

NEW JERSEY PUBLIC HOUSING AUTHORITY
JOINT INSURANCE FUND
September 25, 2023
Resorts Hotel/Casino, Atlantic City, NJ
4:00 PM

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	Absent
John Clarke	New Brunswick Housing Authority	Present – via telephone
Douglas Dzema	Perth Amboy Housing Authority	Absent
Kathleen DiTomasso	Woodbridge Housing Authority	Present

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Larry Stratton	South Amboy Housing Authority	Present
Grace Dekker	Berkeley Housing Authority	Present
Susan Thomas	Middletown Housing Authority	Present
Eric Chubenko	Carteret Housing Authority	Present
Anthony Feorenzo	Hackensack Housing Authority	Absent
Joseph Capano	Cliffside Park 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 – via telephone
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	Absent
Auditor	Holman Frenia Allison	Lauren Holman	Absent
Actuary	Actuarial Advantage	Kyle Mrotek	Absent
Managed Care	Qual-Care	Lisa Gallo	Present
Marketing	Warren Risk Marketing, LLC	Jack Warren	Present

ALSO PRESENT

Lisa Guzman, AllRisk
Madeline Cook, NJAHRA
Tracy Lopez, Perma

Salute to American Flag

APPROVAL OF MINUTES: July 12, 2023 Open Minutes

MOTION TO APPROVE THE OPEN MINUTES AS REFERENCED ABOVE

MOTION:	Commissioner Mahon
SECOND:	Commissioner Chubenko
VOTE:	Unanimous

Correspondence

None

Underwriting Manager

In the absence of Underwriting Manager, Ms. Lopez referred to the Cyber Compliance status report and the listing of certificate of insurance as previously issued.

Financial Reports

Executive Director reviewed the first quarter financial fast track which outlines an increase in surplus of \$463,806, year to date total is \$199,770 resulting in a statutory surplus of \$3.4M the 2021 and 2022 fund years are running deficit however, there is enough within our closed years to extinguish those deficits. In review of the loss ratio analysis as of July 31st, the 2023 year is running at 23.70%, slightly lower than this time last year at 31.48% and lastly in review of the lost time accident frequency report comparison to all joint insurance funds, the NJPHA JIF is currently at 1.59; slightly better than this time last year at 1.85.

2024 Renewal/Budget Process

Executive Director said members and risk management consultants received an email with a link to renewal worksheets - to begin the 2024 underwriting renewal during the month of July; the completion date was August 31, 2023. The risk management consultants and Perma are currently reviewing data within the online database for accuracy toward completion of the 2024 renewal process and to begin the 2024 budget process.

Finance Committee

Executive Director said a meeting of the Finance Committee will be scheduled in the coming weeks to review the draft 2024 budget prior to its introduction at the October JIF meeting. The meeting will take place via Zoom.

RFP/RFQ Process

Executive Director said in response to authorized release of the RFP/RFQs for Fund Professionals, Defense Panel and Subrogation Attorney, a meeting will be scheduled with the Operations Committee to review the submitted proposals and score accordingly. The results will be shared with the Executive Committee for recommendation of services for the 2024 Fund year. There were

multiple responses submitted for Fund Auditor, Claims Administration and Managed Care Provider for which a repricing exercise has been provided to managed care providers for review.

Pre-Renewal Webinar

Executive Director said the Underwriting Manager provided a webinar on September 18th. The presentation covered the current state of the market and anticipated program changes; recording of this training will be posted to the MEL website – www.njmel.org and encouraged members to view the recording if they could not attend the webinar.

RCF and MEL Meetings

Executive Director said each Fund met on September 15, 2023 at the Forsgate Country Club in Monroe, NJ. Copies of each report provided by Commissioners Clarke and Sims were reviewed as distributed. Executive Director said the MEL is currently reviewing their budget for introduction and anticipates an increase of 17%, the budget is not finalized and has not been introduced, however it is noted that the increase will affect the local joint insurance funds.

Cyber JIF

Executive Director said the Cyber JIF met on August 25, 2023 at 2:00pm. The Cyber Board addressed several items:

Contracts for Training/Phishing and External Scanning have been awarded to D2 Cybersecurity. Kick-off webinars were scheduled for September 20th, September 22nd and an additional webinar was added for September 27th; the recorded session will be posted to the Cyber JIF website – www.cyberjif.org. Participants should include your IT personnel and staff.

“Grandfathering” for those members that met prior risk control standards have been extended until July 1, 2024.

A copy of Commissioner Clarke’s report was reviewed as distributed.

