

**NEW JERSEY PUBLIC HOUSING AUTHORITY
JOINT INSURANCE FUND
May 17, 2023
Perth Amboy Housing Authority – Birchwood Building
Community Room
10:30 AM**

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

Salute to American Flag

ROLL CALL OF EXECUTIVE COMMITTEE:

Chairperson		
Robert DiVincent	Edgewater Housing Finance Urban Renewal Corp.	Present
Secretary		
Sherry Sims	Boonton Housing Authority	Present
Board of Commissioners		
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	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:

Executive Director /Administrator	Perma Risk Management Services	Steve Sacco	Absent
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	Absent Present-via telephone
Claims Service	Qual-Lynx	Claudia Acosta	Present
Safety Director	J.A. Montgomery Consulting	Brian Maitland	Present
Auditor	Holman 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	Absent

ALSO PRESENT

Spiro Molfetas, RMC
Mathew McArow, Sr., RMC
Tracy Lopez, Perma

Salute to American Flag

Chairman DiVincent offered a moment of silence on behalf of the May 5, 2023 passing of Executive Director, Stephen Sacco’s father, Mr. Nuncie Sacco.

APPROVAL OF MINUTES: April 24, 2023 Open Minutes

MOTION TO APPROVE THE OPEN MINUTES AS REFERENCED ABOVE

MOTION: Commissioner Clarke
SECOND: Commissioner Billy
VOTE: Unanimous

Correspondence

None

Claims Administration

Claims Administrator noted that the Claims Committee met this morning and reviewed a total of (6) claims, if there are no questions relating to the claims, on behalf of the Claims Committee approval we respectfully asked for payment authority of claims presented.

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

FILE	COVG
2021227304	WC
2023288286	WC
2020187002	GL
2023285421	GL
2021234778	GL
2022267571	GL

MOTION: Commissioner Clarke
SECOND: Commissioner Billy
VOTE: Unanimous

MEL / RCF Special Meeting

Ms. Lopez said a special meeting of the MEL and the RCF was held on May 8, 2023 resulting in the authorization of an additional assessment for the member Funds. As discussed during the April meeting additional assessment were anticipated from each entity. A copy of Commissioner Clarke and Commissioner Sims’s report were reviewed as distributed.

Property Appraisals

Ms. Lopez said the RFP for property appraiser services has been advertised and posted to the Fund website; the due date is Thursday, May 25, 2023 at 3:00 PM. Once the Operations Committee has met, reviewed and scored the responses a recommendation will be made to the Board.

2024-2025 Employment Practices Liability Program

Ms. Lopez reminded members every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. The memorandum that outlines the changes made to the current model documents as distributed via email to Fund Commissioners and Risk Management Consultants May 11, 2023 was reviewed as distributed.

Cyber JIF

Ms. Lopez said the Cyber JIF met on May 9, 2023. A copy of Commissioner Clarke's report was reviewed as distributed. Commissioner Clarke added that the Committee is moving forward quickly and will release updates on all training components and requirements. Commissioner Clarke encouraged members to become compliant with the Cyber program reminding formally approved members under the prior program are grandfathered until January 1, 2023; members will need to be in full compliance of the new program to maintain deductible/co-insurance applicable.

MEL Safety Institute

Ms. Lopez said the MEL Safety Institute transitioned to a new vendor for the Learning Management System. A copy of the notice that was sent to training administrators was reviewed as distributed which outlined expected email notification from BISTraining for activation of accounts for all training administrators.

2023 PRIMA CONFERENCE

As authorized by the Executive Committee, five members will attend the 2023 PRIMA Conference scheduled for June 4-7, Long Beach Convention & Entertainment Center, Long Beach, CA. Following authorization, Ms. Lopez advised an additional member has requested authorization to attend the conference. Respectfully, authorization is being requested on behalf of the additional Commissioner.

MOTION TO AUTHORIZE TRAVEL AND RELATED EXPENSES ON BEHALF OF ONE ADDITIONAL COMMISSIONER TO ATTEND THE 2023 PRIMA CONFERENCE, JUNE 4-7, 2023, LONG BEACH, CA.

MOTION:	Commissioner Clarke
SECOND:	Commissioner DiTomaso
VOTE:	Unanimous

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. The MEL is now in the process transitioning the MEL Safety Institute's Learning Management System Platform. Access to the LMS was shut down until April 30th. As a result, the deadline for Elected Officials to complete the online training and be eligible for a credit against the MEL Assessment has been extended to May 31, 2023 in lieu of May 1st. The flyer providing directions for Elected Officials to access this training online after May 1st was reviewed as distributed.

Auditor & Actuary Year-End Reports

Ms. Lopez said the financial audit for the period ending December 31, 2022, will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

2023 Financial Disclosure Filing

Ms. Lopez advised Fund Commissioners and respective professionals were required to complete the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing by April 30th. All have completed their filings.

2023 Annual Assessments

Ms. Lopez reminded members of the second installment of the 2023 Annual Assessments due on June 30, 2023; statement of accounts will be distributed to members via email.

Website – add on item

Ms. Lopez said to comply with the ADA requirements regarding public websites, a quote was provided by the website development manager, Execu-Tech to make the appropriate updates to the Fund website – www.njphajif.org, The quote was reviewed as submitted.

MOTION TO ACCEPT THE QUOTE FROM EXECU-TECH, INC. AT AN INITIAL FEE OF \$500 AND AN ANNUAL FEE OF \$690, OF WHICH FUTURE FEES MAY BE SUBJECT TO CHANGE AS SERVICE IS PROVIDED THROUGH A THIRD-PARTY VENDOR.

