 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

- **Last call for apps and underwriting materials** - If assigned applications have not already been submitted, please do so as soon as possible.
- **Last Call for UST and Site requirements** - UST and Site are separately placed policies. If we do not receive the apps, there will be a lapse in coverage. Please get these in as soon as possible.

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

- **GSMJIF Safety Meeting Recap:**



- **Wellness** - As announced previously, the CPR/AED challenge has been extended to the end of February to accommodate all member schedules.
- **In2vate for 2019** - All but 6 GSMJIF members completed some form of risk control approved on-line training as required under the Safety Incentive Program in 2018. Since the GSMJIF will be moving to a new excess carrier next year, some of the on-line training modules will change, but the LMS system and the majority of the training will remain the same. In addition, risk control will be looking to add all live training in the system, allowing training to be tracked by every member for every employee. Other exciting initiatives will be rolled out throughout the year.
- **Winter Weather Driving discussion** - Keith Skeba of NIP presented on Winter Weather Driving, addressing safe driving recommendations, how to prepare the vehicle for travel in bad weather, what to bring in case of emergency, and steps that can save employees from bodily injury and causing property damage to the municipal vehicle or other vehicles on the road. A bulletin will be issued to all members.
- **Wintry Weather Safety** - Ken discussed the need for employees to dress in loose layers of proper material while in the cold, the need to take frequent “warming” breaks, Hypothermia and Frostbite symptoms to look for, and steps to be well while shoveling or working in cold weather. A bulletin will be issued to all members.
- **Frozen Pipes, ice damns** - Ken discussed the need for members to inspect attics and wall spaces where pipes and sprinkler systems may freeze due to cold temperatures. Lack of insulation, lack of generated heat, leaks in windows, doors or cracks, along with very cold outdoor temperatures, could lead to burst pipes. As published in a recent Philadelphia Insurance article, the average cost for a pipe burst is \$27,000. Steps can be taken to better insulate walls and spaces, heat prone areas, use heat tape or heat coils (if approved and inspected by qualified electricians. Ice damns can be prevented by using proper insulation in attic space. Down spouts and gutters should also be cleaned to allow water to be drained from the roof.
- **Ice Skating, Snow Sledding, etc., Risks for Municipalities** - Municipalities must take care when allowing ice skating, snow sledding, or other activities on municipality property or under their care and supervision. Proper steps should be taken to reduce hazards, enforce rules and to make sure residents are safe when enjoying the winter weather.
- **TPOP-The Power of Preparedness** - Active Threat/Shooter on line training is still available to all members. 100 seats have been reserved and 400 remain for members. In addition, CRASE - Civilian Response to Active Shooter Emergencies training is available.
- **Member Reports** - Some important discussion was related to the need to make sure emergency responders use proper PPE, including highly visible, reflective vests when in traffic or work zones, and the importance of using personal carbon monoxide detectors by Police and Fire staff. The GSMJIF Carbon Monoxide bulletin will be reissued with an emphasis placed on personal CO detectors.



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

- **Monthly Claims Department Key Performance Indicators for November 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.
- Conrad also discussed the Claims Reporting Advisory that was sent to the Commissioners on Monday, December 17, 2018.

## **NEW BUSINESS**

## **OPEN FORUM**

## **MOTION TO ADJOURN**

Commissioner Caulfield made a motion to adjourn the meeting at 11:55AM 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:**

John Carrasco – Skylands  
Karen Wars – IMAC  
Matthew Struck – Treadstone  
Jim Renner – NIP  
Heather Russo – City of Rahway  
Ilene Laursen – CS&B  
Rob Smith – NIP  
Amy Pieroni – Acrisure  
Jeff Martin – Borden Perlman  
Kelly Royce – Firsty MCO  
Renee Nelms – Qual-Lynx  
Lisa Gallo - Qual-Lynx



John Hanuscin – Fairways Insurance  
Dom Cinelli – B & B Metro  
Marc Strauss – PMA  
Michael Bascom – Neptune  
Frank Kelly – BGIA  
Robert Persico – NIP  
Keith Skeba – NIP  
Anthony Ven Graitis – NIP  
David Springer – NIP  
Conrad Cyriax – NIP  
Ken Child – PMA  
David Weightman – PMA  
Ed Vath – PMA  
Virginia Murphy – Morris  
John Geaney – Capehart  
Madeline Delgado – NIP  
Brian Geoghegan – Howell Township  
Jonathan Hall – NIP  
Mike O’Connell – PQA  
Patrick DeBlasio – Treasurer  
LaTonya Brennan – AJ Gallagher  
Brian Erlandsen – BGIA  
Lori Sullivan – Warren Township  
Robert Persico – NIP