

**NEW JERSEY PUBLIC HOUSING AUTHORITY**  
**JOINT INSURANCE FUND**  
**April 14, 2021**  
**Via Zoom teleconference**  
**10:00 AM**

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Meeting Called to Order by Executive Director as requested by Secretary Sims. Open Public Meeting Statement read into the record.

**Salute to American Flag**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

<b>Chairperson</b>		
Robert DiVincent	Weehawken Housing Authority	Absent
<b>Secretary</b>		
Sherry Sims	Boonton Housing Authority	Present
<b>Board of Commissioners</b>		
John Mahon	Bayonne Housing Authority	Present
Joseph Billy	Summit Housing Authority	Present
John Clarke	New Brunswick Housing Authority	Present
Douglas Dzema	Perth Amboy Housing Authority	Present
Kathleen DiTomasso	Woodbridge Housing Authority	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

Larry Stratton	South Amboy Housing Authority	Absent
Grace Dekker	Berkeley Housing Authority	Present
Susan Thomas	Middletown Housing Authority	Present
Eric Chubenko	Carteret Housing Authority	Present
Anthony Feorenzo	Hackensack Housing Authority	Present
Pamela Mitchell	Passaic Housing Authority	Present

**APPOINTED OFFICIALS PRESENT:**

<b>Executive Director /Administrator</b>	Perma Risk Management Services	Steve Sacco	Present
<b>Attorney</b>	DeCotiis, Fitzpatrick Cole & Giblin, LLP	Frank Borin	Present
<b>Underwriting Mgr</b>	Conner Strong & Buckelew	Edward Cooney	Present
<b>Co-Treasurers</b>	Execu-Tech, Inc.	William Snyder Louis Riccio	Present Present
<b>Claims Service</b>	Qual-Lynx	Claudia Acosta	Present
<b>Safety Director</b>	J.A. Montgomery Risk Control	Brian Maitland	Present
<b>Auditor</b>	Homlan Frenia Allison	Robert Allison	Absent
<b>Actuary</b>	Actuarial Advantage	Kyle Mrotek	Absent
<b>Managed Care</b>	Qual-Care	Lisa Gallo	Present
<b>Marketing</b>	Warren Risk Marketing, LLC	Jack Warren	Present

**ALSO PRESENT**

Jennifer Conicella, PERMA  
 Dominic Cinelli, RMC  
 Monica Fundora, Guttenberg HA

Jonathon Tavares, Conner Strong & Buckelew  
Patti Fahy, RMC  
Tanya Van Order, Madison HA  
Michael Palsi, J.A. Montgomery Consulting  
Jasmine Brascom, RMC  
Deborah Hurley, Edison HA  
Kathy Young, RMC  
Keith Kinard, Morristown HA  
Vernon Lawrence, Pleasantville HA  
Joseph Hrubash, PERMA  
Robyn Walcoff, PERMA  
Jack Zisa, RMC  
Tracy Lopez, Perma

Salute to American Flag

**APPROVAL OF MINUTES:** March 10, 2021 Open Minutes

**MOTION TO APPROVE THE OPEN MINUTES AS REFERENCED ABOVE**

**MOTION:** Commissioner Clarke  
**SECOND:** Commissioner Billy  
**VOTE:** Unanimous

**Correspondence**

Executive Director referred to the MEL Helpline correspondence which outlined consulting services from three law offices available to assist in employment related issues. This is a service provided by the MEL and its use is encouraged for Executive Director's of member authorities.

**Underwriting Manager**

Underwriting Manager reminded member that the MEL's Cyber Task Force released version two of the Cyber Risk Management Program. Underwriting Manager referred to the one page snapshot of changes to the program which included minimal changes to Tiers 1 & 2; of note, members that were in compliance for Tiers 1 & 2 will remain in compliance until year end however as of January 1, 2022 members will need to recertify inclusive of Tier 3. Those that are not in compliance will need to comply with all aspects of the newly released version of the program. One of the major changes to the new program is the added Tier 3 which members can obtain a \$0 deductible for cyber claims (currently \$25,000); once a member has complied with the program it is important to note – at the time of a cyber loss you must be in compliance with each tier of the program in order to be eligible for reimbursement; a re-imburement application is available for submission.

