



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES  
January 29<sup>th</sup>, 2020  
The Hotel Woodbridge Iselin, NJ Room – The Ballroom at 11:00am**

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++++ALL COMPLETED NEED ONLY COMMENTS from JH highlighted MD 2/12 @7:20am++

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:06AM.**

**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:**

- Bryan Russell – Township of Aberdeen (Commissioner)
- Khaled Madin – Township of Parsippany-Troy Hills (Alternate Commissioner)
- Brittany Heun – Borough of Caldwell (Alternate Commissioner)
- Denise Callery – Holmdel Township (Alternate Commissioner)

**ROLL CALL OF FUND COMMISSIONERS:**

Bryan Russell – Township of Aberdeen  
Jim Byrnes - Berkeley Township  
Barbara Russo – Berkeley Heights  
Matt Watkins – Township of Bloomfield  
Lisa O’Neill – Borough of Caldwell  
Eric Shubiger – Cinnaminson Township  
Township of Eastampton – ABSENT  
Daria Trumpet - City of Englewood  
Joanna Mustafa - Ewing Township  
Fred Tomkins – Borough of Fanwood  
Stephen Gallo – Freehold Borough  
Town of Guttenberg – ABSENT  
Borough of Haddon Heights – ABSENT  
Mark Murranko – Hamilton Township  
Town of Harrison – ABSENT  
Joan Hullings - Borough of Highland Park



Patrick Wherry – City of Hoboken  
Denise Callery – Holmdel Township  
Louis Palazzo – Howell Township  
Town of Kearny – ABSENT  
Borough of Kenilworth – ABSENT  
Greg Whitehead – Township of Lawrence  
Ron Breuer – City of Linden  
Russ Jones – Township of Livingston  
Montclair Township – ABSENT  
Virginia Murphy – Township of Morris  
Town of Morristown – ABSENT  
Township of Neptune – ABSENT  
Betty Ann Stinchcomb – 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  
Valarie Wyble – Township of Roxbury  
John Waryas - Borough of Totowa – ABSENT  
Karen Caulfield – Union Twp.  
Victor Sordillo – Township of Warren  
West Orange Township – ABSENT

## **APPROVAL OF MINUTES OF 12/18/19 MEETING**

**MOTION:** Commr. Watkins

**SECOND:** Commr. Cucci

**ABSTAIN:** Commrs. Byrnes; Russo; O’Neill; Schubiger; Huillings; Caulfield

## **ADJOURN MEETING SINE DIE**

Secretary 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. Caulfield nominated Commr. Marvin (even though absent from meeting) for Chairperson, with the nomination seconded by Commr. Watkins No further nominations received.
- Commr. Watkins nominated Commr. Caulfield for Secretary, with the nomination seconded by Comm. Ruggiero. No further nominations received.



## **ELECTION OF EXECUTIVE COMMITTEE**

- Commr. Caulfield nominated the 2019 Executive Committee members to serve on the Executive Committee for 2020 with the nomination seconded by Watkins
- Swearing in of Secretary and Executive Committee by Fund Attorney. Chairperson Marvin will be sworn in at February 26<sup>th</sup> meeting

### **Executive Committee for 2020 consists of:**

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

**MOTION:** Commr. Hynes

**SECOND:** Commr. Ruggiero

**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. Watkins

**SECOND:** Commr. Cucci

**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
- Berkeley Township WC Claim – Granted Settlement Authority

## **ADJOURN TO PUBLIC SESSION**

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

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

Secretary Caulfield asked that Resolutions 01-19 through 09-19 be approved collectively.

- Resolution 01-20 – Certifying the Election of Chairperson and Secretary\*
- Resolution 02-20 – Certifying the Election of Executive Committee\*
- Resolution 03-20 – Establishing Meeting Procedures\*
- Resolution 04-20 – Establishing Fiscal Management Plan\*
- Resolution 05-20 – Establishing Fund Records Program\*
- Resolution 06-20 – Establishing 2020 Plan of Risk Management\*
- Resolution 07-20 – Approving 2020 Fund Service Providers\*
- Resolution 08-20 – Appointing 2020 Approved Counsel\*
- Resolution 09-20 – Approving New Members – Township of Aberdeen and Holmdel Township\*

**MOTION:** Commr. Ruggiero  
**SECOND:** Commr. Cucci  
**VOTE:** Unanimous

- Resolution 10-20 – Approving Final 2020 Fund Budget

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Russo

### **VOTE: ROLL CALL**

Bryan Russell – Township of Aberdeen  
Jim Byrnes - Berkeley Township  
Barbara Russo – Berkeley Heights  
Matt Watkins – Township of Bloomfield  
Lisa O’Neill – Borough of Caldwell  
Eric Shubiger – Cinnaminson Township  
Township of Eastampton – ABSENT  
Daria Trumpet - City of Englewood



