

**RESOLUTION FOR RENEWAL OF MEMBERSHIP  
IN THE  
NEW JERSEY PUBLIC HOUSING AUTHORITY JOINT INSURANCE FUND  
Resolution # 2022-20**

WHEREAS **Beverly Housing Authority** is a member of the New Jersey Public Housing Authority Joint Insurance Fund; and

WHEREAS, said renewed membership terminates as of December 31, 2022 unless earlier renewed by agreement between the Authority and the Fund; and

WHEREAS, the Authority desires to renew said membership;

NOW THEREFORE, be it resolved as follows:

1. The **Beverly Housing Authority** agrees to renew its membership in the New Jersey Public Housing Authority Joint Insurance Fund and to be subject to the Bylaws, Rules and Regulations, coverages, and operating procedures thereof as presently existing or as modified from time to time by lawful act of the Fund.
2. The Chairperson/Executive Director shall be and hereby are authorized to execute the agreement to renew membership annexed hereto and made a part hereof and to deliver same to the New Jersey Public Housing Authority Joint Insurance Fund evidencing the Authority's intention to renew its membership.

This Resolution agreed to this 15 day of September, 2022 by a vote

Of: 4 Affirmative  
       Negative

  
\_\_\_\_\_  
Chairperson/Executive Director

\_\_\_\_\_  
Attest

9-15-22  
\_\_\_\_\_  
Date:

\_\_\_\_\_  
NEW JERSEY PUBLIC HOUSING AUTHORITY  
JOINT INSURANCE FUND

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

9 Campus Drive, Suite 216  
Parsippany, NJ 07054  
Telephone (201)881-7632 Fax (201)881-7633

August 2, 2022

**Attn: Executive Director/Board of Commissioners**

Beverly Housing Authority  
101 Magnolia Street  
Beverly, NJ 08010

**RE: New Jersey Public Housing Authority JIF - Membership Renewal**

Dear NJPHA JIF Member:

A check of our records indicates that your Housing Authority's membership in the New Jersey Public Housing Authority Joint Insurance Fund is scheduled to expire on December 31, 2022. Accordingly, we ask that you please review and adopt the enclosed Resolution and Indemnity & Trust Agreement renewing your Authority's Fund membership term of three (3) years.

**As you are aware, HUD and NJ DCA have approved the JIF as an acceptable non-profit insurance entity from which Public Housing Authorities can obtain coverage without a cumbersome and time-consuming bidding process.**

The New Jersey Public Housing Authority JIF was originally formed to help Public Housing Authorities deal with the increasing cost and unavailability of Workers' Compensation coverage. The JIF currently offers its members competitive Workers Compensation rates in addition to reducing costs through effective claims management, managed medical care, loss prevention and safety programs.

As times change and public entities struggle with budget constraints, the NJPHA JIF diligently pursues fiscal responsibility and has maintained member cost stability, a sustainable coverage platform, and an industry leading safety and loss control program. Fund Year 2023 and beyond will present member entities with budgetary concerns resulting from recent significant exposure and legislative changes accelerating claims costs, amongst the rest:

- Extension of the Statute of Limitations for Sexual Abuse Claims (S-477) affecting liability costs;
- The Cancer Presumption bill for first responders (A-1741) affecting workers compensation costs; (exposure is not a concern in the NJPHA JIF, however the impact of the risk affects the MEL for which the NJPHA JIF is a member)
- Changes in the coordination between workers' compensation claims and the NJ pension system (Pension offset);
- The impact of COVID claims on workers' compensation costs (MEL system COVID Claims Exceed 20 Million);
- Erosion of Title 59 immunities/social inflation;
- Hurricane IDA and other global property disasters;
- Cyber claims and coverage;
- Commercial Insurance Hard Market – all lines of coverage

**Given the significant challenges briefly described above, the NJPHA JIF will continue to carefully plan budget strategies, cautiously moving forward with its approach.**

The JIF is now comprised of ninety (90) members throughout the State of New Jersey and is currently providing Workers' Compensation coverage, and expanded coverage including Property, Boiler and Machinery, General Liability, Auto Liability. Public Officials and Employment Practices Liability coverage is provided by QBE Specialty in addition to Cyber Liability Coverage. The current all-lines program has seventy-eight (78) members that are enjoying cost savings and superior coverage without the bidding requirements in an insurance market where others are experiencing significant increases. We ask that you choose to renew your membership so that you will be able to continue your participation in the Fund.

Additionally, each member Authority of the JIF is entitled and encouraged to take advantage of the broad range of safety-related training programs offered by the MEL Safety Institute (MSI). Each employee of the member Housing Authority is entitled to attend any one of the numerous training programs offered through the MSI NOW - as on-demand streaming videos that can be viewed 24/7 by members, MSI LIVE - featuring real-time, instructor led, in-person and virtual classes. MSI DVD - which provides a vast library of topics including safety, risk control, employment practices and supervision; most can be viewed in under 20 minutes, at no charge to the member entity. A member Authority can simply log onto the MEL's website, select the desired training class, and register their participating employees all from the web page ([www.NJMEL.org](http://www.NJMEL.org)).

We request that you place the enclosed documents on your next agenda and try to have the same completed and returned to the Fund's Executive Director (PERMA) **by September 15, 2022**. This will assist us in the upcoming budget process. Thank you in advance for your prompt response, and should you have any questions, please feel free to contact myself or Tracy Lopez at Perma Risk Management Services - (201) 518-7033.

Very truly yours,

**New Jersey Public Housing Authority Joint Insurance Fund**

*Robert DiVincent*

Robert DiVincent, Chairman  
NJPHA JIF

Enclosures

cc: Frank Borin, Esquire – Fund Attorney  
Risk Management Consultants (if applicable)