



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
May 22nd, 2019
The Hotel Woodbridge Iselin, NJ Room – Room 203 at 11:00am**

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:08AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

Berkeley Township – ABSENT
Barbara Russo - Berkeley Heights
Matthew Watkins – Township of Bloomfield
Lisa O’Neil - Borough of Caldwell
Cinnaminson Township – ABSENT
Township of Eastampton – ABSENT
Daria Trumpet - City of Englewood
Ewing Township - ABSENT
Allyson Cinquegrana - Borough of Fair Haven
Eleanor McGovern – Borough of Fanwood
Freehold Borough - ABSENT
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
John Allen – City of Hoboken
Louis Palazzo – Howell Township
Robert Smith - Town of Kearny
Kathi Moschitta – Borough of Kenilworth
Greg Whitehead - Township of Lawrence
Nancy Koblis – City of Linden
Russ Jones – Township of Livingston
Monroe Township – Absent
Michael Reed – Montclair Township
Tim Quinn – Township of Morris
Town of Morristown – ABSENT
Stephanie Oppegaard – Township of Neptune
Doug Marvin – Borough of New Providence



Kathy 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
John Shepherd – Township of Roxbury
John Waryas – Borough of Totowa
Karen Caulfield – Union Twp.
Laurie Sullivan – Township of Warren
West Orange Township – ABSENT

APPROVAL OF MINUTES OF 4/17/19 MEETING

MOTION: Commr. Guarino

SECOND: Commr. Quinn

ABSTAIN: Commrs. Watkins; Cinqugrana; Cirillo; Zarbetski; Hullings; Moschitta;
Koblis; Weinberg; Monzo; Ruggiero

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. Ruggiero

SECOND: Commr. Watkins

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 Union WC Claim – Granted Settlement Authority
 - Howell of Township PO Claim – Granted Settlement Authority
 - Montclair Township GL Claim – Granted Settlement Authority
 - Township of Union LEL-PI Claim – Granted Settlement Authority
 - Berkeley Township WC Claim – Granted Settlement Authority
 - Hamilton Township WC Claim – Granted Settlement Authority
 - Hamilton Township WC Claim – Granted Settlement Authority

ADJOURN TO PUBLIC SESSION

MOTION: Commr. Marvin
SECOND: Commr. Watkins
VOTE: Unanimous, by voice

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

Chairman Marvin asked that Resolutions 22-19 and 23-19 be approved collectively.

- **Resolution 22-19** – Approving Certain Disbursements \$644,982.95
- **Resolution 23-19** – Approving Claims Payments \$2,279,740

MOTION: Commr. Ruggiero
SECOND: Commr. Watkins

VOTE: ROLL CALL

Berkeley Township – ABSENT
Barbara Russo - Berkeley Heights
Matthew Watkins – Township of Bloomfield
Lisa O’Neil - Borough of Caldwell
Cinnaminson Township – ABSENT
Township of Eastampton – ABSENT
Daria Trumpet - City of Englewood
Ewing Township - ABSENT
Allyson Cinquegrana - Borough of Fair Haven
Eleanor McGovern – Borough of Fanwood
Freehold Borough - ABSENT



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
John Allen – City of Hoboken
Louis Palazzo – Howell Township
Robert Smith - Town of Kearny
Kathi Moschitta – Borough of Kenilworth
Greg Whitehead - Township of Lawrence
Nancy Koblis – City of Linden
Russ Jones – Township of Livingston
Monroe Township – Absent
Michael Reed – Montclair Township
Tim Quinn – Township of Morris
Town of Morristown – ABSENT
Stephanie Oppgaard – Township of Neptune
Doug Marvin – Borough of New Providence
Kathy 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
John Shepherd – Township of Roxbury
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

- **Fast Track Report** – Mr. Hall presented the Financial Fast Track report for April 2019. There were no questions.
- **DCA Financial Disclosure Deadline** – Mr. Hall advised that the filing deadline for the DCA Financial Disclosures has passed. If you have not filed, please contact DCA directly.
- **Executive Summary** – Mr. Hall presented observations on the Fund’s workers’ compensation claims history and trends, with recommendations.
- **EPL Sub-Committee Meeting** – The EPL Subcommittee will meet immediately after the Commissioners’ Meeting in Room 201.



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 REPORT – NIP Group – R. Smith

- **COPE Data Project** - The deadline for this project has now passed. We ask that if it has not yet been completed, kindly do so by July 1st. Our intention is to have all the data updated prior to the renewal kick-off so all data will be translated to the renewal apps. All updates should be inputted into the members portal. Should anyone need assistance with the portal, please contact the underwriting department.
- **APD Emergency Vehicle Audit Update** - As discussed in previous meetings, we are asking all members to evaluate and update the values of all emergency vehicles. We discovered that many emergency vehicles are not showing the true value for replacement cost and only showing the vehicle cost. All emergency vehicles should be reported with the value of all permanently attached equipment (ie, lights, computers, cage, bumpers, etc). All updates should be inputted into the member portal. This project also has a hard deadline of July 1st so that all updates will transfer over to the renewal apps. Should any member need any assistance with the web portal, please contact the underwriting department.