October Meeting

Executive Director requested consideration from the Board to change the October meeting date from October 25, 2023 to either October 19 or 20th due to conflict of multiple meetings; once confirmation of the availability of the Perth Amboy location is made, the Fund office will issue notice and advertise accordingly. Board agreed to reschedule the meeting to October 19th or 20th at 10:30 AM. Claims Committee will convene at 9:30 AM on either date as well.

Plainfield HA

Executive Director said the Board was made aware of outstanding assessments during the June meeting and authorized Executive Director to issue notice to the outstanding members advising of the 18% penalty that would be applied if payment was not submitted. Annual assessments due dates are January 31 and June 30. Plainfield Housing Authority was late on their first installment, notice was issued, as authorized by the Board, an additional notice was issued advising the member of the first installment being received and partial payment of their second installment, advising of the 18% penalty be applied if balance of payment is not received by the September meeting of the Fund. To date, the payment has not been received. Executive Director requested authorization to apply 18% penalty on balance of \$54,664. In response to Chairman, Fund Attorney agreed per inquiry from Executive Director.

In response to Commissioner Clarke, Executive Director said this will be the first implementation of the 18% penalty. Chairman DiVincent said in the past, the threat of the 18% sufficed and outstanding members made payment in a timely matter.

MOTION TO AUTHORIZE EXECUTIVE DIRECTOR TO ISSUE NOTICE APPLYING 18% PENALTY TO PLAINFIELD HOUSING AUTHORITY FOR BALANCE OF \$54,664 OF THE 2023 ANNUAL ASSESSMENT AND FURTHER ADVISE THE DEPARTMENT OF BANKING AND INSURANCE AND THE DEPARTMENT OF COMMUNITY AFFAIRS.

MOTION:	Commissioner Stratton
SECOND:	Commissioner DiVincent
VOTE:	Unanimous

ADMINISTRATION

Employment Practices Compliance Program

Ms. Lopez said every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. Information was previously issued in announcing that the updated documents can be found on the MEL's webpage - <https://njmel.org/insurance-and-claims/#public-officials-employment-practices>.

In addition, members are asked to complete training for Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. The following training information has been sent to members and risk management consultants. Copy of respective flyers are attached.

Manager & Supervisors Training – The flyer outlining the training dates/times was reviewed as distributed.

The flyer on the training course for “**non-supervisory employees**” was reviewed as distributed. The on-line and is available through the Mel Safety Institute (MSI Now).

2023 Coverage Documents

Ms. Lopez said the fund office has uploaded member policies to Origami, the Fund's Risk Management Information System. Fund Commissioners and Risk Management Consultants received an email announcing that documents were posted.

Power of Collaboration

Ms. Lopez referred to the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges. The ad also discusses the purchase of over \$135 million in debt securities that stabilized the bond market disrupted by COVID-19.

Housing Authority Sensitivity Training / NJ NAHRO

In association with NJ Chapter NAHRO, attached you will find a copy of the program flyer for the scheduled Housing Authority Sensibility training on October 27, 2023, at 10:00 AM at Birchwood Building of Perth Amboy, - Community Room, 618 New Brunswick Avenue, Perth Amboy, NJ.

Treasurers Report

Fund Treasurer referred to the report as distributed reviewing the July Summary of cash transactions, certification and reconciliation of claim payments and summary of cash and investment instruments.

Fund Treasurer also reviewed the bill list;

Confirmation of August payments

FUND YEAR	AMOUNT
2023 Year	\$ 284,702.07
Total	\$ 284,702.07

September Bill List – Resolution #25-23

FUND YEAR	AMOUNT
2023 Year	\$ 112,985.97
Total	\$ 112,985.97

Fund Treasurer advised that 99.9% of the annual 2023 assessments have been received and partial final payment is due from one member.

MOTION TO APPROVE RESOLUTION #25-23 SEPTEMBER 2023 BILL LIST, CONFIRM THE AUGUST PAYMENTS AND THE TREASURERS REPORT AS DISTRIBUTED.

MOTION:	Commissioner Sims
SECOND:	Commissioner Ditomasso
VOTE:	Unanimous

Marketing

Marketing Director said Jersey City Housing Authority has requested an all-lines quote from the Fund, currently they are a workers compensation only member and recently purchased Cyber Coverage now available to the workers compensation members as current carriers have excluded this coverage for 2023.

Marketing Director also reminded the Board that there are 25 members scheduled to renew Fund membership at year end. Membership renewal documents will be sent to each renewing member for return and filing with the State.

Attorney

Fund Attorney referred to the agenda report as distributed and advised of success in a case involving Edison Housing Authority wherein ceiling tile fell; Edison HA was dismissed from the lawsuit as it involved a Section 8 tenant, the authority was immune by HQS standards as they were not the landlord. The success of this case is similar to prior cases involving Keansburg and Middletown Housing Authorities.