MOTION:	Commissioner Clarke
SECOND:	Commissioner DiTomasso
VOTE:	Unanimous, 1 Abstention (Commissioner Billy)

Treasurers Report

Fund Treasurer reviewed the February 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 noted the collection of 68% of total assessments and anticipates 100% collection at the end of June.

FUND YEAR	AMOUNT
Closed Year – RCF	\$ 677,497.92
2023 Year	\$ 494,935.52
Total	\$ 1,172,433.44

In response to Commissioner Sims, Fund Treasurer said the property line of the certification and reconciliation of claims payments is low as of February when compared to prior years, however it is early in the year and we have not had any major weather events, fires or property claims impacting this line, as the year develops the property we may see an increase within that line of coverage.

MOTION TO APPROVE RESOLUTION #18-23 MAY 2023 BILL LIST AND THE TREASURERS REPORT AS DISTRIBUTED.

MOTION: Commissioner Ditomasso
SECOND: Commissioner Billy
VOTE: Unanimous

Marketing

In the absence of Marketing Director, Ms. Lopez referred to provided report as outlined within the agenda advising that workers' compensation only members are now being offered Cyber Coverage from the NJPHA JIF which is a great example of what the Fund can offer to its members; once procedures are finalized, notice will be sent to the members.

Attorney

Fund Attorney reviewed the agenda report as distributed and concurred with the report of Ms Lopez advising of the property appraiser RFP which is due on May 25, 2023 at 3:00 PM. The Operations Committee will evaluate, score and make a recommendation of appointing a service provider for property appraisals.

In response to Commissioner Sims, Fund Attorney advised that properties over \$1M will be appraised within the first year; second year will be for properties \$500K - \$1M; third year will be 20% of those properties and trend the balance of existing properties with exception to new properties which will require physical appraisal.

In response to Commissioners Sims and Ditomasso, Fund Attorney said the property appraisals are being driven by the marketplace having the most up to date values for underwriting the program. Ms. Lopez said the cost to have the appraisals completed will not be a direct cost of the member.

Commissioner Clarke added that this will be a reality check for some members whose properties are underinsured; having the appraisal completed will provide protections for insuring to value.

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 April. Safety Director also reviewed the listing of Safety Director Bulletins and Messages distributed to members. The MSI Now participation was also reviewed. Safety Director noted the MSI Live schedule is now posted

through July. Safety Director also advised that the Transitional Duty model template policy and Transitional Duty Flow chart is now available on the MEL website - <https://njmel.org/mel-safety-institute/model-policies/transitional-duty/>

Managed Care

Managed Care provider referred to the monthly report for April which outlined a total of 68 bills received with charges of \$60,834.20 repriced for \$18,053.72 delivering a total savings of \$42,780.68 or 70%. The claims pierced the network at a rate of 90% and a total of (9) injuries were reported.

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: 10:55 AM

NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 18-23

MAY 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 CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009919			
009919	MUNICIPAL EXCESS LIABILITY RCF	2022 ASSESS. TO RCF FOR CLOSE FY 2018	677,497.92
			677,497.92
		Total Payments FY CLOSED	677,497.92

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009920			
009920	QUAL-LYNX	MANAGED CARE 05/23 INV 69345	6,749.42
			6,749.42
009921			
009921	NJ CYBER RISK MANAGMENT FUND	2ND INSTALLMENT 2023- CYBER	397,761.00
			397,761.00
009922			
009922	DECOTIIS, FITZPATRICK, COLE & GIBLIN, LLP	ATTORNEY FEES- 4/1/23-4/30/23	4,063.00
			4,063.00
009923			
009923	QUAL-LYNX	CLAIM ADJ. SERVICES 05/23	19,361.50
009923	QUAL-LYNX	2023 PERFORMANCE BOND FEE	290.00
			19,651.50
009924			
009924	PERMA	POSTAGE 04/23	7.20
009924	PERMA	EXECUTIVE DIRECTOR FEE 5/23	30,895.50
			30,902.70
009925			
009925	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 05/23	1,633.00
			1,633.00
009926			
009926	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 5/23	3,337.66
			3,337.66
009927			
009927	ASBURY PARK PRESS	ACCT #ASB-117561 AD DATE 5/4/23	8.80
009927	ASBURY PARK PRESS	ACCT #ASB-117561 AD DATE 4/27/23	61.40
			70.20
009928			
009928	EXECU-TECH, INC.	WEBSITE MAINTENANCE 05/23	200.00
			200.00
009929			
009929	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 AD DATE 4/27/23	49.02
			49.02
009930			
009930	WARREN RISK MARKETING, LLC	MARKETING DIRECTOR FEE 05/23	3,155.33
			3,155.33

009931			
009931	J.A. MONTGOMERY CONSULTING	SAFETY TRAINING 05/23	3,144.33
009931	J.A. MONTGOMERY CONSULTING	SAFETY DIR/LOSS CONTROL 05/23	8,839.25
009931	J.A. MONTGOMERY CONSULTING	RIGHT TO KNOW INV SERVICE 05/23	10,603.75
			22,587.33
009932			
009932	ERIC CHUBENKO	REIMB. FOR PRIMA CONFERENCE-JUNE 23	841.20
			841.20
009933			
009933	SHERRY L. SIMS	REIMB.TRAVEL & REG FOR PRIMA CONF.	3,934.16
			3,934.16
		Total Payments FY 2023	494,935.52
		TOTAL PAYMENTS ALL FUND YEARS	1,172,433.44