

**NEW JERSEY PUBLIC HOUSING AUTHORITY  
JOINT INSURANCE FUND  
April 13, 2022  
Via Zoom teleconference  
10:30 AM**

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Meeting Called to Order Chairman DiVincent. Open Public Meeting Statement read into the record.

**Salute to American Flag**

**ROLL CALL OF EXECUTIVE COMMITTEE:**

<b>Chairperson</b>		
Robert DiVincent	Edgewater Housing Finance Urban Renewal Corp.	Present
<b>Secretary</b>		
Sherry Sims	Boonton Housing Authority	Present
<b>Board of Commissioners</b>		
John Mahon	Bayonne Housing Authority	Present
Joseph Billy	Freehold 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	Present
Grace Dekker	Berkeley Housing Authority	Present
Susan Thomas	Middletown Housing Authority	Absent
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 Consulting	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**

Ken Schulz, J.A. Montgomery  
Thomas McGuire, Phillipsburg HA  
Helen Goodwin, RMC  
Don Sciolaro, RMC  
Jack Zisa, RMC  
Joseph Hrubash, Perma  
Jennifer Conicella, Perma  
Paul Shives, J.A. Montgomery  
Michael Palsi, J.A. Montgomery  
Patti Fahy, RMC  
Kimberly Gober, Glassboro/Gloucester HA  
Deborah Hurley, Edison HA  
Jennifer Modica, RMC  
Zach Edelman, RMC  
Vivian Brady-Phillips, Jersey City HA  
Samantha Silvers, Millville/Salem HA  
Sheryl Stanley, RMC  
Joanne Sbrana, Bridgeton HA  
Katherine Young, RMC  
Tracy Lopez, Perma

Salute to American Flag

**APPROVAL OF MINUTES:** March 9, 2022 - Open Minutes

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

<b>MOTION:</b>	Commissioner Sims
<b>SECOND:</b>	Commissioner Ditomasso
<b>VOTE:</b>	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.

**Underwriting Manager**

Underwriting Manager said the use of the MEL Helpline is a great resource tool assisting in employment related issues noting that consulting either law firm for advice could potentially save a member thousands of dollars based on an employment related action or decision poorly made.

Underwriting Manager referred to the cyber compliance status report which continues to be a subject of attention as we encourage members to continue to move forward with the minimum controls of the Cyber Risk Management ProgramV2 as we will need to move on to bigger and more problematic issues that we will face. Underwriting Manager noted the feasibility of the MEL Cyber JIF for which additional information outlining the program for 2023 will be released shortly and will address items such as larger deductibles for members, currently the deductible is

\$25,000 however with the security controls in place, members will have the option to buy down to a lower deductible. Should any member have any questions relating to the program we ask that you contact the Underwriting Department or the Fund office for assistance.

### **Pro Forma Financial Reports**

Executive Director reviewed financial reports which included the December Financial Fast-Track as presented during the month of February advising that the January Fast Track will be included within the next agenda as in prior years our accounting team is currently working with the fund auditors to complete the 2021 financials in preparation of the year end audit. Executive Director said the December report evidenced good news, therefore included once again.

In addition, the Expected Loss Ratio Analysis, Claim Activity Report, Lost Time Accident Frequency Report, All JIFs Lost Time Accident Frequency, EPL/POL program compliance and Regulatory Check List was also reviewed.

Executive Director said although the financial reports are trending positive, the report of a recent significant fire will also be reflected within the financials as the loss is expected to exceed \$500,000. Due to the nature of the cause, loss control and professionals are reaching out to the authority regarding safety compliances.

### **2022 MEL/RCF/EJIF March 25<sup>th</sup> Virtual Meeting & Retreat**

Executive Director said the MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 25, 2022. 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. The reports of Commissioners Clarke and Sims were reviewed as distributed.

Commissioner Clarke encouraged members to read each report as each contains important information and members should not be surprised by the pending increases in cost lines items and premiums due to Covid19 in addition to the focus on Cyber. Commissioner Clarke said he cannot stress enough the importance of becoming compliant with Cyber Risk Management Program V2 /three tiers; this should be a priority, or this will become problematic.

Commissioner Clarke said the retreat was excellent and very well attended.

### **MEL Cyber JIF**

Mr. Hrubash said we are in the process of filing the MEL Cyber JIF with the Department of Banking and Insurance; in order to file we had to have a commitment from at least two-member joint insurance funds, to date we have three that have adopted non-binding resolutions to join. Mr. Hrubash noted the comments made earlier by the Underwriting Manager of changes to coverage in addition to the formation of a budget which is part of the state filing and will include mandatory services that funds joining the Cyber JIF will have to adhere to, as well as services that will be offered on an optional basis at the onset of the Cyber JIF.

### **Aon Risk Pooling Symposium Conference**

Executive Director said the Conference is scheduled for August 14-17, 2022, and will be held at The Meritage Resort & Spa, Napa, CA. Registration information was reviewed as distributed. Resolution #18-22 authorizing travel and expense was reviewed for consideration.