Safety Director

In the absence of Safety Director, Ms. Lopez referred to the agenda report as distributed outlining the loss control and security loss control surveys completed during the month of July and August. Ms. Lopez also reviewed the listing of Safety Director Bulletins and Messages as distributed to members via the MSI Newsletter. Ms. Lopez also advised that the right to know surveys were prepared and submitted by each member by the July 15th deadline.

Managed Care

Managed Care provider referred to the monthly report for August which outlined a total of 113 bills received with charges of \$72,949.08 repriced for \$27,059.50 delivering a total savings of \$45,889.58 or 63%. The claims pierced the network at a rate of 100% and a total of (5) injuries were reported.

Managed Care provider advised of the newly implemented Digital Online Claim Reporting allowing members to report claims electronically for all-lines. Step-by-step instructions were reviewed as distributed and notification will be sent to all members to have access set up.

Claims Administration

Claims Administrator noted that the Claims Committee met in August reviewing a total of 7 claims, five for authority and two for informational purposes and again in September reviewing a total of 7 claims of which the authority for one property claim was amended. 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 FOR THE MONTHS OF AUGUST AND SEPTEMBER.

FILE	COVG
2023301858	WC
2022266226	WC
2023303985	WC
2021234778	GL
2023291576	GL
001242362	WC
2019154179	WC

August

FILE	COVG
2021209753	WC
2022270008	WC
2023298824	WC
2024310039	WC
2022254259	GL
2023301625	Prop
2023307547	Prop

September

MOTION:
SECOND:
VOTE:

Commissioner Chubenko
Commissioner Ditomasso
Unanimous

Old Business

None

New Business

Executive Director reported of a claim just received involving cyber, wherein an employee provided access to account information via email by clicking on a link. Executive Director encouraged members to be aware of the request to transfer funds, allow access to records or rush requests for financial information by way of an email.

Public Comment

None

Executive Session

No

MOTION TO ADJOURN

MOTION:	Commissioner Chubenko
SECOND:	Commissioner DiTomasso
VOTE:	Unanimous

Meeting adjourned at: 3:25PM

NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND BILLS LIST

CONFIRMATION OF AUGUST PAYMENTS

AUGUST 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 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009967			
009967	QUAL-LYNX	MANAGED CARE 8/23	6,749.42
			6,749.42
009968			
009968	DECOTHS, FITZPATRICK, COLE & GIBLIN, LLP	ATTORNEY FEES 07/01/23- 07/31/23	4,063.00
			4,063.00
009969			
009969	QUAL-LYNX	CLAIM ADJ. SERVICES 08/23	19,361.50
			19,361.50
009970			
009970	SHERRY L. SIMS	REIMB. PRIMA CONFERENCE 6/3/23-6/8/23	1,065.84
			1,065.84
009971			
009971	PERMA	POSTAGE 07/23	23.16
009971	PERMA	EXECUTIVE DIRECTOR FEE 8/23	30,895.50
009971	PERMA	POSTAGE 06/23	58.52
			30,977.18
009972			
009972	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 08/23	1,633.00
			1,633.00
009973			
009973	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 8/23	3,337.66
			3,337.66
009974			
009974	ASBURY PARK PRESS	ACCT #ASB-117561 RUN DATE 8/1/23	33.44
009974	ASBURY PARK PRESS	ACCT #ASB-117561 RUN DATE 8/1/23	27.28
009974	ASBURY PARK PRESS	ACCT #ASB-117561 RUN DATE08/1/23	27.28
			88.00
009975			
009975	EXECU-TECH, INC.	WEBSITE MAINTENANCE 08/23	200.00
			200.00
009976			
009976	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 P/O 91323 8/1/23	71.38
009976	NJ ADVANCE MEDIA	ACCT #XNJPU0555207-PROF SERVICES 8/1/23	56.76
009976	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 SYNOPSIS 7/5/23	248.40
009976	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 ATTORNEY- 8/1/23	55.90
			432.44
009977			
009977	WARREN RISK MARKETING, LLC	MARKETING DIRECTOR FEE 08/23	3,155.33
			3,155.33
009978			
009978	J.A. MONTGOMERY CONSULTING	SAFETY TRAINING 8/23	3,144.33
009978	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR/ LOSS CONTROL 8/23	8,839.25
009978	J.A. MONTGOMERY CONSULTING	RIGHT TO KNOW INV SERVICE 08/23	10,603.75
			22,587.33
009979			
009979	WILLIAM R. MINTS INSURANCE.AGENCY	RMC FEE 2023 WILDWOOD HA	4,502.00
009979	WILLIAM R. MINTS INSURANCE.AGENCY	RMC FEE 2023 MILLVILLE HA	14,199.00
			18,701.00
009980			
009980	ALAMO INSURANCE GROUP, INC	RMC FEE 2023 WEST NEW YORK HA	19,169.00
009980	ALAMO INSURANCE GROUP, INC	RMC FEE 2023 JERSEY CITY HA	35,011.00
009980	ALAMO INSURANCE GROUP, INC	RMC FEE 2023 NEW BRUNSWICK HA	15,776.00
			69,956.00
009981			
009981	ACCESS	DEPT 862 INV 10312801 6/30/23 FOR JULY	74.27
			74.27
009982			
009982	ACRISURE, LLC dba REGIONAL RISK MANAGERS	RMC FEE 2023 GUTTENBERG HA	11,179.00
			11,179.00
009983			
009983	COLSON AND GOSWEILER	RMC FEE 2023 BRIDGETON HA	12,001.00