**EXECUTIVE DIRECTORS REPORT**

**Pro Forma Financial Reports**

Executive Director reviewed the monthly Fund monitoring reports which included the February Financial Fast-Track, Expected Loss Ratio Analysis, Claim Activity Report, Lost Time Accident Frequency Report, All JIFs Lost Time Accident Frequency. The status listing of the EPL/POL program compliance and Regulatory Check List was also reviewed. Executive Director referred to the financial fast track which outlined an increased in surplus for the month in the amount of \$55,470, \$117,245 year to date resulting in a statutory surplus of \$3,589,742. The 2017 and 2018 years continue as a deficit, however there is enough surplus within the closed year to extinguish those deficits. Executive Director referred to the Loss Ratio Analysis report which outlines

coverage that has exceeded budgeted amounts, particularly the property line in the 2017, 2018, and 2020 Fund years.

### **MEL JIF Update**

Executive Director said the Fund is a member of the Municipal Excess Liability Joint Insurance Fund (MEL) and the MEL has been actively monitoring events at the State level and how changes may affect the local joint insurance funds. Mr. Hrubash, Executive Director of the MEL is here today to provide an update of the events to date.

Mr. Hrubash touched upon a few key items notably the MEL's annual Commissioners retreat which was held virtually on March 26, 2021. The retreat allows for all sub-committees of the MEL to report to the MEL Board of Commissioners; members from local joint insurance funds are invited to attend the retreat for which there were approximately 200 attendees..

Mr. Hrubash said the MEL has issued an RFP for a property third party claims administrator for which we will keep members informed of the results as we move forward.

Mr. Hrubash also referred to a piece of legislation, namely S-3375 which basically changes the way workers compensation claims are handled in the State and eliminates nurse case managers, not only for public employers but for all employers. This bill will also create the ability for attorneys to collect increased fees. Due to the tremendous opposition of the legislation, Mr. Hrubash, Dave Grubb and other professionals have met with the sponsor of the bill and we believe the bill will be defeated. Mr. Hrubash further noted that the Department of Labor issued a change in the pension system where previously the workers compensation offset would be primary with the pension system, that has now been reversed and workers compensation has is now primary. Based on a meeting with members of the Department, they are working on creating rules and regulations along those lines and we are hopeful to meet with them for when they draft the changes. We will keep members informed of the outcome as we move forward.

Mr. Hrubash said the MEL Attorney issued two important bulletins addressing vaccinations and the workplace and implications of the legalization of cannabis; members are encouraged to review each bulletin.

Mr. Hrubash added, in response to inquiries from our members and out of concern of protecting children, the MEL has issued an RFQ for vendors providing background checks; once completed we will inform members of the list of vendors for consideration.

### **2021 MEL/RCF/EJIF March 26th Meeting & Retreat**

The MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat which was conducted virtually. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Note: The NJPHA JIF is not a member of the EJIF. The MEL and RCF reports from Commissioners Clarke and Sims were reviewed as distributed.

### **Risk Management Plan – Amendment**

Executive Director said based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Risk Management Plans for local Funds. This document is posted to the Fund websites and could be an incentive for cyber hacker attacks should limits of coverage be known. Enclosed is Resolution # 20-21 amending the 2021 Risk Management Plan.

**MOTION ADOPT RESOLUTION #20 - 21 AMENDING THE 2021 RISK  
MANAGEMENT PLAN REMOVING CYBER COVERAGE LIMITS.**

**MOTION:** Commissioner Sims  
**SECOND:** Commissioner DiTomaso  
**VOTE:** Unanimous

**ADMINISTRATION**

**WORKERS COMPENSATION PAYROLL AUDIT**

It is recommended that the Board consider obtaining quotes from service providers to perform the 2020 payroll audit for all workers' compensation members. This will assist in accurately reporting payroll amounts for the 2022 Fund Year budget.