Joanna Mustafa - Ewing Township  
Fred Tomkins – Borough of Fanwood  
Stephen Gallo – Freehold Borough  
Town of Guttenberg – ABSENT  
Borough of Haddon Heights – ABSENT  
Mark Murranko – Hamilton Township  
Town of Harrison – ABSENT  
Joan Hullings - Borough of Highland Park  
Patrick Wherry – City of Hoboken  
Denise Callery – Holmdel Township  
Louis Palazzo – Howell Township  
Town of Kearny – ABSENT  
Borough of Kenilworth – ABSENT  
Greg Whitehead – Township of Lawrence  
Ron Breuer – City of Linden  
Russ Jones – Township of Livingston  
Montclair Township – ABSENT  
Virginia Murphy – Township of Morris  
Town of Morristown – ABSENT  
Township of Neptune – ABSENT  
Betty Ann Stinchcomb – 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  
Valarie Wyble – Township of Roxbury  
John Waryas - Borough of Totowa – ABSENT  
Karen Caulfield – Union Twp.  
Victor Sordillo – Township of Warren  
West Orange Township – ABSENT

Secretary Caulfield asked that Resolutions 11-20 through 12-20 be approved collectively.

- Resolution 11-20 – Approving Certain Disbursements \$6,534,878.25
- Resolution 12-20 – Approving Claims Payments \$5,346,208
- Approval of Claims Committee Report and Requests for Settlement

**MOTION: Commr. Watkins**

**SECOND: Commr. Trumpet**

**VOTE: ROLL CALL**

Bryan Russell – Township of Aberdeen

Jim Byrnes - Berkeley Township



Barbara Russo – Berkeley Heights  
Matt Watkins – Township of Bloomfield  
Lisa O’Neill – Borough of Caldwell  
Eric Shubiger – Cinnaminson Township  
Township of Eastampton – ABSENT  
Daria Trumpet - City of Englewood  
Joanna Mustafa - Ewing Township  
Fred Tomkins – Borough of Fanwood  
Stephen Gallo – Freehold Borough  
Town of Guttenberg – ABSENT  
Borough of Haddon Heights – ABSENT  
Mark Murranko – Hamilton Township  
Town of Harrison – ABSENT  
Joan Hullings - Borough of Highland Park  
Patrick Wherry – City of Hoboken  
Denise Callery – Holmdel Township  
Louis Palazzo – Howell Township  
Town of Kearny – ABSENT  
Borough of Kenilworth – ABSENT  
Greg Whitehead – Township of Lawrence  
Ron Breuer – City of Linden  
Russ Jones – Township of Livingston  
Montclair Township – ABSENT  
Virginia Murphy – Township of Morris  
Town of Morristown – ABSENT  
Township of Neptune – ABSENT  
Betty Ann Stinchcomb – 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  
Valarie Wyble – Township of Roxbury  
John Waryas - Borough of Totowa – ABSENT  
Karen Caulfield – Union Twp.  
Victor Sordillo – Township of Warren  
West Orange Township – ABSENT

## **REPORTS**

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

- **2019 Review and 2020 Goals** – Mr. Hall discussed the positive trends in regard to fleet safety, occupational safety/workers’ compensation and employment practices. For 2020, the Fund will



continue its focus on fleet safety, occupational safety and employment practices, with added emphasis in expanding on-line training resources.

- **Financial Fast Track Report Status – YE 2019** – Mr. Hall shared that the Actuarial Reserve Study as of December 31, 2019 is underway. Once the report is finalized, the Fund will release the updated Financial Fast Track Reports to the Fund Commissioners.

## **TREASURER’S REPORT – P. DeBlasio**

### **UNDERWRITING REPORTS – NIP Group – R. Smith**

- **Renewal Summaries** – These are currently being worked on and will be sent out to all members within the next two weeks.
- **Policy Updates** – We have switched our property carrier to the APIP program. This has increased our coverage in areas such as Flood Zone coverage expansion. BGIA will be presenting highlights of these changes at the next commissioners meeting. All reporting remains the same. There have been some changes in members retentions. In keeping with the 2% increase, it was necessary to bump all members to a \$2,500 SIR for APD unless they already had a higher SIR. Additionally, all professional lines will be at \$20,000 + 20% co-insurance, capped at \$50,000, unless a member already had a higher SIR.
- **Renewal Certificates** – All renewal certificates submitted to BGIA have been issued. If any are missing or if there are any questions about this, please contact myself of the certificate issuance mailbox.

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

- **GSMJIF Safety Meeting Recap:**
- **Wellness Challenge Results and Announcements** - The Learn to be Well challenge resulted in 25 municipalities, 2 non-municipalities, over 350 employees and over 2,400 articles being read in the 6-week challenge. Montclair Township came in first place with 408 articles read and is awarded the \$500 top prize. Morris Township came in second place with 374 articles read and is awarded a \$300 prize. Monroe Township came in third place with 192 articles read and is awarded a \$200 prize. All prizes will be given to the municipality’s wellness committee to use towards other wellness or safety related expenditures or events. In addition, \$2,500 of awards will be provided to employees who were randomly drawn, ranging from \$10 to \$100 gift cards. The next wellness challenge will be announced for a start in the early Spring.
- **Online Driver Initiative** - The frequency and severity of losses in 2019 are down from 2018, partially a result of member efforts to focus on safe driving and assigning online training to employees. Over 12 courses are available and additional driver training courses will be made available in 2020. As always, live training including distracted driving, CEVO and Defensive Driving training can be scheduled for employees.



