



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

April 28, 2021

ViaGoToWebinar/Conference dial in 732-694-1222 Passcode 444999

**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED
TO ORDER AT 11:03am.**

OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD

PLEDGE OF ALLEGIANCE

ROLL CALL OF FUND COMMISSIONERS:

B. Russell - Township of Aberdeen – Present
J. Camera - Berkeley Township – Present
B. Russo - Berkeley Heights – Present
A. DeZenzo - Township of Bloomfield – Present
L. O’Neill - Borough of Caldwell – Present
Cinnaminson Township – Absent
M Philpot - Township of Eastampton – Present
D. Trumpet - City of Englewood – Present
Ewing Township – Absent
R. Harris - Borough of Fanwood – Present
Freehold Borough – Absent
C. Cirillo -Town of Guttenberg – Absent
M. Murranko - Hamilton Township – Present
Town of Harrison – Absent
E. Missey - Borough of Highland Park – Present
M. Kraus - City of Hoboken – Present
A. McLeod - Holmdel Township – Present
L. Palazzo - Howell Township – Present
S. Marks - Town of Kearny – Present
L. Reinertsen - Borough of Kenilworth – Present
G. Whitehead - Township of Lawrence – Present
City of Linden – Absent
R. Jones - Township of Livingston – Present
D. Racioppi - Monroe Township – Present
M. Reed - Montclair Township – Present
T. Quinn - Township of Morris – Present
F. Mason - Town of Morristown – Present
M. Bascom - Township of Neptune – Present



B. Stinchcomb - Borough of New Providence – Present
S. Brown - Township of North Brunswick – Present
Township of North Bergen – Absent
D. Hollod - Borough of North Plainfield – Present
K. Madin - Township of Parsippany-Troy Hills – Present
K. Napier - City of Rahway – Present
A. Casais - Borough of Roselle Park – Present
J. Shepherd - Township of Roxbury – Present
J. Waryas - Borough of Totowa – Present
K. Caulfield - Union Township – Present
V. Sorillo - Township of Warren – Present
West Orange Township – Absent

APPROVAL OF MINUTES OF 3/24/2021 MEETING

MOTION: Commr. Caulfield

SECOND: Commr. Reinertsen

ABSTAIN: Commrs. Hollod; Madin

MOTION TO ADOPT RESOLUTIONS

- **Resolution 16-21 – Approving Certain Disbursements \$1,906,759.16**
- **Resolution 17-21 – Approving Claims Payments \$2,704,852**
- **Resolution 18-21 – Approved Counsel - Waters, McPherson, McNeil, P.C. – for Town of Guttenberg**

MOTION: Commr. Russell

SECOND: Commr. Casais

ABSTAIN: Commrs.

NO VOTE RECORDED: Commr.

VOTE: ROLL CALL

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EXECUTIVE DIRECTOR – J. Hall (NIP Management)

- **EXECUTIVE DIRECTOR’S REPORT (Jonathan Hall)**
 - **Fast Track Reports Status** - The Fund Administrator’s office is updating the Fund’s Year-End Financial Fast Track Reports for December, January, February, March and April for distribution to the Members in advance of the May Meeting of the Fund Commissioners.
 - **2020 Financial Audit Update** - The Fund Administrator’s office is working with Mercadien, PC on the Financial Audit as of December 30, 2020. We estimate the work will be done in advance of the May Meeting of the Fund Commissioners.
 - **Treasury Report** - All Bills have been paid and our cash balance is secure.
- **FOCUS REPORT – CYBER LIABILITY**
 - **2021 Cyber Renewal Applications** - As has been discussed in recent PEJIF commissioners’ meetings, the PEJIF Cyber Liability Policy is coming up for renewal on 7/1. Being that this



line of business is facing a hardening market and many carriers are pulling out of this coverage for municipalities, it is imperative that we have a complete submission to ensure continued coverage. All Risk Managers have been delivered an excel workbook with 3 separate applications and questionnaires. These are newly developed and differ from what members have filled out on the members portal in the past.

