

**NEW JERSEY PUBLIC HOUSING AUTHORITY  
JOINT INSURANCE FUND  
February 8, 2023  
The Birchwood at Perth Amboy – Community Room  
10:30 AM**

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Meeting Called to Order by Secretary Sherry Sims 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	Absent
Douglas Dzema	Perth Amboy Housing Authority	Present
Kathleen DiTomaso	Woodbridge Housing Authority	Present

**ALTERNATE EXECUTIVE COMMITTEE MEMBERS:**

Larry Stratton	South Amboy Housing Authority	Present
Grace Dekker	Berkeley Housing Authority	Absent
Susan Thomas	Middletown Housing Authority	Absent
Eric Chubenko	Carteret Housing Authority	Present
Anthony Feorenzo	Hackensack Housing Authority	Present
Joseph Capano	Cliffside Park 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	Absent
<b>Co-Treasurers</b>	Execu-Tech, Inc.	William Snyder Louis Riccio	Absent Present
<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	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**

Dom Cinelli, RMC

Jack Zisa, RMC  
Mathew McArow, Sr., RMC  
Patti Fahy, RMC  
Luis Alamo, RMC  
Ellie Moss, JAM  
Tracy Lopez, Perma

Salute to American Flag

**APPROVAL OF MINUTES:** January 11, 2023 Open Minutes

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

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

**Correspondence**

None

**Oaths of Office**

Fund Attorney administered the oath of office for the members of the Executive Committee, Commissioner Stratton and Capano.

**Claims Administration**

Claims Administrator referred to the updated servicing personnel for the Fund allowing members to contact Qual-Lynx in the event of claim reporting. Claims Administrator noted that the Claims Committee met this morning reviewing a total of 11 claims (1) of which is reportable to the RCF for authority, 9 payment authorizations and 1 for subrogation abandonment, if there are no questions relating to the 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
2018122404	WC
2023288099	WC
2020195298	GL
2022254259	GL
2023277296	Prop
2023282037	Prop
2023292634	Prop
2023290170	Prop
2023291414	Prop
2023289656	Prop
2023286328	WC

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

### **Underwriting Manager**

In the absence of Underwriting Manager, Executive Director referred to the listing of certificates of insurance as previously issued in addition to the cyber compliance status report and the lastly the Cyber JIF launch information outlining the new program and previously provided.

Ms. Lopez added that the MEL Renewal Overview webinar being presented on February 13, 2023 by the Underwriting Manger will also be recorded and posted to the MEL website for those that will not be able to make the live webinar training.

### **Pro Forma Financial Reports**

Executive Director reviewed financial 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 a deficit for the month in the amount of \$233,047, however there was a year to date statutory surplus increase in the amount of \$398,564 resulting in a statutory surplus of \$4,994,817. Executive Director referred to the loss ratio analysis report which confirms that the property line continues to be problematic for the Fund overspending the budged amount by approximately \$300,000; the loss ratio at year end is 67.04%, last year it was 55.98%. Executive Director noted that the 2022 year may be a break even year once all claims have matured. Executive Director said the MEL is currently taking a very hard look at property claims within the NJPHA JIF noting number of claims that have reached the MEL exceeding the Funds property retention of \$100,000. The MEL is currently considering all options from increasing Fund retentions, deductibles etc. for the 2024 Fund year; once finalized the Fund will be made aware. There is currently a claim from 2008 which may close at \$15M.

In response to Commissioner Mahon, this Fund has a high property inventory, one of the other requirements the MEL is considering is property appraisals for all member joint insurance funds which will require properties to be insured to their full value; this may result in higher rates and/or premiums. The parameters for this program are currently being reviewed. Commissioner Dzema agreed with Executive Director noting the position that carriers are now facing due to the frequency and severity of claims affecting property; a carrier insuring one of their buildings has doubled in premiums.

### **2023 MEL/RCF/EJIF March 24th Meeting & Retreat**

Executive Director 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 24<sup>th</sup> at the Princeton Marriott. 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.

### **2023 MEL, Municipal Reinsurance Health Insurance Fund and NJ Counties Excess JIF Educational Seminar**

Executive Director said the 12<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday April 21<sup>st</sup> and Friday April 28<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 service 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).

The latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine which highlights the educational seminar was reviewed as distributed.

### **2023 Sub-Committee Listing**

Executive Director reviewed the listing of the 2023 Sub-Committees appointed by Chairman DiVincent. Should anyone have an interest in serving on either of the Committees may reach out to the Fund office.

