

**NEW JERSEY PUBLIC HOUSING AUTHORITY  
JOINT INSURANCE FUND  
DECEMBER 2, 2022  
10:00 AM  
THE ARMORY AT PERTH AMBOY  
PERTH AMBOY, NJ**

Meeting Called to Order by Commissioner Clarke in the absence of 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.	Absent
<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	Absent
Kathleen Ditomasso	Woodbridge Housing Authority	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

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

**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 Amy Shotmeyer	Present Absent
<b>Underwriting Mgr</b>	Conner Strong & Buckelew	Edward Cooney	Absent
<b>Co-Treasurers</b>	Execu-Tech, Inc.	William Snyder Louis Riccio	Present Absent
<b>Claims Service</b>	Qual-Lynx	Claudia Acosta	Present
<b>Safety Director</b>	J.A. Montgomery Consulting	Brian Maitland	Present
<b>Auditor</b>	Holman Frenia Allison	Lauren Holman	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**

Booker T. Washington, Jr., Newark HA  
Jack Zisa, RMC  
Niccole Allegra, Passaic County Housing  
Michelli Hall-Stapleton, Newark HA  
Tom McGuire, Phillipsburg HA  
Kevin J. DeGerolamo, Phillipsburg HA  
Joanne Tersigna, Phillipsburg HA  
Kathleen DiBlasi, South Amboy HA  
Spiro Molfetas, RMC  
Ezio Altamura, RMC  
Matt McArow, Jr., RMC  
Dom Cinelli, RMC  
Lonnell Evans, Newark HA  
Zach Edelman, RMC  
Tom Person, South Amboy HA  
Tracy Lopez, Perma

**APPROVAL OF MINUTES:** November 15, 2022 - Open Minutes

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

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

**Correspondence**

Executive Director referred to correspondence included within the agenda monthly outlining the MEL Helpline available to members of the fund should questions arise relating to employment issues. Any one of the listed attorneys is available to assist with any questions you may have; this is a service provided to MEL members.

**Underwriting Manager**

In the absence of the Underwriting Manager, Ms. Lopez referred to the memorandum outlining the listing of policies scheduled to renew at year end, namely the Business Owners Package Policy at \$1,459, Workers Compensation Policy at \$359, Employee Theft at \$2,496; the Travel Accident Policy was renewed for a three-year term in August 2022. The policies are in place for the Executive Committee members.

**MOTION TO RENEW EXECUTIVE COMMITTEE POLICIES AS OUTLINED  
WITHIN THE UNDERWRITING MANAGERS MEMORANDUM OF NOVEMBER 18,  
2022.**

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

Executive Director referred to the Cyber Compliance status report and the listing of certificates of insurance previously issued as distributed.

### **Pro Forma Financial Reports**

Executive Director reviewed financial reports which included the October Financial Fast-Track noting an increase for the month of \$59,957 and a year-to-date increase of \$573,894 resulting in a statutory surplus of \$5.1M. Executive Director said the Fund office continues to monitor the 2018 fund year which outlines a deficit totaling \$386,511 however there are funds within the closed year accounts to extinguish that deficit. As previously reported the years 2019, 2020, 2021 and 2022 are trending positive which indicates the measures put in place to control losses are working.

### **2023 ANNUAL BILLING**

Executive Director said the 2023 Annual Assessment billings will be mailed to all members within the coming weeks of December. As a reminder, the following policy was adopted by the Board regarding assessment installments:

*At the open public meeting of the NJPHA JIF, the Executive Committee decided that any member of the JIF would be permitted to split their assessment billing into two equal installments.*

*However, the due dates will be enforced, and an interest penalty applied to any member not submitting their assessment on the due dates. There will be no exceptions to this new policy.*

*The due dates are as follows:*

*First installment: January 31*

*Second installment: June 30*

*All members are encouraged to send in their full payment*

### **MEL Report**

Executive Director said the MEL held their public hearing meeting of the 2023 Budget on November 16, 2022 at the Sheraton, Atlantic City, NJ. A copy of Commissioner Clarke's report was reviewed as distributed. Commissioner Clarke said the MEL budget did in fact pass and further encouraged members to pay attention to what is happening in the marketplace as we are now facing challenging circumstances relating to coverage especially in the area of Cyber.