**MOTION TO AUTHORIZE THE EXECUTIVE DIRECTOR TO OBTAIN PAYROLL  
AUDIT QUOTATIONS IN PREPARATION OF THE 2022 FUND YEAR BUDGET.**

**MOTION:** Commissioner Chubenko  
**SECOND:** Commissioner Dzema  
**VOTE:** Unanimous

**MEL, MR HIF & NJCE Educational Seminar**

Ms. Lopez reminded member that the 10th annual seminar will be conducted virtually on 2 half day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and Municipal Reinsurance Health Insurance Fund (MR HIF) members as well as personnel who work for service companies that have been engaged by MEL member JIFs and MR HIF member HIFs. Attached is the agenda; a Zoom invite with registration instructions has been emailed to members.

**Power of Collaboration**

The latest ad in the "Power of Collaboration" series that appearing in the NJ League of Municipalities magazine was reviewed as distributed. The ad highlights the MEL model policy *Addressing the Protection and Safe Treatment of Minors*, as well as, an RFQ issued by the MEL to pre-qualify firms providing background checks.

**Right to Know Coordinator**

Ms. Lopez said Right to Know services are now available to members of the Fund. A copy of the notice distributed to members on March 23, 2021 outlining the program and requesting the appointment of their Right to Know Coordinator was reviewed as distributed along with the current listing of members that have appointed their Right to Know Coordinators; a reminder notice will be sent to members that have not made that appointment to date. This service will assist members to become compliant as required under the New Jersey Worker and Community Right to Know Act (N.J.S.A. 34:5A-1 et. seq.).

**Safety & Regulatory Awareness Training**

Ms. Lopez said the Fund is currently working with each sponsorship agency, NJNAHRO and NJAHRA to enhance training for Fund members; NJNAHRO in conjunction with Safety Director,

J.A. Montgomery Consulting will provide Safety & Regulatory Awareness Training ; the second scheduled training is May 4, 2021 from 9:00 AM – 12:00 PM. The March 30, 2021 training was successful with good attendance. Registration for the Zoom online training is required. Enclosed is a copy of the notice which was distributed by NJNAHRO.

### **Cyber Task Force**

The MEL's Cyber Task Force has issued version 2 of the MEL's Cyber Risk Management Program. Reminder notifications will continue to be distributed to members currently not in compliance.

### **2021 Financial Disclosures**

Ms. Lopez said JIF Commissioners and professionals should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal or elected official related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30<sup>th</sup>. An email will be distributed by the Fund office to Fund Commissioners and respective professionals.

### **2021 Assessment**

The 2021 annual assessments have been sent to all members of the Fund and were due to Treasurers by **January 31, 2021**. Reminder notifications were sent to members that have not submitted a first installment. The second installment is due by **June 30, 2021**. **NOTE** – the lockbox has changed from TD Bank to Investors Bank, all second installment payments should be sent to the following:

**NJ Public Housing Authority JIF  
P.O. Box 11487  
Newark, NJ 07101**

### **Employment Practices Compliance Program**

Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program; deadline for updates and training are due by June 1, 2021. **Deadlines for updates and training has been extended to November 1, 2021.** Please use the following link to view an outline of the MEL program and its model documents:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar: "Protecting Children From Abuse – Managers/Supervisors". This course for Managers includes an Employment Practices component. Enclosed you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

### **2020/2021 Elected Officials Seminar**

The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Enclosed is another copy of the directions to take the course. The MEL will provide a credit of \$100 (Maximum - \$500) against each member's assessment for each authority commissioner and executive director who completes the course by **May 1, 2021**.

### **Risk Management Consultant Agreements**

Ms. Lopez reminded all Risk Managers to submit a copy of the executed Risk Management Consultant Agreement to the Fund office for the 2021 Fund year. Once the agreement is received, the risk manager may submit the signed voucher to the Fund office for processing. All risk management consultant appointments will be filed with the State.

### **Treasurer Report**

Fund Treasurer referred to treasurers report and reviewed same, noting that due to the change in the banking institution from TD Bank to Investors Bank you will notice a check in the amount of \$7.2M which is being transferred from TD Bank to Investors.

Fund Treasurer said the new lock box was set up effective April 1, 2021, all remaining balances should be mailed to the new lock box as previously mentioned to Investors Bank; should a member mail a check prior to the TD Lock Box, it will be forwarded to Mr. Riccio for deposit in the Investors Lock Box. Ms. Lopez confirmed that an email will be sent to members with a 2021 balance on their assessment via email and will contact the Statement of Account and a notice for the new lock box; the due date is June 20, 2021.

