

**NEW JERSEY PUBLIC HOUSING AUTHORITY  
JOINT INSURANCE FUND  
NOVEMBER 15, 2022 – 2023 BUDGET HEARING  
3:00 PM  
TROPICANA HOTEL/CASINO (THE TAMBORA ROOM)  
ATLANTIC CITY, NJ**

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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	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	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
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 & Gibling, 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 Present
<b>Claims Service</b>	Qual-Lynx	Claudia Acosta	Present
<b>Safety Director</b>	J.A. Montgomery Consulting	Brian Maitland	Absent
<b>Auditor</b>	Homlan 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**

Bob Gemmel, RMC  
Glenn Prince, J.A. Montgomery  
Don Sciolaro, RMC  
Bob Conner, RMC  
Luis Alamo, RMC  
Jack Zisa, RMC  
Gerald Sanzari, North Bergen HA  
William Katchen, CPA  
Joseph Juliano, Orange HA  
Tracy Lopez, Perma

**APPROVAL OF MINUTES:**            October 12, 2022 - Open Minutes

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

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

**Correspondence**

Ms. Lopez 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 Cyber Compliance status report. In response to Commissioner Clarke, Ms. Lopez said the Underwriting Managers office will distribute updated information relative to the cyber compliance, deductibles and co-insurance under the Cyber JIF. Members should be compliant with Tiers 1, 2 & 3 by year end.

The listing of certificates of insurance as previously issued was also reviewed.

**Pro Forma Financial Reports**

Ms. Lopez reviewed financial reports which included the September Financial Fast-Track noting an increase for the month of \$130,665 and a year-to-date increase of \$513,937 resulting in a statutory surplus of \$5.1M. Ms. Lopez noted the 2018 fund year is in a deficit totaling \$387,520 however there are funds within the closed year accounts to extinguish that deficit. It appears that fund years 2019, 2020, 2021 and 2022 are trending positive.

**2023 Budget/Assessments**

Ms. Lopez said during the October Executive Committee meeting, the Fund introduced a proposed budget for the Fund year 2023. In accordance with the regulations, the budget has been advertised in the Fund’s official newspaper and sent to each member. The Public Hearing for the budget will be held at this meeting. A copy of the proposed 2023 Budget as recommended by the Finance Committee was reviewed as distributed. Executive Director added with respects to the 2023 Assessments as in past practice the Finance Committee reviews losses on a five-year prior look, for 2023, losses for years 2017-2022 are reviewed, any member that has an adverse loss ratio are

assessed an additional charge which is returned to the better performing members as indicated by listing of assessments reviewed.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2023 BUDGET**

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

**DISCUSSION OF THE 2023 BUDGET & ASSESSMENTS**

There were no questions on the budget/assessments as presented from the public or the Executive Committee.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

**MOTION TO APPROVE THE 2023 BUDGET AND CERTIFY THE ASSESSMENTS IN THE AMOUNT OF \$13,838,044 / 9.34%.**

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

**RCF Report**

Ms. Lopez said the RCF met on October 19, 2022 and held its public hearing to adopt the 2023 Budget (copy attached). A copy of Commissioner Sims's report on the meeting was reviewed as distributed.

**Claim Transfers**

Ms. Lopez said all members of the RCF Fund are being asked to adopt resolutions at their November/December meetings to transfer their 2018 claim liabilities to the RCF. Assessments to local JIFs will be determined by the valuation as of December 31, 2022. A copy of Resolution # 28-22 was included for review and consideration.

**MOTION TO ADOPT RESOLUTION #28-22 AUTHORIZING THE NJPHA JIF TO TRANSFER FUND YEAR 2018 CLAIM LIABILITIES TO THE RCF.**

**MOTION:** Chairman DiVincent  
**SECOND:** Commissioner Clarke  
**VOTE:** Unanimous

Ms. Lopez said the Fund should nominate its 2023 representative and alternate to the RCF. Currently, Commissioner Sims is the RCF representative, and Commissioner Clarke is the alternate representative.

**MOTION TO NOMINATE SHERRY SIMS TO SERVE AS THE FUND'S REPRESENTATIVE TO THE RCF AND JOHN CLARKE TO SERVE AS THE FUND'S ALTERNATE REPRESENTATIVE TO THE RCF.**

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

**MEL Report**

Ms. Lopez The MEL also met on October 19, 2022 and introduced the 2023 budget, the public hearing will take place on November 16, 2022. A copy of Commissioner Clarke's report on the meeting was reviewed as distributed.

