

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

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

Salute to American Flag

ROLL CALL OF EXECUTIVE COMMITTEE:

Chairperson		
Robert DiVincent	West New York Housing Authority	Present
Secretary		
Sherry Sims	Boonton Housing Authority	Present
Board of Commissioners		
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:

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

ALSO PRESENT

Kelly Stephens, Morris County HA
Matt Genna, J.A. Montgomery Consulting
Kimberly Gober, Glassboro HA

Jennifer Modica, RMC
Dominick Cinelli, RMC
Jack Zisa, RMC
Gus Gosweiler, RMC
Helen Goodwin, RMC
Deborah Hurley, Edison HA
Jasmine Brascom, RMC
Joseph Hrubash, Perma
Tracy Lopez, Perma

Salute to American Flag

APPROVAL OF MINUTES: January 13, 2021 Open Minutes

MOTION TO APPROVE THE OPEN MINUTES AS REFERENCED ABOVE

MOTION:	Commissioner DiVincent
SECOND:	Commissioner Dzema
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.

Underwriting Manager

Executive Director referred to the most recent listing of certificates of insurance previously issued in addition to the cyber compliance status report.

EXECUTIVE DIRECTORS REPORT

Pro Forma Financial Reports

Executive Director reviewed the monthly Fund monitoring reports which included the December 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 \$199,501, \$128,497 year to date resulting in a statutory surplus of \$3,473,159. The 2018 and 2019 years outline deficits however there continues be enough surplus within the closed year to extinguish those deficits and we continue to be in a positive position. Executive Director referred to the loss ratio analysis report evidence the property line which has exceeded the budgeted amounts for 2020, 2018, 2017 and 2016 years due to property losses; 2019 is slightly below the budgeted target. Property losses continue to be a main concern of ours for which we are attempting to address through safety directors office and we ask for everyone's due diligence in doing so.

Operations Committee

Executive Director said the Operations Committee met yesterday to discuss a couple of items, one of which is a Right to Know program which we will be rolled out to members of the Fund. The program will assist members in becoming compliant with State regulations. Information will be outlined within the March agenda.

Administration

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

Ms. Lopez said the MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 26th and will be conducted virtually. The purpose of the retreat is 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.

2021 MEL & MR HIF Educational Seminar

Ms. Lopez said for 10 years, the Municipal Excess Liability Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MR HIF) have held an Educational Seminar on property/casualty and health insurance matters that also provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits. We are in the process of discussing how best to deliver this seminar in 2021, once available information will be distributed.

Cyber Task Force

The MEL's Cyber Task Force has been working on modifications to the MEL's Cyber Risk Management Program and is expecting to complete soon.

In response to Commissioner Clarke, Ms. Lopez said follow up will be made to members that are shown as "incomplete" or showing no action. Regarding the "incomplete" status, it could be that a member did not fully complete the questionnaire within the Origami database; this can be updated at which time the Underwriting Manager would review and update the report accordingly.

2021 Assessments

The 2021 annual assessments have been sent to all members of the Fund and were due to Treasurers by January 31, 2021.

2020/2021 Elected Officials Seminar

Ms. Lopez said the MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A copy of the directions to take the course online were reviewed as previously distributed. Currently, the MEL is working to resolve an issue with adobe flash drive.

Employment Practices Compliance Program

Ms. Lopez reminded members to 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. Link to outline of program and model documents: <https://njmel.org/insurance/public-officials/risk-management-program/>. We will continue to have this information available within the monthly agendas as a reminder. This does not apply to workers compensation only members of the Fund.

In response to Executive Director, Executive Director of the MEL, Joseph Hrubash, added comments surrounding the MEL & MR HIF Seminar advising that the seminar will more than likely be a two day virtual event which will touch upon subjects of implicit bias as well as an update on legislative matters. In addition, with regards to the EPL/POL program, there is going to be a second EPL/POL handbook webinar which is scheduled for March 12, 2021 and will be a repeat of the first webinar but will also review a segment on a volunteer handbook and an additional item related to the mandatory vaccine; a notice will be distributed. Lastly, Mr. Hrubash noted that the Underwriting Manager did an exceptional job on the 2021 property renewal for the MEL program and the MEL fared far better than our competitors, however due to the increasingly hardened market since the 1980s changes for the 2022 year may be impacted.

Treasurers Report

Mr. Snyder reviewed the December reports as distributed and echoed statements made by the Executive Director regarding property losses, as deficits are evidenced within the financials. Fund Treasurer noted the change in banking institutions from TD Bank to Investors Bank as we begin the transfer from one institution from the other.

