NEW JERSEY PUBLIC HOUSING AUTHORITY
JOINT INSURANCE FUND
DECEMBER 11, 2014
THE COLONIA COUNTRY CLUB, COLONIA, NJ
5:00 PM

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

Salute to American Flag

ROLL CALL OF EXECUTIVE COMMITTEE:

William Cottman	**CHAIRMAN**	Pleasantville Housing Authority	Present
Madeline Cook	**SECRETARY**	Edison Housing Authority	Present
EXECUTIVE	**COMMITTEE**	**MEMBERS**	
Robert DiVincent		W. New York Housing Authority	Absent
Sandra Niemiec		Sayreville Senior Housing Corp.	Present
Mary Harrison		Red Bank Housing Authority	Present
John Mahon		Bayonne Housing Authority	Present
Lillian Ciufo		Fort Lee Housing Authority	Excused

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Douglas Dzema	Perth Amboy Housing Authority	Present
Larry Stratton	South Amboy Housing Authority	Absent
Sherry Sims	Boonton Housing Authority	Present
John Clarke	New Brunswick Housing Authority	Present
Grace Dekker	Berkeley Housing Authority	Present
Joseph Billy	Summit Housing Authority	Present

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services	Steve Sacco	Present
Attorney	DeCotiis, Fitzpatrick & Cole, LLP	Frank Borin	Present
Co-Treasurers	Execu-Tech, Inc.	William Snyder Louis Riccio	Present Present
Claims Service	Qual-Lynx	Kathleen Kissane	Present
Safety Director	PMA	James Rhoads	Present
Auditor	Nisivoccia & Co.	Valerie Dolan	Absent
Actuary	Actuarial Advantage	Dennis Henry	Absent
Insurance Broker	Conner Strong & Buckelew	Joseph Hrubash	Present
Managed Care	Consolidated Services Group	Stephen McNamara	Present
Marketing	Warren Risk Marketing, LLC	Jack Warren	Absent

ALSO PRESENT

Kathleen DiTomasso, Woodbridge/Highland Park HA
Zach Edelman, RMC
Maria Marquez, Camden HA
Edward Scioli, Conner Strong & Buckelew

Patricia Madison, Jersey City HA
Dorothy Daniels, Perth Amboy HA

APPROVAL OF MINUTES: November 17, 2014 Open Minutes

MOTION TO APPROVE THE OPEN MINUTES AS REFERENCED ABOVE

MOTION: Commissioner Niemiec
SECOND: Commissioner Harrison
VOTE: Unanimous

Correspondence

None

Underwriting Manager

Joseph Hrubash introduced Mr. Edward Scioli who has joined Conner Strong & Buckelew and will be the new Deputy Underwriting Manager. Mr. Hrubash said the Mr. Scioli will provide the Underwriting Manager's report for today's meeting.

Mr. Scioli referred to and reviewed the outline for policy renewals and premiums which included the Business Owners Package, Workers Compensation, Crime and Travel Accident Policies. The policies are in place on behalf of the Executive Committee. Mr. Scioli also reviewed the important notice distributed regarding the reporting of claims to Claims Made Policies prior to December 31, 2014.

MOTION TO RENEW ALL POLICIES ON BEHALF OF THE EXECUTIVE COMMITTEE AS OF DECEMBER 31, 2014.

MOTION: Commissioner Niemiec
SECOND: Commissioner Cook
VOTE: Unanimous

The listing of Certificates of Insurance issue in the prior month was also reviewed as distributed.

EXECUTIVE DIRECTOR REPORT

PRO FORMA FINANCIAL REPORTS

Executive Director referred to and reviewed the distributed monthly reports which included the Financial Fast-track, Fixed Income Interest Rate Summary Comparison, Expected Loss Ratio Analysis, Claim Activity Report, Lost Time Accident Frequency Report, Interest Rate Summary Comparison, All JIFs Lost Time Accident Frequency, Monthly and Annual Regulatory Checklist. The Fund is in excellent financial condition.

2015 BUDGET

Executive Director said in accordance with the regulations, the budget adopted by the Fund has been advertised in the Fund's official newspaper and will be filed with the State. In addition, Perma has sent the 2015 Budget notification to all member authorities.

2015 ANNUAL BILLING

Executive Director said the 2015 Annual Assessment billings have been mailed to all members of the Fund. Although h encouraged to send full payments by January 31st; assessments can be paid in two installments payable on January 31 and June 30th respectively.

MEL 2015 BUDGET MEETING

The MEL's 2015 Budget was adopted on Wednesday, November 19, 2014. Chairman Cottman's report of the meeting was distributed with no additional comments.