The Fund should nominate its 2023 representative and alternate to the MEL. Currently, Commissioner Clarke is the Fund's MEL representative and Chairman DiVincent is the alternate representative.

**MOTION TO NOMINATE COMMISSIONER JOHN CLARKE TO SERVE AS THE FUND'S REPRESENTATIVE TO THE MEL AND CHAIRMAN ROBERT DIVINCENT TO SERVE AS THE FUND'S ALTERNATE REPRESENTATIVE TO THE MEL.**

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

**Cyber JIF**

Ms. Lopez the Cyber JIF met on November 1, 2022 to organize, adopt a 2023 Budget during the public hearing and form an interim Board to take action on specific items until formal reorganization takes place on January 6, 2023. A copy of Commissioner Clarke's report was reviewed as distributed. Commissioner Clarke added that there are going to be substantial changes with regards to this coverage and members should make sure they review

**Elected Officials Training**

Ms. Lopez said this year's elected officials training program will focus on Local Government Risk Management.

Two sessions are scheduled as part the League of Municipalities Conference on Tuesday, November 15, 2022 at 3:45PM in Caesars (Empire Room A) and Wednesday, November 16, 2022 at 2:00PM at the Convention Center (Room 303); the notice included was reviewed as included within the agenda and distributed to members via email.

For 2023, the MEL will provide a credit of \$100 per attendee (maximum of \$500 per authority) against each member's assessment for each Executive Director and authority commissioner who completes the course by May 2023.

**RFP/RFQ Process**

Ms. Lopez said responses were received on October 26, 2022 following the release of the RFP/RFQ's for the positions of Fund Attorney, Defense Attorney, Subrogation Attorney, Fund Auditor, Safety Director/Right to Know service on September 21, 2022, with a return date of October 26, 2022, at 2:00 PM. The results of the opening were reviewed as distributed. Ms.

Lopez said the Operations Committee will meet within the coming weeks to review and score responses received for the Fund auditor position.

**December Meeting**

Ms. Lopez said the December meeting is scheduled for Friday, December 2, 2022 at 10:00 AM in conjunction with the NJAHRA Holiday luncheon at the Perth Amboy Armory, Perth Amboy, NJ. J.A. Montgomery will provide a training session addressing “Fires in Public Housing” at 11:00 AM following the meeting of the Fund. A copy of the flyer as distributed by NJAHRA was reviewed.

**December Claims Committee Meeting**

Ms. Lopez said the Claims Committee meeting of the Fund will be rescheduled to December 1, 2022 at 1:00 PM via Zoom; notification will be sent to the Claims Committee and the change will be advertised accordingly.

**Treasurers Report**

Fund Treasurer referred to the financial reports as of September 30<sup>th</sup> inclusive of the Summary of Cash and Investments, Summary of Cash Transactions and Certification and Reconciliation of Claims Payments.

Treasurer presented the November bill list-Resolution 29-22:

<b>FUND YEAR</b>	<b>AMOUNT</b>
2022	\$ 115,818.58
<b>Total</b>	<b>\$ 115,818.58</b>

Fund Treasurer also confirmed all 2022 assessments have been received with three members submitting just this month. As a reminder, the due date for the second installment is June 30<sup>th</sup>; Fund Treasurer added that requests will be made to the Board in the future to consider applying the 18% penalty for late assessments.

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

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

**Marketing**

Marketing Director advised that There are twenty-four members (23 all lines/ 1 wc) scheduled to renew the Fund membership at year end. All members except for two have submitted documentation of renewal, the balance of members are in the process of completing, submitting their documents.

**Attorney**

Fund Attorney reviewed his report as outlined within the agenda and further commented on the RFP/RFQ responses. As Ms. Lopez indicated responses were received for the defense panel,

safety director/right to know provider and fund auditor, which will be reviewed, and recommendations made for the January meeting.

**Safety Director**

Mr. Glenn Prince, Assistant Director of J.A. Montgomery Consulting provided the Safety Director report reviewing the current loss control and security loss control surveys completed during the month of October. Mr. Prince also reviewed the listing of Safety Director Bulletins and Messages distributed to members of the Fund through the MSI App in addition to the usage listing of MSI Now & MSI DVD and the availability of the MSI Live schedule through the remainder of the year. Mr. Prince took the time to thank members for the escorted tours of their facilities which result reports provided to the members addressing issues such as outdoor grills, cooking, flammables, storage, doors, door locks and landscaping. To date, Safety Directors office is pleased with most of their findings and visits will continue throughout the year.

