

**NEW JERSEY PUBLIC HOUSING AUTHORITY  
JOINT INSURANCE FUND  
March 15, 2023  
The Birchwood at Perth Amboy – Community Room  
10:30 AM**

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Meeting Called to Order by 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	Absent
<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 DiTomaso	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	Absent
Eric Chubenko	Carteret Housing Authority	Absent
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	Jonathon Tavares	Present
<b>Co-Treasurers</b>	Execu-Tech, Inc.	William Snyder Louis Riccio	Absent Present – Via Phone
<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**

Matt McArow, Sr., RMC  
Spiro Molfetas, RMC  
Zack Edelman, RMC  
Kenneth Pinnock, Jersey City HA  
Patti Fahy, RMC  
Tracy Lopez, Perma

Salute to American Flag

**APPROVAL OF MINUTES:** February 8, 2023 Open Minutes

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

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

**Correspondence**

None

**Claims Administration**

Claims Administrator noted that the Claims Committee met this morning reviewing a total of 7 claims, if there are no questions relating to the claims, on behalf of the Claims Committee we 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
2020207990	WC
2021230551	WC
2023287554	WC
2023289105	WC
2023290725	WC
2021225254	GL
2023294982	Prop

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

**Underwriting Manager**

Executive Director introduced, Jonathon Tavares, Senior Account Manager of the Underwriting Manager Team in the absence of Mr. Cooney, Underwriting Manager.

In response to Chairman DiVincent, Mr. Tavares thanked the Board and Commissioners extension of condolences on the passing of Mr. Cooney's wife. Mr. Cooney is doing well and is appreciative of all the well wishes he has received.

Mr. Tavares advised that the typical cyber compliance report is not included in this month's agenda as their team is currently putting the finishing touches on the tracker for the new program in Origami. Mr. Tavares said as all are aware, with the addition of the Cyber JIF there is new cyber risk management framework, and new deductibles which is outlined on the MEL website; and the brief overview included in the agenda was reviewed. Mr. Tavares said there will be a grandfathering period into the new program until January 1, 2024 for those meeting Tier1 approval under the prior program however all members must meet the new Cyber JIF compliance status to be eligible for lower deductibles.

Mr. Tavares said his team will be rolling out a technology stack questionnaire within the next month or so out of Origami; this will act as a survey of what our members are using in terms of cyber programs, software versions etc., with this information, they will be able to aggregate the data and formulate recommendations on controls.

Lastly, Mr. Tavares noted he and Ed Cooney hosted the 2023 MEL Renewal webinar which outlined the hard insurance marketplace, some renewal results and outcomes, in obviously what is still an extremely challenging marketplace. Mr. Tavares said the webinar outlined some of their plans, heading into 2024. If members did not have a chance to attend the webinar, the recording is available on the MEL website – [www.njmel.org](http://www.njmel.org). Should anyone have any questions, you may reach out to the underwriting department team members.

Executive Director said as a result of HARRG no longer providing cyber coverage, he is working with Mr. Cooney and Mr. Tavares on the possibility of the workers compensation only members to join the Cyber JIF. Once the details are sorted out; the respective members will be advised of the enhancement and their ability to join.

### **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 as provided last month; January reports will be available for the next meeting. 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 said the statutory surplus continues to improve.

### **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). Executive Director noted invitation to speak during the April 21<sup>st</sup> session has been extended to Senators Gopal and O'Scanlon of Monmouth County and Senator Lagana of Bergen County.

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

### **Property Appraisals**

Executive Director said the MEL will be mandating that any JIF that hasn't had physical property appraisals since 2015 will have to have property appraisals performed for all locations with a building value of \$500,000 or greater by September 1; based on the global impact disasters have had on the insurance market, the Underwriting Team will need to most current insurance to value for property coverage when marketing the MEL program for the 2024 property renewal. Executive Director reviewed Resolution #15-23 authorizing the release of an RFP for the hiring of property appraisal professional.

In response to questions raised on timing of completion of appraisals, number of firms to complete the portfolio of all members to meet the September 1 deadline in addition to final values, Executive Director noted parameters moving forward are being reviewed by the MEL Executive Directors, Underwriting Manager and Fund Executive Directors, the approval of the release of the RFP is important as not only MEL JIF members will be required to have appraisals but all property carriers are requiring appraised values throughout the country.

### **MOTION TO ADOPT RESOLUTION #15-23 AUTHORIZING THE RELEASE OF REQUEST FOR PROPOSAL FOR PROPERTY APPRAISAL PROFESSIONAL SERVICES.**

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

### **Cyber JIF**

Executive Director said the Cyber JIF met on Friday, February 10, 2023 via Zoom. A copy of Commissioner Clarke's report was reviewed as distributed.

### **Administration**

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

Ms. Lopez said the MEL's Annual Elected Officials Training is now 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. A copy of the instructions to access the online training was reviewed as originally distributed by email.

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

Ms. Lopez said as previously reported, the Fund continues to work with each sponsorship agency to provide training for members of the Fund. NJAHRA has cancelled the follow up training to the

“Implicit Bias In the Workplace” originally scheduled for March 17, 2023; once rescheduled, members will be advised. NJNAHRO however, will host this training on March 31, 2023. Details of the training inclusive of description, registration, location and time was available during the meeting as originally provided by the association.