Executive Director said members may have already received cancellation notices from QBE, carrier for the Employment Practices/Public Officials Liability coverage as they have confirmed they will no longer write this coverage; however, members should not be alarmed as coverage has been placed with AIG effective January 1, 2023, the TPA will remain with Summit Risk. A "Claims Sweep" notice will be distributed to all member advising them to report any known or potential claims to the Claims Administrator and Fund Attorney; the current policy is a Claims Made policy – reportable within the current year, to ensure that any known or potential claims are reported in 2022 as coverage would be affected if not properly reported.

## Administration

### Board Compensation Checks

Ms. Lopez said meeting attendance for the 2022 Fund year was tracked for members of the Executive Committee. The attendance listing was reviewed as distributed and a request was made for each Board member complete and submit their voucher for processing 2022 stipend payments to be processed by year-end.

### 2023 Fund Commissioner Appointment / Resolutions

Ms. Lopez said the Fund has issued a notice to all members requesting that they update their respective resolutions appointing their Fund Commissioner to the Fund for the 2023 Fund year prior to the January reorganization meeting of the Fund. The January meeting is scheduled for January 11, 2023 at 10:30 AM and will be held at the Perth Amboy – Birchwood Building, Perth Amboy, NJ.

All appointed Fund Commissioners are encouraged to participate in the reorganization meeting; in the event a commissioner is not able to attend, the Fund office has requested their proxy vote be submitted if their vote is needed during the reorganization of the Fund.

### 2023 Meeting Schedule

Enclosed is the draft schedule of the 2023 meeting dates, if there are any changes needed, we ask that the Fund office be contacted. The schedule will be finalized at the January re-organization meeting.

### Treasurers Report

The Fund Treasurer agreed with Executive Director and thanked the Finance Committee and professionals for their efforts in relation to the annual budget as the results are being shown within the Financial Fast Track as the trend is now in a positive position. Fund Treasurer referred to the financial reports as of October 31st inclusive of the Summary of Cash and Investments, Summary of Cash Transactions and Certification and Reconciliation of Claims Payments.

Treasurer presented the December bill list-Resolution 30-22:

<b>FUND YEAR</b>	<b>AMOUNT</b>
2022	\$ 97,076.97
<b>Total</b>	<b>\$ 97,076.97</b>

Fund Treasurer noted the supplemental bill list for processing the Executive Committee payments advising that this will appear on the January agenda for formal approval.

### **MOTION TO APPROVE RESOLUTION #29-22 NOVEMBER 2022 BILL LIST AND THE TREASURERS REPORT AS DISTRIBUTED.**

<b>MOTION:</b>	Commissioner Sims
<b>SECOND:</b>	Commissioner Thomas
<b>VOTE:</b>	Unanimous

### **Marketing**

Marketing Director advised There are twenty-four members (23 all lines/ 1 wc) scheduled to renew the Fund membership at year end. All members except for one have submitted documentation of renewal. Ms. Lopez confirmed the final member has submitted their renewal; the Fund is in receipt of all twenty-four member renewals.

### **Attorney**

Fund Attorney reviewed his report as outlined within the agenda and commented on the cancellation notice from QBE. Fund Attorney urged members to pay very close attention to the Claim Sweep notice which will require members to report any known or potential Employment Practices/Public Officials claims; not doing so can jeopardize coverage. This applies to the all-lines members of the Fund. Should anyone have any questions regarding this coverage, they must contact the Fund office, or they may also contact his office.