- **LMS Seminar Postings** - All seminars hosted by the GSMJIF will be recorded and posted on the LMS. These will supplement a library of resources including over a hundred OSHA videos that members can review as needed. We will continue to separate seminars into relevant topics, labeling the videos accordingly in the system to ease the retrieval and review at later times.
- **New Jersey Domestic Violence Policy** - The purpose of the State of New Jersey Domestic Violence Policy for Public Employers is to set forth a uniform domestic violence policy for all public employers to adopt in accordance with N.J.S.A. 11A:2-6a. The purpose of this policy is also to encourage employees who are victims of domestic violence, and those impacted by domestic violence, to seek assistance from their human resources officers and provide a standard for human resources officers to follow when responding to employees. The GSMJIF will distribute a policy issued by the Civil Service Commission which complies with N.J.S.A. 11A:2-6a. Training is available online in the Civil Service Commission LMS, through in person training available through Rutgers, and GSMJIF risk control is investigating if online training through the Civil Service Commission could be hosted on our LMS.
- **WWF Update** - Risk Control will be hosting 6-9 sessions of When Words Fail police very de-escalation, physical restraint training, this year. Please reach out to risk control if your municipality would like to host a training session. Your police department will have first access to the training if hosted. The only requirement for hosting the training is having a room large enough for 25 participants, a classroom setting, and room for physical restraint training with wrestling mats made available. A school gymnasium, PAL center, or Recreation Center make perfect hosting facilities.
- **Seminars/Roundtables Announcement** - A police roundtable on Mental Health Awareness for Emergency Responders is being scheduled for early Spring. Dates for the event will be provided once the venue and speakers are confirmed.
- **Slips, Trips and Falls** - Slips, trips and falls remain a leading driver for loss frequency and severity for the JIF. Bulletins will be reissued to raise awareness of the risk for incidents, especially in winter months with ice and snow creating hazards. Municipalities should be proactive with maintaining and treating parking lots and walkways, maintaining logs of when work was done. In addition, regular inspection and replacement of mats at all doorways should be done. As ice, water and snow is tracked in, floor mats will quickly become saturated with water, contributing to a slip and fall hazard. Regular inspection, and replacement, of mats will help mitigate this risk. Regular inspection of stairwell treads changes of elevation warning signs and/or colored paint/tape, the condition of textured paint at critical stepping areas, and the condition of outside steps, will help reduce risk over all seasons. Your risk control consultant is available to perform a site inspection and provide recommendations to your staff.
- **Coronavirus** - An announcement by the CDC on 1/26/20 was distributed to all members, which included details pertaining to the Coronavirus and what to do if you become sick from the virus. Although the virus is not yet dramatically affecting the US, it is anticipated that a breakout will occur. Normal safety practices should be followed, including washing your hands with soap and water for at least 30 seconds before eating or touching your mouth, eyes, or nose. Also, contact with other people and objects should be followed by hand washing. People who are sick should stay out of the public or workplace. Any use of tissues should be immediately disposed of, followed by hand washing.





- **RTK surveys** - Risk control is reminding all members that RTK electronic surveys must be completed by July. Members should update inventories of chemicals now to ensure to issue with completing the survey.
- **PEOSH 300A Summary** - Risk control is reminding all members that 300A summaries must be posted between 2/1 and through April 30. The summary is not the log, but rather summarizes all losses in aggregate that occurred during the year. The 300A must be posted at each building. Your TPA or risk control consultant can assist in your efforts. Note that PEOSH is inspecting to confirm the summaries are posted and can issue a fine for noncompliance.

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

- **Key Performance Indicators for December 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.
- **Managed Care New Pharma** – Update given by QualCare, Lisa Gallo clarifying the new Pharma Program, how it works, cards required, first fill procedure and variety of participating pharmacies.
- **Update on Social Media Seminar & Upcoming WC Seminar** – Robert Persico discussed the agenda for the upcoming WC seminar with the Commissioners.

### **NEW BUSINESS**

### **OPEN FORUM**

### **MOTION TO ADJOURN**

Secretary 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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K. Caulfield

### **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  
Lisa Gallo – Qual-Lynx  
Danielle Colaianni – Hardenberg  
Joe Razzano – Fairview  
Danielle Voda – Fairview  
Bob Welsh – InServco  
Thea Isabella – Twinboro  
Karen Waters – IMAC  
Donna Gartland – NIP  
Lindsay Travali – Acrisure  
Amy Pieroni – Acrisure  
Michael Sabbagh – Richland Knowles  
Doug Borden – Borden Perlman  
Michael Griffith – NIP  
Adam Crooks – Brown & Brown  
Peter Soriero – RD Parisi  
John Hanuscin – Fairways  
George Crosby – BGIA  
Julia Edmondson – Cinnaminson  
Anthony Aquilino – PMA  
Ken Child – PMA  
Robin Racioppi – NAIM  
Frank Kelly – BGIA  
Sheryl Stanley – Dittmar  
David Springer – NIP