**Workers Compensation Payroll Audit**

Ms. Lopez said as authorized by the Board, the Executive Directors’ office requested quotes from Stacy Russo & Associates, Bowman & Company and NEIS; of which Stacy Russo has declined due to current workload, Bowman & Company has not responded; NEIS has provided a quote which resulted in an 8% increase or \$14 per audited member at \$188 per member – Total \$14,288 from last year of \$13,224. This will assist to accurately reporting 2022 payroll information for the 2024 Fund Year budget.

**MOTION TO AUTHORIZE NEIS, INC. TO PERFORM THE 2022 PAYROLL AUDIT OF FUND MEMBERS IN PREPARATION OF THE 2024 BUDGET BASED ON QUOTE PROVIDED IN THE AMOUNT OF \$14,288.**

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

**2023 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. The Division of Local Government Services will likely distribute a notice with filing instructions 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.

**Treasurers Report**

Fund Treasurer reminded everyone the register for the scheduled April 23-26, 2023 NJNAHRO Conference if you have not done so to date.

Fund Treasurer reviewed the December financial 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 said there are some members that have not paid their first installment of the 2023 assessment; if members have issued their payment, upon receipt of reminder notice, we ask that a copy of the check as issued be submitted. Due to the acquisition of Investors Bank by Citizens Bank. the lock box address remains the same however there have been a few glitches with receipt of some of the checks. Fund Treasurer referred to and reviewed 14-23 March Bill List.

March 2023– Bill List Resolution #14-23

<b>FUND YEAR</b>	<b>AMOUNT</b>
2022 Year	\$ 3,437.00
2023 Year	\$ 222,156.00
<b>Total</b>	<b>\$ 225,593.00</b>

In response to Commissioner Mahon, Fund Treasurer confirmed funds are not within the banks that are experiencing financial difficulty as previously publicly announced.

**MOTION TO APPROVE RESOLUTION #14-23 MARCH 2023 BILL LIST AND THE TREASURERS REPORT AS DISTRIBUTED.**

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

**Marketing**

Marketing Director said since his last report he has made efforts to remind agencies that are not presently all-lines members of the benefits and why they should consider expanding their lines of coverage. In addition, he continues to work with Executive Directors' office on efforts and additional benefits to attract the workers compensation only members.

**Attorney**

Fund Attorney reviewed the agenda report as distributed and said he would be working with Executive Directors' office on the issuance of the property appraiser RFP.

**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 February. Safety Director also reviewed the listing of Safety Director Bulletins and Messages distributed to members. The MSI Now & MSI DVD participation was also reviewed. Safety Director also noted that email reminders are being issued more frequently prior to scheduled housing authority focused training which has increased participation.

**Managed Care**

Managed Care provider referred to the monthly report for February which outlined a total of 151 bills received with charges of \$514,980.99, inclusive of large hospital bills, repriced for \$101,151.93 resulting in a total savings of \$413,829.06 or 80%. The claims pierced the network at a rate of 91%.

**Old Business**

None

**New Business**

None

**Public Comment**

None

**Executive Session**

None

**MOTION TO ADJOURN THE MEETING**

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

**Meeting adjourned at: 11:05 AM**

# NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 14-23

MARCH 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>
009875			
009875	GJEM INSURANCE AGENCY, INC	RMC 2ND HALF 2022 ENGLEWOOD WEST. HA	599.00
009875	GJEM INSURANCE AGENCY, INC	RMC 2ND HALF 2022 ENGLEWOOD HA	2,594.00
009875	GJEM INSURANCE AGENCY, INC	RMC 2ND HALF 2022 ENGLEWOOD MGMT	244.00
			<b>3,437.00</b>
		<b>Total Payments FY 2022</b>	<b>3,437.00</b>

**FUND YEAR 2023**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009876			
009876	QUAL-LYNX	MANAGED CARE INV # 69170 03/23	6,749.42
			<b>6,749.42</b>
009877			
009877	DECOTHS, FITZPATRICK, COLE & GIBLIN, LLP	ATTORNEY FEES 1/1/23-1/31/23	4,096.30
			<b>4,096.30</b>
009878			
009878	QUAL-LYNX	CLAIM ADJ SERVICES 03/23	19,361.50
			<b>19,361.50</b>
009879			
009879	PERMA	POSTAGE 01/23	104.52
009879	PERMA	EXECUTIVE DIRECTOR 03/23	30,895.50
			<b>31,000.02</b>
009880			
009880	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 03/23	1,633.00
			<b>1,633.00</b>
009881			
009881	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 03/23	3,337.66
			<b>3,337.66</b>
009882			
009882	ASBURY PARK PRESS	ACCT #ASB-117561 - AD 01/28/23 MEETING	79.88
			<b>79.88</b>
009883			
009883	EXECU-TECH, INC.	WEBSITE MAINT 1/2023-3/2023	600.00
			<b>600.00</b>
009884			
009884	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 AD 01/31/2023	106.47
			<b>106.47</b>
009885			
009885	WARREN RISK MARKETING, LLC	MARKETING DIRECTOR FEE 03/23	3,155.33
			<b>3,155.33</b>
009886			
009886	J.A. MONTGOMERY CONSULTING	SAFETY TRAINING 03/23	3,144.33
009886	J.A. MONTGOMERY CONSULTING	SAFETY DIR/LOSS CONTROL 03/23	8,839.25
009886	J.A. MONTGOMERY CONSULTING	RIGHT TO KNOW INV SERVICE 03/23	10,603.75
			<b>22,587.33</b>
009887			
009887	ALAMO INSURANCE GROUP, INC	2023 RMC FEE PHILLIPSBURG HA	14,352.00
009887	ALAMO INSURANCE GROUP, INC	2023 RMC FEE PRINCETON HA	7,556.00
009887	ALAMO INSURANCE GROUP, INC	2023 RMC FEE NO BERGEN REN I URBAN	3,097.00
009887	ALAMO INSURANCE GROUP, INC	2023 RMC FEE SUMMIT HA	5,452.00