### **Safety Director**

Safety Director referred to report as distributed addressing the Loss Control and Security Loss Control surveys completed in November in addition to the listing of meetings attended. Safety Director also reviewed the Safety Director Bulletins previously released, MSI NOW & MSI DVD utilized and further advised of the course listings throughout the remainder of the year are posted.

### **Managed Care**

Managed Care provider referred to the monthly report for November reporting 78 bills processed inclusive of seven (7) injuries reported. Total charges of bills received was \$161,929.08, once Qual-Lynx contracted rates were applied the charges were repriced for \$45,989.11 resulting in a total savings of \$115,939.97 or 72%. The claims pierced the network at a rate of 95%.

### **Claims Administration**

Claims Administrator advised that the Claims Committee met on December 1, 2022 via zoom and reviewed a total of six (6) claims. If there are no questions or concerns relating to the claims as recommended, a request to process payment authority as presented and recommended by the Claims Committee was made.

### **MOTION TO ACCEPT THE RECOMMENDATION OF THE CLAIMS COMMITTEE APPROVING THE PARS AS PRESENTED BY THE CLAIMS ADMINISTRATOR.**

<b>MOTION:</b>	Commissioner Chubenko
<b>SECOND:</b>	Commissioner Billy
<b>VOTE:</b>	Unanimous

Claims Administrator wished everyone a very Merry Christmas!

### **Old Business**

None

### **New Business**

None

### **Public Comment**

None

### **Executive Session**

None.

**MOTION TO ADJOURN THE MEETING**

**MOTION:**

Commissioner Billy

**SECOND:**

Commissioner Chubenko

**ALL IN FAVOR:**

Unanimous

**Meeting adjourned at: 10:20 AM**

# NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 30-22

DECEMBER 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.

**FUND YEAR 2022**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009810			
009810	QUAL-LYNX	MANAGE CARE SERVICES 12/22	6,617.08
			<b>6,617.08</b>
009811			
009811	DECOTIIS, FITZPATRICK, COLE & GIBLIN, LLP	GENERAL COUNSEL RETAINER FILE 01-009	4,018.52
			<b>4,018.52</b>
009812			
009812	QUAL-LYNX	CLAIM ADJUSTING SERVICE 12/22	19,612.58
			<b>19,612.58</b>
009813			
009813	PERMA	EXECUTIVE DIRECTOR 12/22	31,460.17
			<b>31,460.17</b>
009814			
009814	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 12/22	1,598.00
009814	CONNER STRONG & BUCKELEW	GUARD INSURANCE POLICY WC 2023 RENEWAL	379.00
009814	CONNER STRONG & BUCKELEW	SELECTIVE- COMMERCIAL CRIME RENEWAL 2023	2,496.00
009814	CONNER STRONG & BUCKELEW	NAUTILUS INS. PACKAGE POLICY RENEW 2023	1,459.00
			<b>5,932.00</b>
009815			
009815	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/22	3,272.25
			<b>3,272.25</b>
009816			
009816	EXECU-TECH, INC.	WEBSITE MAINTENANCE 12/22	200.00
			<b>200.00</b>
009817			
009817	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 - 23 BUDGET- 10.12.22	62.92
			<b>62.92</b>
009818			
009818	WARREN RISK MARKETING, LLC	MARKETING FEE 12/22	3,088.00
			<b>3,088.00</b>
009819			
009819	J.A. MONTGOMERY CONSULTING	SAFETY TRAINING 12/22	3,187.45
009819	J.A. MONTGOMERY CONSULTING	LOSS CONTROL SERVICES 12/22	8,941.99
009819	J.A. MONTGOMERY CONSULTING	RTK INVENTORY SERVICE 12/22	10,625.00
			<b>22,754.44</b>
009820			
009820	ACCESS	ACCT#862/CUST#NPD00224 ARC & STOR 11/22	59.01
			<b>59.01</b>
		<b>Total Payments FY 2022</b>	<b>97,076.97</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>97,076.97</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Treasurer