			12,001.00
009984			
009984	BROWN & BROWN METRO, LLC	RMC- 2ND HALF 2023 HOBOKEN HA	14,479.00
009984	BROWN & BROWN METRO, LLC	RMC FEE 2023 BAYONNE HA	43,307.00
009984	BROWN & BROWN METRO, LLC	RMC FEE 2023 BRIDGEVIEW MANOR HA	6,436.00
			64,222.00
009985			
009985	WORLD INSURANCE ASSOCIATES, LLC	RMC FEE 2023 GARFIELD HA	9,557.00
			9,557.00
009986			
009986	GJEM INSURANCE AGENCY, INC	RMC 2ND HALF ENGLEWOOD MGMT SER	814.50
009986	GJEM INSURANCE AGENCY, INC	RMC 2ND HALF 2023 ENGLEWOOD HA	3,227.50
009986	GJEM INSURANCE AGENCY, INC	RMC 2ND HALF 2023 ENGLEWOOD MGMT SER	458.00
			4,500.00
009987			
009987	PERTH AMBOY HOUSING AUTHORITY	REIMB. LUNCH MEETINGS 5/17-6/14-7/12	861.10
			861.10
		Total Payments FY 2023	284,702.07
		TOTAL PAYMENTS ALL FUND YEARS	284,702.07

NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND BILLS LIST

Resolution No. 25-23

SEPTEMBER 2023

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FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
009988			
009988	QUAL-LYNX	MANAGED CARE 9/23	6,749.42
			6,749.42
009989			
009989	DECOTIIS, FITZPATRICK, COLE & GIBLIN, LLP	ATTORNEY FEES 8/1/23-8/31/23	4,063.00
			4,063.00
009990			
009990	QUAL-LYNX	CLAIM ADJ. SERVICES 09/23	19,361.50
			19,361.50
009991			
009991	PERMA	POSTAGE 08/23	34.13
009991	PERMA	EXECUTIVE DIRECTOR FEE 9/23	30,895.50
			30,929.63
009992			
009992	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 09/23	1,633.00
			1,633.00
009993			
009993	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 9/23	3,337.66
			3,337.66
009994			
009994	ASBURY PARK PRESS	ACCT #ASB-117561 RUN DATE 8/6/23	13.20
			13.20
009995			
009995	EXECU-TECH, INC.	WEBSITE MAINTENANCE 09/23	200.00
			200.00
009996			
009996	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 8/8/23 CANCEL	25.80
009996	NJ ADVANCE MEDIA	ACCT #XNJPU0555207 5/4/23 MEETING	19.78
			45.58
009997			
009997	WARREN RISK MARKETING, LLC	MARKETING DIRECTOR FEE 09/23	3,155.33
			3,155.33
009998			
009998	J.A. MONTGOMERY CONSULTING	SAFETY TRAINING 9/23	3,144.33
009998	J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR/ LOSS CONTROL 9/23	8,839.25
009998	J.A. MONTGOMERY CONSULTING	RIGHT TO KNOW INV SERVICE 09/23	10,603.75
			22,587.33
009999			
009999	WILLIAM R. MINTS INSURANCE.AGENCY	RMC- 2ND HALF 2023- SALEM HA	9,744.00
			9,744.00
010000			
010000	ACCESS	DEPT 862 INV 10427851 8/31/23 FOR SEPT	72.05
010000	ACCESS	DEPT862 INV 10382741 7/31/23 FOR AUG	74.27
			146.32
010001			
010001	RISK STRATEGY SOLUTIONS, LLC	RMC- 1ST HALF 2023 TRENTON HA	11,020.00
			11,020.00
		Total Payments FY 2023	112,985.97
		TOTAL PAYMENTS ALL FUND YEARS	112,985.97