**MOTION TO ADOPT RESOLUTION #18-22 AUTHORIZING TRAVEL AND RELATED EXPENSES FOR THE TOTAL OF SEVEN(7) APPROVED BOARD MEMBERS TO ATTEND THE AON RISK POOLING SYMPOSIUM, AUGUST 14-17,**

**2022, THE MERITAGE RESORT & SPA, NAPA, CA IN ACCORDANCE WITH THE TRAVEL POLICY OF THE FUND.**

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

**Administration**

**2022 MEL, MR HIF & NJCE JIF Educational Seminar**

Ms. Lopez said the 11<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29<sup>th</sup> and Friday, May 6<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

**2022 Financial Disclosures**

Ms. Lopez said JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The Division of Local Government Services has released notice LFN 2022-06 with filing instructions. The deadline to file is April 30, 2022. The Local Finance Board anticipates that at its June 8, 2022, meeting it will find any LGO who has not filed the 2022 FDS to be in violation of the filing requirement of the LGEL. An email from the Fund was distributed advising respective fund commissioners, professionals to file accordingly.

**2022 Assessment**

Ms. Lopez said the second installment of the 2022 assessments is due by **June 30, 2022.** In preparation of same, a statement of account will be issued via email outlining the balances due.

**2021/2022 Elected Officials Training**

The MEL's Annual Elected Officials Training will be available on the MEL Safety Institute (MSI). As a reminder, the all-lines members can earn a credit of \$100 (maximum per authority - \$500) per Executive Director/Commissioner attendance by May 1, 2022. The registration instructions were reviewed as provided via email on 3/2/22.

**Implicit Bias in the Workplace Training**

Ms. Lopez said as reported in the past, the Fund continues to work with each sponsorship agency, NJNAHRO and NJAHRA to enhance training for Fund members. This training will take place on June 28, 2022, at 10:00 AM at the Middletown Township Housing Authority on behalf of NJAHRA. A notice is being distributed to members of the Fund from the Association. Mr Harry Earle, Law Enforcement Consultant of J.A. Montgomery Consulting will provide the in-person training.

**Treasurers Report**

Mr. Snyder reviewed the January reports as distributed inclusive of the Summary of Cash Transactions, Summary of Cash and Investments Instruments and the Certification and Reconciliation of Claims Payments.

In closing, Mr. Snyder presented Resolution 19-22 April Bill List.

April 2022– Bill List Resolution #19-22

<b>FUND YEAR</b>	<b>AMOUNT</b>
2022	\$ 1,667,174.91
<b>Total</b>	<b>\$ 1,667,174.91</b>

**MOTION TO11 APPROVE RESOLUTION #19-22 APRIL 2022 BILL LIST AND THE TREASURERS REPORT AS DISTRIBUTED.**

<b>MOTION:</b>	Chairman DiVincent
<b>SECOND:</b>	Commissioner Ditomasso
<b>VOTE:</b>	Unanimous

Mr. Riccio said to date we have collected almost 60% of the assessment by the end of June we anticipate the balance of the assessments for the 2022 year.

**Marketing**

Marketing Director said as previously reported, the Housing Authority of Gloucester County has become a member of the Fund effective March 1, 2022, rolling in expiring lines of coverage as they expire, to date, the property, auto and workers compensation have been added, the remaining lines of coverage will be added by July 2022.

**Attorney**

Fund Attorney reviewed the agenda report as distributed and further advising of case oversight with respect to numerous cases. Oversight activities include strategizing with defense counsel, the Executive Director, and Qual-Lynx as needed, as well as monthly reviews of billing statements to ensure compliance with the NJPHAJIF Billing Guidelines. We are also directly representing certain members in connection with all-lines claims brought against them.

**Safety Director**

Safety Director referred to the agenda report as distributed outlining the loss control and security loss control surveys completed during the month of March. Safety Director also reviewed the listing of Safety Director Bulletins and Messages distributed to members of the Fund through the MSI App in addition to the usage listing of MSI Now & MSI DVD. Safety Director also noted that the MSI Live courses through June 2022 are posted for registration and further noted of increased attendance for the MSI Live courses. Safety Director introduced Mr. Ken Schulz as he was just promoted to Assistant Loss Control Director, and he will begin assisting on services of provided to the NJPHA JIF.

**Managed Care**

Ms. Gallo referred to the monthly report for March outlining 114 bills processed inclusive of ten(10) injuries reported. Total charges of \$262,439.13 however once Qual-Lynx contracted rates

were implemented the charges were repriced for \$56,130.39 resulting in a total savings of \$206,308.74 or 79%. The claims pierced the network at a rate of 98%.

Ms. Gallo said, she, Ms. Acosta and Ms. Lopez provided an all lines claims reporting training webinar for Bergen County Housing Authority at their request and offered the same training for any other member that feels the need to be refreshed on the claim reporting procedure.