MEL – JIF MEMBERSHIP RENEWAL

Executive Director said the NJPHA JIF is scheduled to renew MEL Membership effective January 1, 2015. Enclosed you will find Resolution #33-14 which renews the NJPHA JIF's membership for the three year term. (1/1/15 – 1/1/18)

MOTION TO ADOPT RESOLUTION #33-14 RENEWING THE NJPHA JIF'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR A THREE-YEAR TERM EFFECTIVE JANUARY 1, 2015.

MOTION:	Commissioner Niemiec
SECOND:	Commissioner Cook
VOTE:	Unanimous

XL EPL/POL – DEDUCTIBLE/CO-INSURANCE

Executive Director said in 2011, the NJPHA JIF entered into an agreement with XL Insurance to provide Public Official/Employment Practices Liability Insurance. XL Insurance (through its Third Party Administrator - Summit Risk Services) will process bills from dollar one. Upon payment of the bills, Summit Risk Services will bill such amounts subject to the deductible and co-insurance to the insured, thus eliminating large bills at the conclusion of litigation, and XL Insurance will expect members to pay such amounts promptly. We realize that there are members that may not have the funding readily available at the time of the billing from XL Insurance and proposed Resolution #34-14 authorizing payments of POL/EPL Deductible and Co-Insurance amounts from a members' closed year accounts if requested.

MOTION TO ADOPT RESOLUTION #34-14 AUTHORIZING PAYMENTS OF POL/EPL DEDUCTIBLE AND CO-INSURANCE AMOUNTS FROM MEMBERS' CLOSED YEAR ACCOUNTS.

MOTION:	Commissioner Harrison
SECOND:	Commissioner Cook
VOTE:	Unanimous

DEFENSE PANEL RFQ

As authorized by the Board, the original RFQ responses for the 2015 Defense Panel of July 30, 2014 was rejected and the RFQ was re-issued due to non-compliance of the majority of submissions. Executive Director referred to the results of responses to the November 13, 2014 RFQ; however appointment recommendations will be subject to a complete review and presented at the January 2015 Reorganization Meeting.

2015 FUND REORGANIZATION

The Fund's re-organization meeting is scheduled for January 14, 2015 at 10:30 AM at the Edison Housing Authority, 14 Reverand Samuel Carpenter Blvd., Edison, NJ 08820. All Fund appointed Commissioners are encouraged to attend.

FUND COMMISSIONER APPOINTMENT / RESOLUTIONS

Executive Director said as a follow up to our original request of December 2, 2014, we ask that each member authority submit their resolution which appoints their respective Fund Commissioner to the Fund for the 2015 Fund year. The deadline date is January 7, 2015.

NJNAHRO TRAINING SESSION

As a reminder, on December 15, 2014 from 9AM-12PM NJ NAHRO will sponsor a free Professional Development training course which will allow housing authority staff to be trained in identifying workplace hazards. Executive Director referred to the distributed copy of the notice and registration form previously provided by NJNAHRO. Currently there are over 30 persons that are registered to attend. Bergen County Housing Authority is also hosting a separate training.

2015 ANNUAL MEETING NOTICE

Executive Director referred to the draft copy of the 2015 annual meeting notice as distributed and asked that the Fund office be advised of any necessary changes.

CLAIMS - PROPERTY APPRAISERS

As a follow up to complaints from members of the Fund regarding excessive fees for property appraisers used in the event of a claim, Executive Director said the MEL has hired Vanguard to replace Qual-Lynx as Excess Property Claims provider, as a result and after the complete RFQ process a list of appraisers will be provided to Qual-Lynx for use for the NJPHA JIF.

In addition, on the MEL website you will find that QPA's form the Morris Joint Insurance Fund has put together a white paper outlining emergencies and insurance and how to deal with issues and be compliant with the law. The white paper is very interesting and will be reviewed by the Fund Attorney and William Katchen for possible variations for which HUD may have. Executive Director encouraged members to visit the MEL website to view – www.njmel.org.

TREASURERS REPORT

Mr. Snyder reviewed the distributed Treasurer's report for the month of September, 2014. The reports summarized the Summary of Cash Transactions, Summary of Cash and Investment and Certification & Reconciliation of Claim Payments.

Mr. Riccio requested that all future annual assessment bills be distributed to members during the last week of December to avoid deposit confusion within the current year. Executive Director noted comment.