- **Cyber Risk Mitigation Plan** - With the recent increase in cyber attacks and cyber liability claims, the PEJIF is moving to immediately address this crisis. Effective 5/1, there will be new policies and procedures in place to ensure all municipalities have the proper tools in place to protect themselves and other members within the fund and to ensure continued coverage for Cyber Liability. These new protocols will be an ongoing process with Phase 1 launching as of 5/1, and subsequent phases being rolled out throughout the year.
 - **Cyber Claims Seminar** – A complimentary webinar presented by Beazley Breach Response claims team is being scheduled for late May to early June. We encourage all members to attend.
- **UNDERWRITING REPORT (Robert Smith)**
- **Property Renewal COPE Data** - The Property program will be renewing in July of this year as the program runs 7/1 to 7/1. Our excess partner, APIP, has requested we focus on filling in any gaps in our COPE data information to ensure we can receive the most cost-effective indications.
 - **Sprinklers & Alarms** - The Property carrier has requested additional COPE data information. Starting during the upcoming renewal season, we will be looking for information on if locations are sprinklered and if they are alarmed, and if so, what kind of alarm. We ask that each risk manager and municipality focus on the top 10% of locations by value and input this information onto the web portal. There are input areas already for this information when editing locations, and we are working to bring these inputs onto the main property page as well.
 - **Member Website Update** - We are beginning to work on updates to the members portal. As of now we are looking at security and software upgrades, but we would like to open the discussion up to all commissioners and risk managers. Please contact the underwriting department with any suggestions, recommendations, or thoughts on ways we can make the members portal more beneficial.
- **RISK CONTROL REPORT (Anthony Ven Graitis)**
- **Distracted Driving Driver Awareness** - April is Distracted Driving Driver Awareness Month. Assign the 30 min online distracted driving training module and it may save a life!
 - **Playground Inspection Seminar** - Review of the New Jersey safety requirements for playgrounds in preparation for the 2021 season. Zoom meeting scheduled for April 29th, 10:30 am
 - **Property Inspection** - Risk consultants will be scheduling inspections starting in May. Inspections will take place at high valued buildings or ones with unique exposure. Inspections will focus on Fire, Police, DPW and Administration buildings. Updates will be provided to commissioners at future Fund meetings.
 - **Wellness Update** - Challenge began April 1st and will end May 13th. Mr. Ven Graitis shared the standings as of 4/23/21.



○ **CLAIMS MANAGEMENT (Conrad Cyriax)**

- **Claims KPI Report March 2021** - Mr. Cyriax shared the Claims Monthly KPI Reports as of March 31. There were no questions.
- **COVID Claims** - Mr. Persico provided a one-year reflection and shared the status of COVID claims, received in 2020 and 2021.
- **Staffing Updates** - Mr. Cyriax shared staffing updates and enhancements within the NIP Management Services team. There were no questions.

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Reinertsen made a motion to adjourn the meeting at 11:49pm and Commissioner Tomkins seconded the motion. Motion carried unanimously.

Prepared by M. Delgado

M. Delgado

J. Hall

ALSO, PRESENT – Confirmed by GoToWebinar date & time of attendance

Madeline Delgado – NIP
Rob Smith – NIP
J. Hall - NIP
C. Cyrax – NIP
Michael O’ Connell – PQA
K. Guze
J. Brown – NIP
L. Travali – Reliance
I. Laursen – Conner Strong
G. Crosby – BGIA
D. Weightman – PMA
D. Cinelli – Brown & Brown
D. Balken – Balken Risk



R. Persico – NIP
P. Mackin – PMA
A. Ven Graitis – NIP
A. Aquilino – PMA
A. Hrubash – 1st MCO
P. Soriero – Allied Risk
L. Gallo – Qual-Lynx
K. Larkin – BGIA
D. Voda – Fairview
E. Vath – PMA
B. Erlandsen – BGIA
S. Daveggia – NIP
K. Child – PMA
A. Pieroni – Acrisure
V. Sordillo – Warren
D. Pursell – Borden Perlman
P. DeBlasio – Treasurer
W. Dietz – D & H
D. Kranz – Fanwood
R. Nelms – Qual-Lynx
J. Bongiorno – Caldwell
J. Solomon - Bob Smith & Assoc.
V. Murphy – Morris