Fund Treasurer noted to date 53% of the assessments have been collected,

April 2021– Bill List Resolution #21-21:

<b>FUND YEAR</b>	<b>AMOUNT</b>
2021 Year	\$ 8,506,407.42
<b>Total</b>	<b>\$ 8,506,407.42</b>

### **MOTION TO APPROVE RESOLUTION #21-21 APRIL 2021 BILL LIST AND THE TREASURERS REPORT AS DISTRIBUTED.**

<b>MOTION:</b>	Chairman Clarke
<b>SECOND:</b>	Commissioner Dekker
<b>VOTE:</b>	Unanimous

### **Marketing**

Marketing Director said during the prior meeting it was discussed that Newton Housing Authority had an interest in obtaining a quote from the Fund; due to recent management changes they wanted to explore their options and had already committed to the current carrier; however we are very optimistic of being competitive and will provide a quote to the Authority at year end for the 2022 Fund year.

### **Attorney**

Fund Attorney followed up with Marketing Directors report noting the interest of Newark Housing Authority and RAD converted properties. During the zoom meeting with Newark Housing Authority a discussion as to whether or not they met the statutory requirements to become a member of the Fund was reviewed and it appears there may be an issue with the general partner of the projects which in turn would make the project a for profit entity. We recommended a review of the structure and await documentation response of same

### **Safety Director**

Safety Director referred to the agenda report as distributed noting an addition to the team – Ms. Ellie Moss, she joins us as a certified safety professional and has vast experience in safety, environmental and right to know, she is a great addition to our team and will be working on the NJPHA JIF. In addition, Valerie Faliveno will take the place of Lauren Holman; she has been with our company for the past four years and has the experience of working with five other joint insurance funds; Valerie will be sending out all communications relating to the Fund.

Safety Director reviewed the listing of Loss Control and Security Loss Control surveys completed over the month of March along with previously issued MSI Safety Director’s bulletins, MSI Now & MSI DVDs utilized and they continue to promote the usage of the training tools made available as visits to authorities continue. Safety Director added that the safety and regulatory awareness classes will be added to the MSI Live schedule moving forward with the attempt to provide two times a month depending on the attendance. In addition, the sensibility training provided in prior years is currently being revamped to condense the information and time span as it used to be an almost five hour training and lastly a course for executive directors, providing information on regulatory requirements that should be met is currently underway and should be released shortly. Safety Director said an updated status report of the Right to Know program will be made available in the future agendas.

**Managed Care**

Managed Care provider referred to the managed care report to date resulting in a total of 126 bills processed in the month of March, total charges of \$93,613.57 were repriced for \$43,861.82 resulting in a total savings of \$49,751.75 or 53%. The claims pierced the network at a rate of 95%.

**Claims Administration**

Claims Administrator said the Claims Committee met April 13, 2021 and reviewed a total of (10) claims; on behalf of the Claims Committee they respectfully asked for payment authority of claims presented.

**MOTION TO ACCEPT THE RECOMMENDATION OF THE CLAIMS COMMITTEE AND APPROVE THE PARS AS PRESENTED BY THE CLAIMS ADMINISTRATOR**

FILE	COVG	FILE	COVG
2021230551	WC	2021209753	WC
2018117692	WC	2018124840	AL
2021216992	WC	2021231029	Prop
2019177194	WC	2021226380	Prop
2021227304	WC	2021223367	Prop

**MOTION:** Commissioner Sims  
**SECOND:** Commissioner Billy  
**VOTE:** Unanimous

**Old Business**

None

**New Business**

None

**Public Comment**

None

**Executive Session**

None.

