



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
MEETING MINUTES
September 25th, 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 11:11AM.

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

James Byrnes – Berkeley Township
Barbara Russo - Berkeley Heights
Anthony Nesto – 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
Freehold Borough - ABSENT
Cosmo Cirillo – Town of Guttenberg
Borough of Haddon Heights – ABSENT
Hamilton Township – ABSENT
Paul Zarbetski - Town of Harrison
Emma Missey – Borough of Highland Park
City of Hoboken – ABSENT
Howell Township – ABSENT
Town of Kearny – ABSENT
Laura Reinertsen – Borough of Kenilworth
Greg Whitehead - Township of Lawrence
City of Linden – ABSENT
Russ Jones – Township of Livingston
Monroe Township – ABSENT
Montclair Township – ABSENT
Tim Quinn – Township of Morris
Town of Morristown – ABSENT
Township of Neptune – ABSENT
Borough of New Providence – ABSENT



Township of North Brunswick – ABSENT
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.
Mark Krane – Township of Warren
West Orange Township – ABSENT

APPROVAL OF MINUTES OF 9/25/19 MEETING

MOTION: Commr. Casais

SECOND: Commr. Quinn

ABSTAIN: Commrs. Zarbetski; Quinn; Ruggiero; Shepherd; Krane

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. Casais

SECOND: Commr. Nesto

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 North Bergen GL-BI Claim – Granted Settlement Authority
 - Berkeley Township WC Claim – Granted Settlement Authority
 - Berkeley Township WC – Granted Settlement Authority
 - Borough of Highland Park WC – Granted Settlement Authority
 - Town of Harrison Auto – 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. Nesto
SECOND: Commr. Casais
VOTE: Unanimous, by voice

MOTION TO ADOPT RESOLUTIONS & CLAIMS REPORT

Chairman Caulfield asked that Resolutions 30-19; 31-19; 32-19 and 33-19 be approved collectively.

- **Resolution 30-19 – Approving Certain Disbursements \$1,466,238.94**
- **Resolution 31-19 – Approving Claims Payments \$5,317,051**
- **Resolution 32-19 – Appointing Approved Counsel** – Huntington & Bailey and Daniel McNerney, Esq. – Request for City of Englewood
- **Resolution 33-19 – Approving Property Emergency Cleanup, Remediation & Restoration Service Organizations** - Rapid Recovery Services, LLC, Insurance Restoration Specialists, Inc. and National Restoration and Facility Services, Inc.
- **Approval of Claims Committee Report and Requests for Settlement Authority**

MOTION: Commr. Nesto
SECOND: Commr. Quinn

VOTE: ROLL CALL

James Byrnes – Berkeley Township
Barbara Russo - Berkeley Heights
Anthony Nesto – 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
Freehold Borough - ABSENT
Cosmo Cirillo – Town of Guttenberg
Borough of Haddon Heights – ABSENT
Hamilton Township – ABSENT



Paul Zarbetski - Town of Harrison
Emma Missey – Borough of Highland Park
City of Hoboken – ABSENT
Howell Township – ABSENT
Town of Kearny – ABSENT
Laura Reinertsen – Borough of Kenilworth
Greg Whitehead - Township of Lawrence
City of Linden – ABSENT
Russ Jones – Township of Livingston
Monroe Township – ABSENT
Montclair Township – ABSENT
Tim Quinn – Township of Morris
Town of Morristown – ABSENT
Township of Neptune – ABSENT
Borough of New Providence – ABSENT
Township of North Brunswick – ABSENT
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.
Mark Krane – Township of Warren
West Orange Township – ABSENT

REPORTS

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

- **Actuarial Study** - Mr. Hall discussed the results of the Mid-Year Reserve Study. Mr. Hall noted improvements in the Fund’s net position, due to reserve takedowns in favorable claims outcomes.
- **Fast Track** - Mr. Hall discussed the Fast Track Reports for June, July and August 2019, with financial improvements as noted above.
- **2020 Indemnity & Trust Agreements** - Mr. Hall thanked those renewing members that have already sent in their Resolutions to Rejoin and Indemnity & Trust Agreements and provided a reminder for members to please send in copies of their Resolutions and Agreements to the Administrator’s office as soon as is practicable.
- **2020 Requests for Proposals** - Mr. Hall noted that the Fund will be going out for RFP for the following roles: Fund Actuary, Fund Auditor, Employee Assistance Program, Fund Attorney (note: this is not Defense Panel), Government Affairs Consultant, Investment Advisor, Litigation Consultant (Liability), Litigation Consultant (WC), Litigation Invoice Review, Medical Network Provider, Risk Control Services, Claims TPA (WC only), Fund Treasurer, Underwriting Manager/Insurance Broker.



- **Claims-Related Service Contracts** - As the Fund has established a Panel for Property Remediation, Restoration, and Emergency Cleanup Services, the Fund asks Member to not enter into separate contracts for such services outside of the Fund.
- **Executive Committee Meeting** - The Executive Committee will meet briefly immediately following the Fund Commissioner meeting.

