



FINANCE COMMITTEE

- Minutes -

March 20, 2024 @ 6:30PM

Committee Chairman

Misty Fuller

Committee Members

Maria Mann

Jeffery Rhoades

Michael Hockenberry

Deputy - City Clerk Treasurer

Bobbie Jo Muller

Call to Order: 6:30pm

Pledge of Allegiance

Members Present: S. Siegel, G. Oney, J. Rhoades, M. Mann, C. O'Connell, J. Vicchiariello, M. Fuller, D. Cicalese, M. Hockenberry, BJ Muller, D. Shields

Public Comment: (5 minute limit per person).

Approval of the Minutes: 2/28/2024 - Approved

PERMA presentation by representative Tony Cassaro. PERMA is a workers' compensation carrier; the city currently utilizes NYSIF for this coverage. Handouts supplied by Mr. Cassaro are attached.

Clerk's Report:

- **February 2024 Financial Report** – was not available.

- Recent findings of unaddressed items by the prior City Clerk Treasurer:

- A check from Skydine to the PJ IDA from April 1, 2022. Never cashed/deposited.
- A check from NY State Dept of Taxation for a refund, dated August 8, 2023. Not cashed/deposited and beyond the 6 month timeline.
- A check from PJ CDA to the City of Port Jervis. Dated March 6, 2023, never cashed/deposited. PJ CDA did place a stop payment on the check and CDA will reissue.
- A check for a 941 IRS refund from September 2022, never cashed/deposited.
- A tourism check for a vendor booth from the 2022 Chriskindlemart, never cashed/deposited.
- A Local Law 14 from 2022 was misfiled. The prior clerk took the time to write the state to correct the misfiling but never actually mailed the letter to the state to correct the filing.
- Currently 6 binders for Local Laws are missing from the clerks office.
- There are multiple invoices that were never processed including water and sewer hookups, residential and commercial. Dating back as far as October 2022.

Adobe invoices were \$5300, the clerk's office was able to consolidate license agreements throughout the departments and cut the invoice to \$3266.

Tyler Tech invoice arrived and is \$94,032 for the year. Many of the modules are not fully implemented and are only invoiced for 33% completion. The clerk's office will evaluate the modules being utilized and see where they can do cost savings of the program and eliminate unused modules. Tyler went live in January of 2023.

Accounts are 14 months behind on reconciliation.

Water billing required hundreds of corrections prior to the bills going out to ensure the bills were correct.

Audit is scheduled for May 6th.

April will be crazy in the clerk's office with tax and water collection happening.

We may need to hire additional staff for the office to assist with the workload. There is also a potential to bring in College Intern/Externs to assist over the summer or as part-time assistance.

Another option to assist with the backlog in the office could be to close the office at certain times or days. TBD

Credit Cards have been ordered for the Mayor and Fire Chief.

Old Business: - Held over to the April Meeting.

- Credit Card Policy
- IT Position
- PD Backfill
- PJVAC Fuel Billing

Executive Session:

- Personnel entered at 7:51pm, exited at 8:11pm

Public Comment: *(5 minute limit per person)*

Adjournment: **8:12pm**

*Next Finance Meeting **April 17th, 2024** at **6:00pm**, in the Council Chambers*

**Multiple Year Contract Option
Workers Compensation and Employers Liability Pricing Indication**

Quote Date: February 20, 2024

Quotation For:

Broker of Record:

City of Port Jervis PO Box 1002 20 Hammond Street Port Jervis, NY 12771	No Broker of Record Please Contact PERMA Directly PO Box 12250 Albany, New York 12212
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Dear Broker:

In addition to PERMA's single year offer, we are pleased to offer the following multiple year contract option for the City of Port Jervis:

2 Year Contract Option

Total Contribution: 7/1/2024 To 6/30/2025	\$165,811
New York State Assessment:	<u>\$14,001</u>
Total Estimated Contribution & Assessment:	\$179,812
2% Credit on Total Contribution, if pay in full:	<u>\$3,316</u>
Total Estimated Coverage Cost due PERMA, if paid in full:	\$176,496

Contribution for Year Two 7/1/2025 – 6/30/2026

Year Two Cost is excluding New York State Assessment (see terms and conditions):

- **\$157,522** (If the Loss Ratio in year one is under 15%)
- **\$160,838** (If the Loss Ratio in year one is between 15%-30%)
- **\$165,813** (If the Loss Ratio in year one is between 30%-50%)
- **\$174,103** (If the Loss Ratio in year one is over 50%)