December Bill List – Resolution 35-14

FUND YEAR	AMOUNT
2014	$ 792,910.19
TOTAL	**$ 792,910.19**

December Bill List – Resolution 35-14A – Dividend Distribution

FUND YEAR	AMOUNT
Closed year	$ 530,203.33
TOTAL	**$ 530,203.33**

MOTION TO ACCEPT RESOLUTION #35-14 DECEMBER BILL LIST, RESOLUTION 35-14A – DIVIDEND DISTRIBUTION AND THE REPORT OF THE TREASURER AS DISTRIBUTED.

MOTION: Commissioner Dzema
SECOND: Commissioner Billy
ALL IN FAVOR: Unanimous

MARKETING

In the absence of Mr. Warren, Executive Director referred to distributed report as provided.

ATTORNEY

Fund Attorney said that based on the authorization to reject and reissue the RFQ for the position of defense attorneys, the Fund has received several responses to the November 13, 2014 deadline and indicates that they were significantly better than the original response. A complete review of the responses is currently being conducted and a recommendation will be made at the January meeting as previously indicated by the Executive Director.

SAFETY

Safety Director referred to the distributed report which outlined the remaining site consultations scheduled for 2014 in addition product recalls for an air purifier, shag rug and DD brand candles.

Safety Director also reviewed the distributed Technical Bulletin which addressed parking lot safety covering ADA compliance, drainage, asphalt and concrete conditions etc. and also emphasized the use of the snow/sweep log due to the upcoming winter months, it is very important that your proper personnel use the logs.

Executive Director questioned the site visit of Atlantic City due to prior workers compensation claims reported associated with dumpsters. Safety Director said during his visit to Atlantic City he was advised that they have established a PM Program for use of the dumpsters but have also indicated under serious advisement that they may be moving the sanitation program back to the City which would eliminate this exposure from the Authority.

MANAGED CARE

Managed Care provider referred to the report as of November 2014 as distributed.

CLAIM ADMINISTRATION

Claim Review Committee

Claims Administrator said there were a total of 5 PARs presented by Qual-Lynx during the Claims Committee meeting, 1 of which exceeded $50,000 and provided to the Board for review.

MOTION TO ACCEPT THE REPORT OF THE CLAIMSCOMMITTEE AND APPROVE THE PARS AS PRESENTED BY THE CLAIMS ADMINISTRATOR

MOTION:	Commissioner Dzema
SECOND:	Commissioner Cook
VOTE:	Unanimous

Old Business

None

New Business

None

Public Comment

Commissioner Harrison said publicly that this will more than likely be her last meeting on the Board of the JIF and wanted to thank everyone for the many years she has worked with everyone. It has been a pleasure to be apart of the NJ Public Housing Authority Joint Insurance Fund.

Executive Session

No

MOTION TO ADJOURN THE MEETING

MOTION:	Commissioner Cook
SECOND:	Commissioner
VOTE:	Unanimous

NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND
BILLS LIST

Resolution No. 35-14 **DECEMBER 2014**

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 2014

CheckNumber	VendorName	Comment	InvoiceAmount
007078			
007078	CONNER STRONG & BUCKELEW	COMMERCIAL CRIME - RENEWAL PREM 2015	2,561.00
			2,561.00
007079			
007079	MUNICIPAL EXCESS LIAB. J.I.F.	FAITHFUL PERFORMANCE BOND 4TH QTR 2014	1,597.81
			1,597.81
007080			
007080	CONNER STRONG & BUCKELEW	LIAB - RENEWAL PREMIUM - 2015	1,116.80
			1,116.80
007081			
007081	CONNER STRONG & BUCKELEW	WC - RENEWAL PREMIUMN - 2015	433.00
			433.00
007082			
007082	MUNICIPAL EXCESS LIAB. JOINT	MEL PROPERTY 4TH QTR 2014	421,387.27
007082	MUNICIPAL EXCESS LIAB. JOINT	MEL 4TH QTR 2014	290,634.20
			712,021.47
007083			
007083	DECOTIIS,FITZPATRICK&COLE, LLP	ATTORNEY FEE 11/2014	3,314.98
			3,314.98
007084			
007084	QUAL-LYNX	CLAIMS ADMIN - 12/2014	16,239.25
			16,239.25
007085			
007085	SHERRY L. SIMS	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007086			
007086	GRACE DEKKER	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007087			
007087	JOSEPH M. BILLY, JR.	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007088			
007088	PERMA	POSTAGE FEE 11/2014	60.74
007088	PERMA	EXECUTIVE DIRECTOR FEE 12/2014	24,727.00
			24,787.74
007089			
007089	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 12/2014	1,389.00