### **Claims Administration**

Claims Administrator said the Claims Committee met April 12, 2022, and reviewed a total of ten (10) PARs, resulting in the removal of one PAR. On behalf of the Claims Committee, they respectfully asked for payment authority of the nine(9) claims reviewed.

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

FILE	COVG
2021228294	WC
2022250650	WC
2022258005	WC
2022265110	WC
2018130365	GL
2019164665	GL
2022255287	Prop
2022260331	Prop
2022268395	Prop

**MOTION:** Commissioner DiTomasso  
**SECOND:** Chairman DiVincent  
**VOTE:** Unanimous

### **Old Business**

Ms. Lopez said the next meeting of the Fund is scheduled for May 3, 2022, at 4:45 PM and will be held at the Hard Rock Hotel & Casino, Atlantic City, NJ. The agenda will be distributed prior to the meeting date.

### **New Business**

None

### **Public Comment**

None

### **Executive Session**

None.

### **MOTION TO ADJOURN THE MEETING-10:55 AM**

**MOTION:** Chairman DiVincent  
**SECOND:** Commissioner Billy  
**ALL IN FAVOR:** Unanimous

**RESOLUTION #18 -22**

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR  
AUTHORIZED OFFICIAL TRAVEL**

**WHEREAS**, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

**WHEREAS**, certain Commissioners of the New Jersey Public Housing Authority Joint Insurance Fund may need to travel to the AON Risk Pooling Symposium on or about August 14, 2022 for the purpose of attending seminars on public entity risk management and pooling, and;

**WHEREAS**, the Treasurer has certified that funds are available from the 2022 miscellaneous contingency budget not to exceed \$5,000 per attending commissioner, and;

**WHEREAS**, the Commissioners representing the New Jersey Public Housing Authority Joint Insurance Fund will verify their expenses and any excess cash will be repaid to the New Jersey Public Housing Authority Joint Insurance Fund along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

**NOW THEREFORE BE IT RESOLVED**, that the Treasurer is hereby instructed to make up to \$5,000 in reimbursement payment for the attending Commissioners of the New Jersey Public Housing Authority Joint Insurance Fund.

**NEW JERSEY PUBLIC HOUSING  
AUTHORITY JIF**

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

Resolution No. 19-22

APRIL 2022

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 2022</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009670			
009670	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2022	1,386.00
			<b>1,386.00</b>
009671			
009671	QUAL-LYNX	MANAGED CARE 4/22	6,617.08
			<b>6,617.08</b>
009672			
009672	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2022	659,057.75
009672	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2022	469,687.54
			<b>1,128,745.29</b>
009673			
009673	APEX INSURANCE SVS c/o QBE INSURANCE	POL & EPL 2022	362,452.00
			<b>362,452.00</b>
009674			
009674	DECOTIIS, FITZPATRICK, COLE & GIBLIN LLP	GENERAL COUNSEL 2/22	3,782.92
009674	DECOTIIS, FITZPATRICK, COLE & GIBLIN LLP	NON RETAINER LEGAL SERVICES 2/22	412.50
			<b>4,195.42</b>
009675			
009675	QUAL-LYNX	CLAIM ADJ SERVICES 4/22	18,128.75
			<b>18,128.75</b>
009676			
009676	PERMA	EXEC DIRECTOR 4/22	28,857.00
			<b>28,857.00</b>
009677			
009677	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/22	1,601.00
			<b>1,601.00</b>
009678			
009678	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/22	3,272.25
			<b>3,272.25</b>
009679			
009679	NJ ASSOC OF HOUSING & REDEVELO	SPONSOR FEE - 2ND QTR 2022	10,046.36
			<b>10,046.36</b>
009680			
009680	EXECU TECH, INC	TREASURER FEE - 2ND QTR 2022	20,286.78
009680	EXECU TECH, INC	LESS 2021 OVERPAYMENT	-40.00
			<b>20,246.78</b>
009681			
009681	EXECU TECH, INC	WEBSITE MAINT 4/22	200.00
			<b>200.00</b>
009682			
009682	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2022	12,727.83
			<b>12,727.83</b>
009683			
009683	WARREN RISK MARKETING, LLC	MARKETING FEE 4/22	3,094.00
			<b>3,094.00</b>
009684			
009684	J.A. MONTGOMERY RISK CONTROL	SAFETY TRAINING 4/22	3,034.50
009684	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/22	8,285.83
			<b>11,320.33</b>
009685			
009685	J.A. MONTGOMERY RISK CONTROL	RIGHT TO KNOW - JAN-APRIL 2022	40,666.68
			<b>40,666.68</b>

009686			
009686	ACCESS	ACCT#862 - ARC & STOR - 2.28.22	5.49
009686	ACCESS	ACCT#862 - AD - 2.28.22	54.68
			<b>60.17</b>
009687			
009687	BROWN & BROWN METRO, LLC	HOBOKEN HA - 1ST INSTALL 2022	13,558.00
			<b>13,558.00</b>
		<b>Total Payments FY 2022</b>	<b>1,667,174.94</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$1,667,174.94</b>