We would estimate the NYS Workers' Compensation Assessment of \$14,421 for budgeting purposes for the 7/1/2025 – 6/30/2026 Year-see Terms and Conditions below. Actual rates for next years' assessment will not be known until 10/1/2024

Terms and Conditions

- If the Member seeks to terminate the agreement prior to 6/30/2026 a short-rate penalty will apply to the total contribution \$339,916
- Payroll audit will be performed; however, this is only to verify that the exposure estimates are accurate for coding and excess insurance purposes – A change in contribution will NOT be processed.
- The contribution for Year Two of the contract will depend on the resulting loss experience from 7/1/2024 - 5/31/2025. For purposes of this calculation, the Loss Ratio is defined as incurred losses divided by earned contribution as of 5/31/2025.
- In addition to the Year Two contribution indicated above, the member is responsible for the applicable NYS Workers Compensation Board (WCB) Assessments. PERMA is required to collect this on behalf of the WCB and pass through the monies to the WCB when invoiced. The WCB additionally may audit the related payrolls quarterly and adjust the billing as needed.

This is a quotation only and is not a binder or a guarantee of coverage.

Jennifer Schacht
Authorized Signature

2/20/2024
Date



Public Employer Risk Management Association
 P.O. Box 12250, Albany, NY 12212
 P: 518-220-1111 | F: 877-737-6232
 perma.org

Quote Date: 1/8/2024

Member Number: WC 0002094-01

Broker of Record:

City of Port Jervis PO Box 1002 20 Hammond Street Port Jervis, NY 12771	No Broker of Record Please Contact PERMA Directly PO Box 12250 Albany, NY 12212
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First Dollar Indication

Coverage Period: 7/1/2024 - 6/30/2025

Workers' Compensation and Employers Liability:

Class Code	Description	Estimated Exposure	Estimated Contribution
5183	Plumber	\$7,200	\$ 225
5191	Office Machine Repair	\$44,200	\$ 293
5506	Street Maintenance-Paving	\$27,800	\$1,975
7520	Waterworks	\$592,400	\$17,103
7720	Police Department	\$4,061,200	\$65,194
8394	Bus/Ambulance Drivers	\$41,800	\$1,024
8810	Clerical Office	\$1,266,900	\$1,217
8831	Animal Control Officers	\$16,900	\$ 103
9026	Building Operations, Custodial	\$221,100	\$4,290
9102	Parks Maintenance	\$189,400	\$2,821
9402	Street Cleaning	\$785,000	\$18,574
9403	Refuse Collection	\$372,700	\$18,019
9410	Municipal Employees	\$382,900	\$13,936
Subtotals:		\$8,009,500	\$144,774

All Volunteers - Secondary Medical Coverage:

Included

Volunteer Firefighters Benefits Law (VFBL):

Class Code	Description	Total Population	% Served	Estimated Contribution
7711	Volunteer Firefighters	8,501	100%	\$29,766
Extension of Employer Liability Coverage – included at no charge				\$29,766
Subtotals:		8,501		

Volunteer Ambulance Workers Benefit Law (VAWBL):

No Coverage Elected



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First Dollar Indication

Coverage Period: 7/1/2024 - 6/30/2025

Total Contribution:	\$174,540
New York State Assessment:	\$14,001
Total Estimated Contribution & Assessment:	\$188,541
2% Credit on Total Contribution, if pay in full by 7/1/2024:	\$3,491
Total Amount due by inception date after taking advantage of the discount:	\$185,050

Please note that the promulgated Experience Modification Factor for the City of Port Jervis is 0.59.

****This document is for quoting purposes only. Invoice will be issued upon binding of coverage to remit payment****

The invoicing of audits will be waived. An annual audit will be performed; however, this is only to verify that the exposure estimates are accurate for coding and excess insurance purposes.



Your Source for Solutions

Public Employer Risk Management Association

P.O. Box 12250, Albany, NY 12212

P: 518-220-1111 | F: 877-737-6232

perma.org

Quote Date: 1/8/2024

Member Number: WC 0002094-01

Broker of Record:

City of Port Jervis
PO Box 1002
20 Hammond Street
Port Jervis, NY 12771

No Broker of Record
Please Contact PERMA Directly
PO Box 12250
Albany, NY 12212

First Dollar Indication

Coverage Period: 7/1/2024 - 6/30/2025

PERMA Pay Plan

****This document is for quoting purposes only. Invoice will be issued upon binding of coverage to remit payment****

Pay Plan Description
Annual Billing

Description	Due at Inception
Contribution	\$174,540.00
New York State Assessment	\$14,001.00
Total	\$188,541.00

Invoice Schedule	Amount
Due Date	
7/1/2024 Installment 1	\$188,541.00
Total	\$188,541.00

Villages, Towns & Cities

PERMA is a membership association that partners with public entities throughout New York state – especially municipalities – to provide comprehensive workplace safety and risk management solutions as well as strategic Workers' Compensation coverage.