			1,389.00
007090			
007090	DOUGLAS G. DZEMA	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007091			
007091	WEST NEW YORK HOUSING AUTHORIT	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007092			
007092	BAYONNE HOUSING AUTHORITY	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007093			
007093	WILLIAM G. COTTMAN, SR.	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007094			
007094	SANDRA L. NIEMIEC	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007095			
007095	ALLSTATE INFORMATION MANAGEMNT	DEPT: 862 - ACT & STOR - 10/31/14	27.76
			27.76
007096			
007096	EXECU TECH, INC	MONTHLY WEBSITE MAINTENANCE - 12/2014	200.00
			200.00
007097			
007097	NJ ADVANCE MEDIA	ACCT NO. XNJPU0555207 - 11/3/14	64.96
007097	NJ ADVANCE MEDIA	ACCT NO. XNJPU0555207 - 10/31/14 - RFQ	56.84
			121.80
007098			
007098	MUNICIPAL EXCESS LIABILITY JIF	MSI 4TH QTR 2014	11,476.91
			11,476.91
007099			
007099	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING FEE - 12/2014	2,856.00
			2,856.00
007100			
007100	WARREN RISK MARKETING, LLC	MARKETING DIRECTOR FEE 12/2014	2,693.00
			2,693.00
007101			
007101	PMA COMPANIES, INC.	LOSS CONTROL SERVICES - 12/2014	5,573.67
			5,573.67
007102			
007102	EDISON HOUSING AUTH.	MEETING ATTENDANCE - 11/2014	150.00
			150.00
007103			
007103	PRINCETON PUBLIC AFFAIRS GROUP	PROFESSIONAL SERVICES - 12/2014	5,000.00
			5,000.00
007104			
007104	NEW BRUNSWICK HOUSING AUTH.	MEETING ATTENDANCE - 11/2014	150.00
			150.00

Total Payments FY 2014 **792,910.19**

NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND
DIVIDENDS LIST

Resolution No. 35-14A **DECEMBER 2014**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

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

FUND YEAR CLOSED

CheckNumber	VendorName	Comment	InvoiceAmount
007105			
007105	ASBURY PARK HOUSING AUTHORITY	2014 DIVIDEND	16,265.27
			16,265.27
007106			
007106	ATLANTIC CITY HOUSING AUTH.	2014 DIVIDEND	26,848.16
			26,848.16
007107			
007107	BAYONNE HOUSING AUTHORITY	2014 DIVIDEND	41,512.61
			41,512.61
007108			
007108	BERGEN COUNTY HOUSING AUTH.	2014 DIVIDEND	16,419.27
			16,419.27
007109			
007109	BERKELEY HOUSING AUTHORITY	2014 DIVIDEND	2,103.94
			2,103.94
007110			
007110	BEVERLY HOUSING AUTHORITY	2014 DIVIDEND	1,968.66
			1,968.66
007111			
007111	BOONTON HOUSING AUTHORITY	2014 DIVIDEND	927.96
			927.96
007112			
007112	CAMDEN HOUSING AUTHORITY	2014 DIVIDEND	42,501.45
			42,501.45
007113			
007113	CAPE MAY HOUSING AUTHORITY	2014 DIVIDEND	1,636.84
			1,636.84
007114			
007114	COLLINGSWOOD HOUSING AUTH.	2014 DIVIDEND	968.83
			968.83
007115			
007115	EAST ORANGE HOUSING AUTHORITY	2014 DIVIDEND	2,581.21
			2,581.21
007116			
007116	EDGEWATER HOUSING AUTHORITY	2014 DIVIDEND	1,164.46
			1,164.46
007117			
007117	EDISON HOUSING AUTHORITY	2014 DIVIDEND	4,208.09