### **Administration**

### **2022/2023 Elected Officials Training**

Ms. Lopez said 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, 2023. Registration information will be issued and posted the MEL website at [www.njmel.org](http://www.njmel.org).

### **NJ Chapter NAHRO / NJAHRA**

Ms. Lopez said the Fund continues to work with each sponsorship agency to provide training for members of the Fund. A copy of the notice distributed by NJ NAHRO for the upcoming training – “Dealing with Difficult People” taking place on February 17, 2023 at 10:00 AM at the Birchwood Building at Perth Amboy, 618 New Brunswick Avenue, Perth Amboy, NJ (Community Room) was reviewed as distributed. In addition, NJAHRA will sponsor a follow up training to the “Implicit Bias In the Workplace” training originally provided during the September 2022 conference; this will take place on March 17, 2023 at 9:30 AM and will be held at Middletown Township Housing Authority; notice will be distributed accordingly.

### **Workers Compensation Payroll Audit**

Ms. Lopes said it is recommended that the Board consider obtaining quotes to perform the 2022 payroll audit for all workers compensation members. This will assist to accurately report payroll dollars for the 2024 Fund Year budget.

### **MOTION TO AUTHORIZE THE EXECUTIVE DIRECTOR TO OBTAIN PAYROLL AUDIT QUOTATIONS FOR THE 2022 YEAR.**

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

### **NJPHA JIF/Booth**

Ms. Lopez said in anticipation of the NJNAHRO/NJAHRA annual conferences scheduled for April and September 2023 the Fund is requesting authorization to purchase giveaway items as part of the NJPHA JIF booth.

### **MOTION TO AUTHORIZE EXECUTIVE DIRECTORS OFFICE TO REVIEW OPTIONS FOR MARKETING MATERIALS FOR 2023 CONFERENCES AT AN AMOUNT NOT TO EXCEED \$3,000.**

<b>MOTION:</b>	Commissioner Dzema
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**SECOND:**  
**VOTE:**

Commissioner Billy  
Unanimous

**Risk Management Consultant Agreements**

Ms. Lopez reminded members and risk management consultants that a copy of the executed Risk Management Consultant Agreements must be submitted to the Fund office for the 2023 Fund year for proper filing with the State and for consultants to submit vouchers for their respective fees.

**Treasurers Report**

Fund Treasurer reviewed the December reports as distributed inclusive of the Summary of Cash Transactions, Summary of Cash and Investments Instruments and the Certification and Reconciliation of Claims Payments.

Fund Treasurer noted \$6M of the \$13.5M in 2023 assessments have been collected thus far; many authorities have not paid their first installment. Fund Treasurer said the due date for the first installment was January 31, 2023; and further suggested the Board wait another month for receipt of payments to determine if the 18% penalty will be imposed.

Fund Treasurer said currently the Fund is in good shape financially and noted the audit process has begun and 2022 records will be submitted to the Fund auditor. Fund Treasurer noted that Investors Bank has been acquired by Citizens Bank however the lock box address will remain as it is currently; all assessments payments should continue to be sent as outlined on the assessment bills.

Fund Treasurer noted that approximately \$6.1M of the \$13.8M in annual assessments has been received; prior to Board consideration of implementing the late penalty rate of 18% we allow until month end for the status of payments. A listing of outstanding members was provided to the Fund office.

Fund Treasurer referred to and reviewed 13-23 February Bill List.

February 2023– Bill List Resolution #13-23

FUND YEAR	AMOUNT
2022 Year	\$ 4,826.71
2023 Year	\$ 525,038.76
<b>Total</b>	<b>\$ 529,865.47</b>

**MOTION TO APPROVE RESOLUTION #13-23 FEBRUARY 2023 BILL LIST AND THE TREASURERS REPORT AS DISTRIBUTED.**

**MOTION:**  
**SECOND:**  
**VOTE:**

Commissioner Billy  
Commissioner Mahon  
Unanimous

**Marketing**

Marketing Director said this year we will focus on reaching out to workers compensation only members to expand their insurance program to the all lines program of the Fund. We will work with the Fund office to establish contact with the respective members and will keep the board informed as we move along.

**Attorney**

Fund Attorney reviewed the agenda report as distributed and further noted one contractual related item for discussion in executive session.

**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 emphasizing the importance of posting the OSHA 300A Log during February 1, 2023 – March 30, 2023. Safety Director said their office has begun the scheduling of visits for the Right to Know program. The MSI Now & MSI DVD participation was also reviewed. Safety Director also noted that email reminders for the scheduled Safety Awareness and Sensibility Trainings taking place this month were distributed for registration. Commissioner Sims said the reminders are very helpful.