Our Board of Directors is composed of municipal representatives elected by the PERMA membership. We understand the constraints and risks involved with operating a municipality in today's challenging environment.

PERMA's remarkable member retention rate of 97% is evidence of our commitment to personal service and diligent attention to members' needs, assigning a dedicated team to each member. We share the same goal: containing costs for public entities and taxpayers by reducing avoidable risks and expenses associated with workplace safety and Workers' Comp.

More Than Workers' Comp

PERMA provides a comprehensive approach to workplace safety and claim prevention, offering a full range of programs and services as part of membership:

- Risk Management Services
 - Risk Analytics
 - Facilities Risk Assessment
 - Training Programs
 - Self-Directed Learning Resources
- Claims Handling
- Education and Events
- Administrative Support Services
 - HR manuals & employee handbooks
 - Disruptive Event Management
 - Cybersecurity
 - Attorney Referral Program

PERMA comprises **635 public entities** across New York State, including:

- 90 villages
- 80 towns
- 5 cities

PERMA's site assessment and consultation helped the **Village of Wappingers Falls** improve their business operations. The municipality formed a Safety Committee, created a safety manual, inspected each of their public buildings, and corrected 100% of safety hazards identified, earning PERMA's Risk Management Award in 2021.

"Wappingers Falls' Safety Committee did more than fix problems. They changed how the village leadership approached their commitment to the safety and well-being of their employees and residents."

– John Karge, Village Clerk

**Public Employer Risk
Management Association, Inc.**

PO Box 12250, Albany, NY 12212 | 888-737-6269

perma.org

Training Programs

PERMA membership includes a wide range of online and in-person training options that satisfy specific training requirements for diverse public entities, including:

- Workplace violence & sexual harassment
- Personal protective equipment
- Hazard communication/Right-to-Know
- Safety Coordinator training & certification
- Crossing Guard training
- Vehicle and driver safety

Facilities Risk Assessment

PERMA conducts on-site visits or remote video inspections to help members maintain federal (OSHA) and state (PEOSH) compliance and prepare for inspections. We work together to assess current practices, policies and procedures and provide recommendations that promote a safe and healthy workplace.

Personalized Claims Handling

PERMA offers dedicated claims administration utilizing nurse-driven case management and proactive case analysts. Registered Nurse Patient Advocates help implement a transitional duty program that reduces costs by returning injured employees safely to the workplace in less time. Our programs make returning to work a team effort by the injured employee, medical provider, employer and PERMA.

A Wise Investment

PERMA is a self-insured pool into which members make annual contributions – building equity rather than paying premiums. The association has an asset base of over \$300 million. Our financial health and commitment to transparency and ethics has been recognized with a Certificate of Excellence in Financial Reporting every year since 2000 by the Government Finance Officers Association (GFOA).

When PERMA was a new alternative on the Workers' Comp scene in the 1980s, Cathryn Thomas was town supervisor with the Town of Webster. They found the idea of a member-owned group into which they would pay equity appealing and joined PERMA. Fast-forward years: Thomas is now with the **Village of East Aurora** – and still with PERMA.

"They offer so many value-add features, and you're always going to be happy with your service."

– Cathryn Thomas, Village Administrator (East Aurora)
& PERMA Board Member

PERMA's Mission

PERMA strives to be the best partner to public employers in New York State by providing customized workplace solutions, delivering exceptional value with membership, and prioritizing personal and dedicated service to members and their employees.

Governance

PERMA was created by municipalities for municipalities and other public entities in New York State and is governed by a Board of Directors composed of municipal members elected to represent the membership.

Partners

PERMA is proud to partner with:

- New York State **School Boards** Association
- New York State Association of **Counties**
- New York State Association of **Chiefs of Police**
- New York State Association of **Fire Chiefs**
- Navigate 360
- Lexipol

Interested in PERMA Membership?