**MOTION TO ADJOURN THE MEETING**

<b>MOTION:</b>	Commissioner Chubenko
<b>SECOND:</b>	Commissioner Clarke
<b>ALL IN FAVOR:</b>	Unanimous

**Meeting adjourned at: 10:30 AM**



*2021 Plan of Risk Management*

**New Jersey Public Housing Authority Joint Insurance Fund**

**(hereinafter the "Fund" or the "NJPHA JIF")**

**ESTABLISHING THE 2021 PLAN OF RISK MANAGEMENT  
Resolution 20-21**

**Section I – Coverage - Amendment**

**Insurance Coverages**

**9. Cyber**

The Fund purchases Cyber insurance

- Limits and Retention: Please contact your Risk Manager or the MEL

**ADOPTED: *this 14th day of April, 2021 by the Commissioners:***

**New Jersey Public Housing Authority  
Joint Insurance Fund**

**NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND  
BILLS LIST**

Resolution No. 21-21

APRIL 2021

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the New Jersey Public Housing Auth. Joint Insurance Fund's Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

<u>FUND YEAR 2021</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<u>CheckNumber</u>			
009306			
009306	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2021	1,446.25
			<b>1,446.25</b>
009307			
009307	QUAL-LYNX	MANAGED CARE 4/21	6,487.33
			<b>6,487.33</b>
009308			
009308	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2021	525,668.25
009308	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2021	276,004.50
			<b>801,672.75</b>
009309			
009309	APEX INSURANCE SVS c/o QBE INSURANCE	POLICY# QJK01005-05 POL_EPL	340,379.50
			<b>340,379.50</b>
009310			
009310	DECOTHS, FITZPATRICK, COLE & GIBLIN LLP	LEGAL SERVICES 3/21	3,681.53
			<b>3,681.53</b>
009311			
009311	NJ PUBLIC HOUSING AUTHORITY JIF	TRANSFER FROM TD TO INVESTORS 4/21	7,200,000.00
			<b>7,200,000.00</b>
009312			
009312	QUAL-LYNX	CLAIM ADJ 4/21	17,694.75
			<b>17,694.75</b>
009313			
009313	PERMA	POSTAGE 3/21	45.29
009313	PERMA	EXEC DIRECTOR 4/21	28,116.42
			<b>28,161.71</b>
009314			
009314	CONNER STRONG & BUCKELEW	UNDERWRITING 4/21	1,570.00
			<b>1,570.00</b>
009315			
009315	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/21	3,208.08
			<b>3,208.08</b>
009316			
009316	EXECU TECH, INC	TREASURER FEE - 2ND QTR 2021	19,899.00
			<b>19,899.00</b>
009317			
009317	EXECU TECH, INC	WEBSITE MAINTENANCE 4/21	200.00
			<b>200.00</b>
009318			
009318	NJ ADVANCE MEDIA	ACCT#XNJPU0555207 - AD - 2.25.21	312.96
			<b>312.96</b>
009319			
009319	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2021	12,839.75
			<b>12,839.75</b>
009320			
009320	PROFESSIONAL INSURANCE ASSOC.,	GARFIELD HA - RMC - 2021	8,349.00
			<b>8,349.00</b>
009321			
009321	WARREN RISK MARKETING, LLC	MARKETING FEE 4/21	3,032.83
			<b>3,032.83</b>
009322			
009322	J.A. MONTGOMERY RISK CONTROL	SAFETY TRAINING 4/21	2,975.00
009322	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/21	8,089.17
			<b>11,064.17</b>
009323			
009323	WILLIAM R. MINTS INSURANCE.AGENCY	WILDWOOD HA - RMC - 1ST HALF 2021	3,527.00
009323	WILLIAM R. MINTS INSURANCE.AGENCY	MILLVILLE HA - RMC - 1ST HALF 2021	12,359.00
009323	WILLIAM R. MINTS INSURANCE.AGENCY	SALEM HA - RMC - 1ST HALF 2021	8,191.00
			<b>24,077.00</b>
009324			
009324	ALLSTATE INFORMATION MANAGEMNT	ACCT#862 - ARC & STOR - 2.28.21	53.06
			<b>53.06</b>
009325			
009325	BROWN & BROWN METRO, LLC	HOBOKEN HA - RMC - 1ST HALF 2021	12,759.00
			<b>12,759.00</b>
009326			
009326	RISK STRATEGY SOLUTION, LLC	RMC FEE - 4/21	9,518.75
			<b>9,518.75</b>
		<b>Total Payments FY 2021</b>	<b>8,506,407.42</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$8,506,407.42</b>