Mr. Snyder commented on the medical status of Mr. Riccio as we all wish him a speedy recovery and further noted that the assessments bills will be reconciled shortly.

In closing, Mr. Snyder presented Resolution 15-21 February Bill List.

February 2021– Bill List Resolution #15-21:

FUND YEAR	AMOUNT
2019 Year	\$ 1,048.00
2020 Year	\$ 1,138.06
2021 Year	\$ 429,221.46
Total	\$ 431,407.52

MOTION TO APPROVE RESOLUTION #15-21 FEBRUARY 2021 BILL LIST AND THE TREASURERS REPORT AS DISTRIBUTED.

MOTION:	Chairman DiVincent
SECOND:	Commissioner Chubenko
VOTE:	Unanimous

Marketing

Marketing Director said we continue to reach out to members and non-members of the Fund with a focus to encourage the workers compensation members of the Fund to join in the all lines program for which we will continue to report back to the Board.

Attorney

Fund Attorney said based on the approval of adding defense attorney David Schwartz to the Fund's defense panel there are advanced filings that needed to be completed 10 days prior to this meeting for which there was not enough time for the February meeting. The proper process will be completed during the March meeting.

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 January. Safety Director also reviewed the listing of Safety Director Bulletins and Messages distributed to members of the Fund. Of note, the Safety Awareness training for maintenance staff has been revamped as a three-hour class and will be a one-stop shop for regulatory compliance covering PEOSH regulatory standards and eight best practices. Safety Director also referred to a training for Executive Directors to review safety compliance responsibilities within the authority which is currently being developed and will be provided in the coming months.

Managed Care

Managed Care provider referred to the monthly report for January which outlined 100 claims processed. Total charges of \$146,902.49 were repriced for \$50,185.12 resulting in a total savings of \$96,717.37 or 66%. The claims pierced the network at a rate of 93%.

Claims Administration

Claims Administrator said the Claims Committee met February 9, 2021 and reviewed a total of (11) 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
2018117692	WC
2020198367	WC
001195051	WC
2020199598	GL
2017098416	GL
2019173929	GL
2017100523	GL
2021217046	Prop
2021213774	Prop
2019176181	WC
2020193785	Prop

MOTION: Chairman DiVincent
SECOND: Commissioner Billy
VOTE: Unanimous

Old Business

None

New Business

None

Public Comment

None

Executive Session

None.

MOTION TO ADJOURN THE MEETING

MOTION: Commissioner Clarke
SECOND: Commissioner DiTomaso
ALL IN FAVOR: Unanimous

Meeting adjourned at: 10:30 AM

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

Resolution No. 15-21

FEBRUARY 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.

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009276			
009276	MARSH & MCLENNAN AGENCY LLC	CAPE MAY HA - RMC FEE - 2019	1,048.00
			1,048.00
		Total Payments FY 2019	1,048.00

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009277			
009277	ALLSTATE INFORMATION MANAGEMNT	ACCT#862 - ARC & STOR - 12.31.20	53.06
			53.06
009278			
009278	MARSH & MCLENNAN AGENCY LLC	CAPE MAY HA - RMC FEE - 2020	1,085.00
			1,085.00
		Total Payments FY 2020	1,138.06

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009279			
009279	QUAL-LYNX	MANAGED CARE 2/21	6,487.33
009279	QUAL-LYNX	MANAGED CARE 1/21	6,487.33
			12,974.66
009280			
009280	APEX INSURANCE SVS c/o QBE INSURANCE	POLICY# QJK01005-05	339,971.50
			339,971.50
009281			
009281	DECOTIIS, FITZPATRICK, COLE & GIBLIN LLP	LEGAL SERVICES 1/21	3,709.71
			3,709.71
009282			
009282	QUAL-LYNX	CLAIM ADJ SERVICES 2/21	17,694.75
			17,694.75
009283			
009283	PERMA	EXEC DIRECTOR 2/21	28,116.42
			28,116.42
009284			
009284	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/21	1,570.00
			1,570.00
009285			
009285	NJ ADVANCE MEDIA	ACCT#XNJPU0555207 - AD - 1.12.21	23.25
			23.25
009286			
009286	WARREN RISK MARKETING, LLC	MARKETING FEE 2/21	3,032.83
			3,032.83
009287			
009287	J.A. MONTGOMERY RISK CONTROL	SAFETY TRAINING 2/21	2,975.00
009287	J.A. MONTGOMERY RISK CONTROL	SAFETY TRAINING 1/21	2,975.00
009287	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 1/21	8,089.17
009287	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 2/21	8,089.17
			22,128.34
		Total Payments FY 2021	429,221.46
		TOTAL PAYMENTS ALL FUND YEARS	\$431,407.52