Leah Demo
Sales Executive

888-737-6269 ext. 141
Cell: 323-807-8677
ldemo@perma.org

Tony Cassaro
Sr. Sales Executive

888-737-6269 ext. 140
Cell: 518-221-3970
acassaro@perma.org

Claims Handling

PERMA partners with municipalities and other public entities in New York State to proactively address workplace risks, protect workers' health and safety, and reduce costs associated with Workers' Compensation.

When a claim is filed, PERMA is quick to respond – within 24 hours – and provides both the employer and the injured worker with support and exceptional customer service.

PERMA prioritizes:

- **Expert Medical Case Management**

A Registered Nurse serves as Patient Advocate on claims involving lost time to ensure that workers get the treatment needed to return to health and productivity.

- **Personalized Approach**

We connect with injured workers to get to know them and understand their concerns.

We coordinate transitional duty plans with employers to help injured workers adjust to potential challenges created by their injury.

- **Cost Containment**

We emphasize cooperative planning and the importance of ensuring injured workers are satisfied in order to reduce the likelihood of malingering or fraud and associated costs.

We identify and pursue any potential subrogation - when other entities bear some liability and associated cost for injuries.

"My patient advocate was awesome, very kind, professional and genuinely cared." – Injured worker

"PERMA knows what kind of work we do and understands that we have claims now and then. They prepare us well financially for claims and work with us to make sure the person is evaluated properly." – Pat Becher, Executive Director, Mohawk Valley Water Authority

- PERMA is recognized for consistently providing **industry leading service** (Northshore Consulting, 2019)
- PERMA's claims handling achieved a 98% overall score with a **"Superior" ranking** (Bickmore, 2015)
- Consistently **exceeds** New York State averages and 85% compliance threshold
- PERMA is **dedicated and tireless** in resolving claims efficiently, resulting in faster resolutions and member savings

Claims Reviews

When organizations change Third-Party Administrators (TPAs) and bring their previous claims over to PERMA, we review the member's claims, past and present. The diligent attention of our experienced team yields peace of mind – and sometimes, surprising savings.

- When Steuben County joined PERMA, they received \$400,000 in reimbursements for overpayment on Workers' Comp claims managed by their previous carrier.
- One school district switched from a Third-Party Administrator, and when PERMA reviewed their account found an overlooked claim for which the district had been penalized for late reporting, and were able to recoup \$60,000 in losses for the district.

Diligence Pays

PERMA's case analysts carry a lower than industry average caseload by design, which allows them to give members and cases more detailed attention and often find issues, errors and opportunities for savings that others don't.

A Smarter Way to Do Business

PERMA's unique model as an **insured pool** – into which members make annual contributions and build equity – means that member employers benefit collectively from the PERMA team's diligent efforts to reduce claims costs.

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- New York State Association of **Fire Chiefs**
- Navigate 360
- Lexipol

Interested in PERMA
Membership?

Rich Hayes, Senior Director
Workers' Compensation Claims

518-220-0111 ext. 207 | RHayes@perma.org

Risk Management

Safety starts at the top. PERMA understands the rigors of public service organizations and works collaboratively with leadership and managers to promote safety initiatives and foster a safety culture throughout the member's organization.

PERMA knows that the best way to lower the cost of Workers' Compensation claims is to reduce them in the first place. We offer a variety of delivery methods for training, consultation, safety information distribution, best practices development, and data analytics reporting.

Risk Analytics

PERMA uses individual risk loss profiles for public employers with multidimensional claims data analysis to identify areas for improvement and determine the frequency and severity of common accidents. We then recommend targeted risk management strategies to minimize risk and injuries on the job.

Facilities Risk Assessment

PERMA conducts on-site visits to help members maintain OSHA/PESH compliance and prepare for inspections. We work together to assess current practices, policies and procedures and provide recommendations that promote a safe and healthy workplace.

Organizations who have participated in PERMA's Crossing Guard training have seen a **92% reduction in claims**.

The average lost-time claim cost for slips, trips, and falls had dropped from **\$46,000 to \$0** in 2021 for those participating in this intervention.

PERMA's site assessment and consultation helped the **Village of Wappingers Falls** improve their business operations. The municipality formed a Safety Committee, created a safety manual, inspected each of their public buildings, and corrected 100% of safety hazards identified, earning PERMA's Risk Management Award in 2021.

"Wappingers Falls' Safety Committee did more than fix problems. They changed how the village leadership approached their commitment to the safety and well-being of their employees and residents."