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

- **2020 Renewals** - We are past the due date for all 2020 renewal documents. Please ensure all applications are completed and submitted. This includes all ancillary and optional lines applications as well. This is also a great time to review all Quasi Municipal Entities and make sure they are scheduled with the proper documentation.
- **Prospects** - We are currently reviewing the submissions we have received and will be able to report back at the next meeting on where we stand with submissions and who we are considering offering membership to.
- **EPL Committee Meeting October** - Following next months’ meeting, the EPLI committee will be meeting.

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

GSMJIF Safety Meeting Recap:

- **2018 Wellness Awards** - 23 member municipalities qualified for 2018 Wellness Awards, with \$16,000 awarded. Each member was awarded \$500 for participating in the Walk to Win 3 challenge or the CPR/AED challenge. Congratulations for all member municipalities receiving awards for this year’s program.
- **Driver Training Reminder** - Members are reminded that risk control is continuing to focus on driver training in 2019. In person driver training and dozens of online training classes are available.
- **In2Vate Update** - A majority of members’ employee lists have been uploaded in the LMS . Remaining members will be providing the information shortly. The system will be receiving new online training modules, including those addressing PEOSH required training and other critical safety topics.
- **Stewardship Reports** - Risk Control will distribute member stewardship reports during the month of October at Safety Committee Meetings and scheduled appointments.
- **GSMJIF Stewardship Presentation** - Anthony reviewed the GSMJIF’s historical performance up to 7/31/19. Performance was broken out by line of coverage for the past 5 years. Risk control will continue to focus on returning injured employees to work on modified duty assignments, lower the frequency of automobile collisions by focusing on driver training, performing site and property inspections at all municipalities to lower the risk



for property losses, and providing EPL training to reduce harassment, discrimination and retaliation claims.

- **TIM Outreach Seminar** - A Traffic Incident Management seminar is scheduled for October 1, 2019, at NIP's offices at 900 Route 9, Woodbridge NJ. Traffic Incident Management (TIM) consists of a planned and coordinated multi-disciplinary process to detect, respond to, and clear traffic incidents so that traffic flow may be restored as safely and quickly as possible. It is a coordinated process that involves several public and private sector partners. Typical stakeholders include federal, state, and local agencies such as Emergency Medical Services (EMS), Fire/Rescue, Law Enforcement, Medical Examiners and Coroners. The private sector consists of volunteer and contract organizations such as towing and recovery, hazardous materials responders.
- **Right to Know Inspections** - Ed discussed the following Right to Know Compliance Inspection Highlights: Central File location, SDS, Hazardous Substance Fact Sheets, Labelling, yellow Right to Know Poster, and steps to comply with the law.
- **Snow-Plow Rodeos** - Risk Control will hold the 3rd annual Snow Plow Rodeo, to be announced for a date in November, with possible additional locations to accommodate all member municipalities. An announcement will be made in the upcoming weeks.
- **When Words Fail** - Three additional sessions of the WWF Police professional training will be offered in the 4th quarter. In addition, five courses from Connell Consulting Proactive Police Supervision and OPRA for Practitioners will be announced for dates in November and December. Risk control will continue to support these important training offerings.

CLAIMS REPORT – NIP Group - C. Cyriax

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

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Caulfield made a motion to adjourn the meeting at 11:57AM and Commissioner Nesto seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

D. Marvin

ALSO, PRESENT:

Madeline Delgado
Robert Persico – NIP
Anthony Ven Graitis – NIP
Conrad Cyriax – NIP
Suzanne Rajsteter – First MCO
Danielle Voda – Fairview
Frank Kelly – BGIA
Ken Child – PMA
Patrick Mackin – PMA
Ed Vath – PMA
Virginia Murphy – Morris
John Geaney – Capehart
Kathy Boffa – Livingston
Dave Smith – Princeton Public Affairs
Jonathan Hall – NIP
Michael O’Connell – PQA
Patrick DeBlasio – Treasurer
Brian Erlandsen – BGIA
Karin Napier – Rahway
Jeremy Solomon – Bob Smith & Assoc.
Don Readlinger Round Hill Risk
Michael Sabbagh – Richland Knowles
Latonya Brennan – AJG
Karen Waters – IMAC
Keith Skeba – NIP
James Renner – NIP
Tenisha Smith – NIP
Donna Gartland – NIP
Brianna Biesiada – NIP
Michael Griffith – NIP
Mark Philpot – Eastampton
Rob Smith – NIP
George Crosby – BGIA
Bonnie Ridolfino – Hardenberg
John Hanuscin – Fairways Insurance
Peter Soriero – Parisi Associates
Lisa Gallo – Qual-Lynx



Renee Nelms – Qual-Lynx
Ilene Laursen – Connerstrong
Robin Racioppi – NAIM
Dom Cincelli – B & B
Lindsay Travali – Acrisure
Alyson Cronk – FMCO