009887	ALAMO INSURANCE GROUP, INC	RMC FEE BOONTON HA	3,149.00
009887	ALAMO INSURANCE GROUP, INC	2023 RMC FEE COOK'S POND	1,962.00
009887	ALAMO INSURANCE GROUP, INC	2023 RMC FEE NO BERGEN REN CORP HA	604.00
009887	ALAMO INSURANCE GROUP, INC	2023 RMC FEE MORRIS COUNTY HA	18,538.00
			<b>54,710.00</b>
009888			
009888	NJ NAHRO	1ST QTR SERVICES 2023	10,046.36
			<b>10,046.36</b>
009889			
009889	ACCESS	DEPT 862/CUST#NPD00224 STORE/ 1/31/23	55.39
			<b>55.39</b>
009890			
009890	ACRISURE LLC DBA SCIROCCO GROUP	2023 RMC FEE HACKENSACK HOUSING	17,268.00
			<b>17,268.00</b>
009891			
009891	ACRISURE, LLC dba REGIONAL RISK MANAGERS	2023 RMC FEE LODI HA	8,944.00
			<b>8,944.00</b>
009892			
009892	HARDENBERGH INSURANCE GROUP	2023 TRM FEE HADDON TWP HA	2,562.00
			<b>2,562.00</b>
009893			
009893	FOUNDATION RISK PARTNERS, CORP	2023 RMC FEE PASSAIC HOUSING AUTH	31,074.00
			<b>31,074.00</b>
009894			
009894	GJEM INSURANCE AGENCY, INC	RMC 2023 1ST HALF ENGLEWOOD WESTMOOR	814.50
009894	GJEM INSURANCE AGENCY, INC	RMC 2023 1ST HALF ENGLEWOOD HA	3,227.50
009894	GJEM INSURANCE AGENCY, INC	RMC 2023 1ST HALF ENGLEWOOD MGMT SER	458.00
			<b>4,500.00</b>
009895			
009895	PERTH AMBOY HOUSING AUTHORITY	REIMBURSE LUNCH MEETING 02/08/23	289.34
			<b>289.34</b>
		<b>Total Payments FY 2023</b>	<b>222,156.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>225,593.00</b>

**RESOLUTION NO. # 15-23**

**RESOLUTION OF THE COMMISSIONERS OF THE  
NEW JERSEY PUBLIC HOUSING AUTHORITY  
JOINT INSURANCE FUND**

**WHEREAS**, it is necessary for the New Jersey Public Housing Authority Joint Insurance Fund (“NJPHAJIF”) to authorize the issuance of a Request for Proposals (“RFP”) to hire a property appraisal professional, to perform property appraisals at member properties with a building value of \$500,000 or greater, by September 1, 2023; and

**WHEREAS**, given the need to perform property appraisals at member properties with a building value of \$500,000 or greater, the NJPHAJIF desires to solicit responses from licensed property appraisal firms, in accordance pursuant to a “fair and open” process, per the requirements of N.J.S.A. 19:44A-20.4 et seq.; and

**WHEREAS**, the Commissioners of the NJPHAJIF desire to authorize a competitive procurement to solicit responses from licensed appraisal firms that satisfies the requirements of a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et seq., and to enter into a contract(s) that will satisfy the needs of the NJPHAJIF with respect to property appraisal services; and

**WHEREAS**, this solicitation will be administered by the Executive Director of the NJPHAJIF (as Administrator of the NJPHAJIF), together with the Fund Attorney; and

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the New Jersey Public Housing Authority Joint Insurance that the following actions are hereby authorized:

- (1) The NJPHAJIF hereby authorizes a competitive procurement that satisfies the requirements of a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et seq., to solicit responses from licensed property appraisal firms to perform appraisals at member properties with a building value of \$500,000 or greater; and

(2) The NJPHAJIF hereby authorizes advertisement of an RFP for the aforementioned property appraisal services.

**BE IT FURTHER RESOLVED** that the Chairman of the New Jersey Public Housing Authority Joint Insurance is hereby authorized to execute this resolution.

**ADOPTED this day before the Governing Body.**