**Managed Care**

Managed Care provider referred to the monthly report for October reporting 173 bills processed inclusive of eight (8) injuries reported. Total charges of \$730,002.25, once Qual-Lynx contracted rates were implemented the charges were repriced for \$140,722.48 resulting in a total savings of \$589,279.77 or 81%. The claims pierced the network at a rate of 97%.

**Claims Administration**

Claims Administrator advised that the Claims Committee met on November 7th and reviewed a total of twelve (12) claims, two (2) for informational purposes and one GL claim which settlement was amended from \$7,500 \$2,500 as requested by the Committee. If there are no questions 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 Sims
<b>SECOND:</b>	Commissioner Clarke
<b>VOTE:</b>	Unanimous

**Old Business**

None

**New Business**

None

**Public Comment**

None

**Executive Session**

None.

**MOTION TO ADJOURN THE MEETING**

<b>MOTION:</b>	Commissioner Billy
<b>SECOND:</b>	Commissioner Clarke
<b>ALL IN FAVOR:</b>	Unanimous

**Meeting adjourned at: 3:40 PM**

**RESOLUTION NO. 28-22**  
**OF THE**  
**NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND**  
**TO TRANSFER TO**  
**MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

**WHEREAS**, the Board of Fund Commissioners of the **New Jersey Public Housing Authority Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Fund Commissioners of the **New Jersey Public Housing Authority Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2018	WC/GL/AL & PROPERTY	Varies

**BE IT FURTHER RESOLVED** that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/22

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



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

Resolution No. 29-22

NOVEMBER 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.

<u>FUND YEAR 2022</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
<u>CheckNumber</u>			
009794			
009794	QUAL-LYNX	MANAGED CARE PROVIDER SERVICES 11/22	6,617.08
			<b>6,617.08</b>
009795			
009795	DECOTIIS, FITZPATRICK, COLE & GIBLIN, LLP	GENERAL COUNSEL - RETAINER FEE 9/22	3,999.72
			<b>3,999.72</b>
009796			
009796	QUAL-LYNX	CLAIM ADJUSTING SERVICES 11/22	19,359.58
			<b>19,359.58</b>
009797			
009797	JOSEPH M. BILLY, JR.	MISC. EXPENSES (FOOD, TRANS., ETC.) 2022	4,290.10
			<b>4,290.10</b>
009798			
009798	PERMA	POSTAGE 10/22	47.13
009798	PERMA	EXECUTIVE DIRECTOR FEE 11/22	30,896.17
			<b>30,943.30</b>
009799			
009799	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 11/22	1,601.00
			<b>1,601.00</b>
009800			
009800	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 11/22	3,272.25
			<b>3,272.25</b>
009801			
009801	JOHN MAHON	HOTEL & FOOD EXPENSES 8/22	2,251.69
009801	JOHN MAHON	BFAST, LUNCH & DINNER EXPENSES 8/22	1,058.10
			<b>3,309.79</b>
009802			
009802	ASBURY PARK PRESS	ACCT #ASB-117561 - 2023 BDGT - 10.21.22	57.00
			<b>57.00</b>
009803			
009803	EXECU-TECH, INC.	DOMAIN NAME RENEWAL & WEB HOSTING 2022	350.00
			<b>350.00</b>
009804			
009804	EXECU-TECH, INC.	WEBSITE MAINTENANCE 11/22	200.00
			<b>200.00</b>
009805			
009805	WARREN RISK MARKETING, LLC	MARKETING FEE 11/22	3,094.00
			<b>3,094.00</b>
009806			
009806	J.A. MONTGOMERY CONSULTING	SAFETY TRAINING 11/22	3,086.45
009806	J.A. MONTGOMERY CONSULTING	LOSS CONTROL SERVICES 11/22	8,840.99
009806	J.A. MONTGOMERY CONSULTING	RTK INVENTORY SERVICE 11/22	10,625.00
			<b>22,552.44</b>

009807			
009807	NEIS, INC.	PERMA #NJHAJIF EXPENSES 9/22	13,224.00
			<b>13,224.00</b>
009808			
009808	WILLIAM KATCHEN, CPA	PROFESSIONAL SERVICES 2/22-5/22	2,887.50
			<b>2,887.50</b>
009809			
009809	ACCESS	ACCT #862 - ARC. AND STOR. - 9.30.22	60.82
			<b>60.82</b>
		<b>Total Payments FY 2022</b>	<b>115,818.58</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>115,818.58</b>

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