– John Karge, Village Clerk

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Training Programs

PERMA membership includes a wide range of online and in-person training options that satisfy specific training requirements for diverse public entities, including:

- Workplace violence & sexual harassment
- Bloodborne pathogens
- Personal protective equipment
- PTSD Awareness
- Hazard communication/Right-to-Know
- Safety Coordinator training & certification
- Crossing Guard training
- Vehicle and driver safety
- Lockout/Tagout
- Confined Space
- Ergonomics

Self-Directed Learning Resources

- PERMA offers to members both an online safety training portal and a curated collection of videos. The DVD library, accessible via the PERMA website, houses almost 200 safety videos.
- The **Town of Webster** has used PERMA's DVD Library extensively to access a wide variety of training resources.
- The **PERMA Safety Institute** is an online learning management resource for members who want to conduct and offer workplace training and education on their own time. The Institute has more than 160 classes, tailored by type of municipality or department, that public employers can assign their employees and monitor employee progress.
- PERMA offers **certification courses** for basic and advanced safety coordinators where members can earn designations for their role. Newly introduced programs include DPW and Highway certification levels for new hires, middle management and upper management.

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- Navigate 360
- Lexipol

**Interested in PERMA
Membership?**

Christian Summers, Director
Risk Management Services

518-220-0111 | csummers@perma.org

Police

PERMA is a membership association that partners with public entities throughout New York state to provide comprehensive workplace safety and risk management solutions as well as Workers' Compensation coverage.

PERMA's member retention rate of 97% is evidence of our personal service; each member organization is assigned a dedicated team member. Claims are handled using nurse-driven case management; our RN Patient Advocate can help implement transitional duty plans that reduce costs by returning injured employees safely to work in less time.

Membership in PERMA includes a full range of services tailored to your industry, including:

- **Facility Consultation & Risk Assessments:** Certified PERMA staff conduct on-site visits and provide recommendations for ensuring a safe and healthy workplace and maintaining OSHA and PESH compliance.
- **PTSD Awareness Programming:** Provided through a variety of resources allowing agencies to recognize and treat mental stress and trauma.
- **Training Opportunities:** PERMA helps member agencies provide training in emergency vehicle operation, School Crossing Guard, EMS safe patient lifting instruction, stress management, and more, as well as as required PESH regulatory trainings (bloodborne pathogens, PPE, etc.)
- **207(c) Education & Referrals:** PERMA offers resources on General Municipal Law section 207(c) and can refer members to experts for further guidance.
- **Claim Reviews:** PERMA specialists run reports upon request to better understand the member's specific needs.
- **Data & Injury Analysis/Targeted Interventions:** Data is continuously reviewed to determine where and what interventions will most effectively reduce the risk of injuries and claims.
- **Advancing Safety Culture:** PERMA consultants work with agency leadership to promote safety initiatives throughout the organization.

Partner Profile

New York State Association of Chiefs of Police (NYSACOP)

A non-profit organization that supports the more than 500 Chiefs of Police in New York State.

"Our partnership with PERMA has allowed us to bring opportunities to our members. The services and solutions offered by PERMA allow our members to better serve their employees which in turn allows them to better serve their communities."

Patrick Phelan,
NYSACOP Executive Director

PERMA's membership includes more than **100 police departments** across New York.

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perma.org

Above & Beyond

PERMA offers several programs and grant opportunities to provide members with added value and access to important resources for their personnel.

- **Bulletproof Vest Grant**

PERMA subsidizes half the cost of new body armor and outer carriers for departments that apply. Research and a PERMA pilot program show that moving some gear from a duty belt to an outer carrier with holders/pockets reduces lower back injuries and claims.

- **Officer Wellness Grant**

PERMA and NYSACOP subsidize the cost for members to offer Cordico Shield, a customizable and confidential wellness app with a focus on mental health for first responders.

- **Lexipol Grant**

Lexipol offers customizable public safety policies that are state-specific, as well as hours of online learning content and trainings. In partnership with Lexipol, PERMA offers discounted rates for first time subscribers.

Featured Expert

Public Safety Risk Management Specialist **Pete Frisoni** is available to consult with departments on improving operational safety. His 31-year career in law enforcement, including eight years as a chief uniquely qualifies him to provide valuable guidance to members. He has served on the board of NYSACOP and as president of the Northeastern Chiefs of Police Conference. He holds a Master of Public Administration degree from Marist College.

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For more information on the Public Safety Risk Management program, contact **Pete Frisoni**:
pfrisoni@perma.org | 518-220-0383

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