			4,208.09
007118			
007118	ENGLEWOOD HOUSING AUTHORITY	2014 DIVIDEND	5,036.29
			5,036.29
007119			
007119	FLORENCE HOUSING AUTHORITY	2014 DIVIDEND	1,085.75
			1,085.75
007120			
007120	FORT LEE HOUSING AUTHORITY	2014 DIVIDEND	1,761.06
			1,761.06
007121			
007121	GARFIELD HOUSING AUTHORITY	2014 DIVIDEND	10,475.32
			10,475.32
007122			
007122	GLASSBORO HOUSING AUTHORITY	2014 DIVIDEND	4,002.03
			4,002.03
007123			
007123	GUTTENBERG HOUSING AUTHORITY	2014 DIVIDEND	6,630.13
			6,630.13
007124			
007124	HACKENSACK HOUSING AUTHORITY	2014 DIVIDEND	12,837.72
			12,837.72
007125			
007125	HIGHLANDS HOUSING AUTHORITY	2014 DIVIDEND	2,632.16
			2,632.16
007126			
007126	IRVINGTON HOUSING AUTHORITY	2014 DIVIDEND	9,124.80
			9,124.80
007127			
007127	JERSEY CITY HOUSING AUTHORITY	2014 DIVIDEND	74,128.23
			74,128.23
007128			
007128	KEANSBURG HOUSING AUTHORITY	2014 DIVIDEND	3,225.59
			3,225.59
007129			
007129	LINDEN HOUSING AUTHORITY	2014 DIVIDEND	6,656.45
			6,656.45
007130			
007130	LONG BRANCH HOUSING AUTHORITY	2014 DIVIDEND	9,911.83
			9,911.83
007131			
007131	MIDDLETOWN TWP SENIOR CITIZENS	2014 DIVIDEND	1,794.07
			1,794.07
007132			
007132	MILLVILLE HOUSING AUTHORITY	2014 DIVIDEND	12,843.28
			12,843.28
007133			
007133	MORRIS COUNTY HOUSING AUTH.	2014 DIVIDEND	12,887.06
			12,887.06
007134			
007134	NEPTUNE HOUSING AUTHORITY	2014 DIVIDEND	9,157.84
			9,157.84
007135			
007135	NEW BRUNSWICK HOUSING AUTH.	2014 DIVIDEND	10,240.43
			10,240.43

007136			
007136	NORTH BERGEN HOUSING AUTHORITY	2014 DIVIDEND	18,627.22
			18,627.22
007137			
007137	ORANGE HOUSING AUTHORITY	2014 DIVIDEND	13,523.22
			13,523.22
007138			
007138	PENNS GROVE HOUSING AUTHORITY	2014 DIVIDEND	1,476.21
			1,476.21
007139			
007139	PERTH AMBOY HOUSING AUTHORITY	2014 DIVIDEND	10,780.59
			10,780.59
007140			
007140	PHILLIPSBURG HOUSING AUTHORITY	2014 DIVIDEND	15,943.23
			15,943.23
007141			
007141	PLAINFIELD HOUSING AUTHORITY	2014 DIVIDEND	10,256.29
			10,256.29
007142			
007142	RAHWAY HOUSING AUTHORITY	2014 DIVIDEND	6,471.92
			6,471.92
007143			
007143	SALEM HOUSING AUTHORITY	2014 DIVIDEND	5,516.86
			5,516.86
007144			
007144	SAYREVILLE HOUSING AUTHORITY	2014 DIVIDEND	667.67
			667.67
007145			
007145	SUMMIT HOUSING AUTHORITY	2014 DIVIDEND	5,539.95
			5,539.95
007146			
007146	TRENTON HOUSING AUTHORITY	2014 DIVIDEND	26,359.81
			26,359.81
007147			
007147	UNION CITY HOUSING AUTHORITY	2014 DIVIDEND	5,210.65
			5,210.65
007148			
007148	VINELAND HOUSING AUTHORITY	2014 DIVIDEND	13,700.22
			13,700.22
007149			
007149	WEST NEW YORK HOUSING AUTH.	2014 DIVIDEND	21,331.07
			21,331.07
007150			
007150	WILDWOOD HOUSING AUTHORITY	2014 DIVIDEND	5,488.37
			5,488.37
007151			
007151	EDGEWATER HOUSING FINANCE	2014 DIVIDEND	520.46
			520.46
007152			
007152	ENGLEWOOD HOUSING MGMT SVC	2014 DIVIDEND	190.20
			190.20
007153			
007153	ENGLEWOOD WESTMORE GARDENS	2014 DIVIDEND	973.39
			973.39
007154			
007154	EDGEWATER NEIGHBORHOOD	2014 DIVIDEND	497.96

			497.96
007155			
007155	LINDEN CORP	2014 DIVIDEND	2,412.37
			2,412.37
007156			
007156	NORTH BERGEN REN I URBAN LP	2014 DIVIDEND	2,394.01
			2,394.01
007157			
007157	NORTH BERGEN RENAISSANCE CORP	2014 DIVIDEND	230.13
			230.13
007158			
007158	SAYREVILLE HOUSING FOR SR COR	2014 DIVIDEND	1,896.80
			1,896.80
007159			
007159	BRIDGEVIEW MANOR HOUSING CORP	2014 DIVIDEND	4,689.16
			4,689.16
007160			
007160	HADDON TOWNSHIP HOUSING AUTH	2014 DIVIDEND	1,535.06
			1,535.06
007161			
007161	MORRIS COUNTY AFFORDABLE HC	2014 DIVIDEND	77.22
			77.22
007162			
007162	A-HOME INC.HOUSING AUTHORITY	2014 DIVIDEND	356.50
			356.50

Total Payments Closed Year 530,203.33