**Managed Care**

Managed Care provider referred to the monthly report for January which outlined a total of 203 bills received with charges of \$272,663.54 repriced for \$55,901.18 resulting in a total savings of \$216,762.36 or 79%. The claims pierced the network at a rate of 98%.

In response to Commissioner Mahon, Managed Care provider noted that all out of network bills received over \$1,000 are negotiated with the provider.

**Old Business**

None

**New Business**

None

**Public Comment**

None

**Executive Session**

Yes

**MOTION TO ENTER INTO EXECUTIVE SESSION FOR CONTRACT RELATED ITEM REMOVING ANY MEMBER OF THE PUBLIC FROM THE MEETING**

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

**MOTION TO CLOSE EXECUTIVE SESSION AND RETURN TO THE PUBLIC SESSION OF THE MEETING**

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

**MOTION TO AUTHORIZE THE EXECUTIVE DIRECTOR AND FUND ATTORNEY TO NEGOTIATE PAYMENT OF ADDITIONAL COSTS INCURRED WITH**

**BURLINGTON HOUSING AUTHORITY AS A RESULT OF THE SERVICES  
PROVIDED BY J.A. MONTGOMERY ADDRESSING THEIR RIGHT TO KNOW  
ISSUE WITH THE STATE**

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

**MOTION TO ADJOURN THE MEETING**

**MOTION:** Commissioner Billy  
**SECOND:** Commissioner DiTomasso  
**ALL IN FAVOR:** Unanimous

**Meeting adjourned at: 11:15 AM**

# NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 13-23

FEBRUARY 2023

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>
009860			
009860	DECOTIIS, FITZPATRICK, COLE & GIBLIN, LLP	GENERAL COUNSEL - RETAINER FEE 12/22	3,993.42
			<b>3,993.42</b>
009861			
009861	PERMA	POSTAGE 12/22	790.79
009861	PERMA	AATRIX 1099 FILING 12/22	42.50
			<b>833.29</b>
		<b>Total Payments FY 2022</b>	<b>4,826.71</b>

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009862			
009862	QUAL-LYNX	MANAGED CARE INV 69086 02/23	6,749.42
009862	QUAL-LYNX	MANAGED CARE INV 69075	6,749.42
			<b>13,498.84</b>
W0123			
W0123	NJ CYBER RISK MANAGMENT FUND	REPLACE WIRE WITH CHECK	-397,761.00
			<b>-397,761.00</b>
009863			
009863	NJ CYBER RISK MANAGMENT FUND	FIRST INSTALLMENT 2023	397,761.00
			<b>397,761.00</b>
009864			
009864	APEX INSURANCE AGENCY, LLC	POL/EPL AND LAND USE 1ST INSTALL 02/23	397,690.50
			<b>397,690.50</b>
009865			
009865	QUAL-LYNX	CLAIM ADJ SERVICES 02/23	19,361.50
009865	QUAL-LYNX	CLAIM ADJ SERVICES 01/23	19,361.50
			<b>38,723.00</b>
009866			
009866	PERMA	EXECUTIVE DIRECTOR 02/23	30,895.50
			<b>30,895.50</b>
009867			
009867	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 02/23	1,633.00
			<b>1,633.00</b>
009868			
009868	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 02/23	3,337.66
009868	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 01/23	3,337.66
			<b>6,675.32</b>
009869			
009869	NEW JERSEY ASSOC. OF HOUSING & REDEVELOPMENT AUTH.	SPONSOR FEE - 1ST QTR 2023	10,046.36
			<b>10,046.36</b>
009870			
009870	ASBURY PARK PRESS	ACCT #ASB-117561 - AD 01/07/23	44.68
			<b>44.68</b>
009871			
009871	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 - AD 01/07/23	28.08
			<b>28.08</b>
009872			
009872	WARREN RISK MARKETING, LLC	MARKETING DIRECTOR FEE 02/23	3,155.33
			<b>3,155.33</b>
009873			
009873	J.A. MONTGOMERY CONSULTING	SAFETY TRAINING 02/23	3,144.33
009873	J.A. MONTGOMERY CONSULTING	SAFETY DIR/LOSS CONTROL 02/23	8,839.25
009873	J.A. MONTGOMERY CONSULTING	RIGHT TO KNOW INV SERVICE 02/23	10,603.75
			<b>22,587.33</b>
009874			
009874	ACCESS	DEPT 862/CUST#NPD00224 STORE 12/31/22	60.82



	60.82
Total Payments FY 2023	525,038.76
<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>529,865.47</b>