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

GSMJIF Safety Meeting Recap:

- **Traffic Incident Management (TIM)** - Presentation & discussion-Robert Pomykala, Mike Moran, and Daniel Suhr The need for proper Traffic Incident Management to protect emergency responders and municipal employees in NJ was discussed. As congestion grows on throughout the state, and drivers become more distracted with phones, electronic devices, and even smart cars, emergency responder safety needs to be reviewed and emphasized. TIM training is now available and addresses steps that emergency responders can take to ensure their safety, the safety of drivers, and to clear roadways to reduce further congestion. GSMJIF Risk control will be working with Robert Pomykala, Mike Moran, and Daniel Suhr on scheduling a training seminar for Police, Fire, EMS and DPW employees that may be involved in TIM. Seminars will be scheduled for mid to late summer, with advanced notice to promote attendance.
- **Walk to Win 3/Wellness update** - Over 120 teams from over 15 different municipalities and organizations are participating in the Walk to Win 3 challenge. The challenge ends June 3, with all information to be reported by June 7. Weekly updates have been provided and an update will be provided after Memorial, summarizing results up to that date. Participation and interest have been great and we are looking forward to announcing the winners at the June meeting.
- **RC staff update** - PMA is expanding their team to include two new safety professionals. One new hire has a police and fire professional experience, while the other has fire and general safety experience. The first employee will report in early June while the second in



late June. The investment in personnel will further help support risk control and safety initiatives in the GSMJIF moving forward.

- **WWF Training** - A very successful WWF training session for police was provided on April 23, at the North Brunswick Linwood Middle School. The training has been expanded to address restraint techniques for officers in a one-on-one confrontation, expanding upon the multiple officer takedown approach. Verbal de-escalation training continues to be a major component of the WWF curriculum. Additional sessions will be scheduled in the upcoming weeks.
- **SIP/LMS Update** - The GSMJIF Safety Incentive Program (SIP) is updated for 2019 and requires employee lists to be uploaded into the Learning Management System (LMS), and approved on-line training to be used during the year. The Learning Management System (LMS) continues to be expanded upon, and new resources will be announced to all members in the upcoming months.
- **DPW Roundtable** - The DPW Roundtable is scheduled for 5/29/19, at the Morris Township fire house located at 20 Dwyer Lane, Morristown NJ. The training will commence at 10:00 and end by 1:00. Playground safety and inspections will be discussed by Ed Vath, while Tree Safety will be discussed by Ken Child and Mike Astone of Roselle Park. Jim Renner will address Title 59 defenses available to municipalities and a live, playground inspection will be performed after lunch.
- **Flash Flood Safety** - Floods are among the most frequent natural hazards in New Jersey, and among the most devastating in terms of human hardship and economic loss. As much as 90 percent of the damage related to natural disasters is caused by floods and associated debris flows. Most communities in the United States can experience flooding. Tips include: Nearly 50 percent of all flash flood fatalities nationwide involve vehicles. Saving your life can be as easy as turning your car around when you see water on the road. Never attempt to drive through flooded roadways. Even in relatively shallow water, tires can act as flotation devices, lifting uplifting big vehicles and sending them downstream. It takes only two feet of water to float a 3,000-pound car. Beware that water covering roadways may hide washed-out bridges or gouged-out roadbeds. If you attempt to drive across, you may not be driving on a road. In rainy weather, be alert and stay tuned to local radio or TV. If you are in a low-lying area when flooding is occurring, get to higher ground quickly. And be sure to avoid canyons and washes that can channel swift water. Do not attempt to cross flooded roads or streams on foot. It can take as little as six inches of water to knock an adult off his or her feet. Furthermore, water may be flowing more rapidly than it appears. During stormy weather, do not camp or park vehicles along streams or washes. Be especially cautious at night when it is harder to see flood dangers.

* A Flash Flood bulletin will be issued and provided to all members.

CLAIMS REPORT – NIP Group - C. Cyriax

- **Monthly Claims Department Key Performance Indicators for April 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.

- **Claims Seminar of May 15th “Creating a Healthy Workplace”**– A recap of the spring EPL claims seminar on preventing hostile work environment claims were also discussed with the Fund by James Renner.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Marvin made a motion to adjourn the meeting at 11:56AM and Commissioner Watkins seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

D. Marvin

ALSO, PRESENT:

Ed Vath – PMA
Virginia Murphy – Morris Township
Emma Missey – Highland Park
Betty Ann Stichcomb – New Providence
Michael O’Connell – PQA
Patrick DeBlasio - Treasurer
Sonia Brown – North Brunswick
Heather Russo – Rahway
Latonya Brennan – AJG
Michael Sabbagh – Richland Knowles
James Renner – NIP
Jonathan Hall – NIP
Madeline Delgado – NIP
Rob Smith – NIP
Robert Persico – NIP
Anthony Ven Graitis – NIP
Conrad Cyriax – NIP
Frank Kelly – BGIA
Brian Erlandsen – BGIA
Jeremy Solomon – Bob Smith & Associates



Peter Soriero – Parisi & Associates
Ken Child – PMA
Griffith Banos – Monroe Township
Donna Gartland – NIP
Amy Pieroni – Acridure
John Hanuscin – Fairways Insurance
Danielle Colianni – Hardenberg Insurance
Michael Griffith – NIP
Michael Bascom – Neptune
Robin Raccioppi
Ilene Laursen – CSB
Danielle Voda – Fairview
Joe Razzano – Fairview
Alyson Cronk – First MCO
Karen Waters – IMAC
Renee Nelms – Qual-Lynx
Lisa Gallo – Qual-Lynx
Steve Daveggia – NIP