

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
MINUTES
MEETING – APRIL 20, 2017
WESTWOOD- 5:30PM**

Meeting of Fund Commissioners called to order by Acting Chairman Paul Hoelscher. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE – Acting Chairman led Commissioners in the Pledge of Allegiance.

ROLL CALL OF 2017 EXECUTIVE COMMITTEE:

Carol Byrne, Chairwoman	Borough of Tenafly	Absent
Paul Hoelscher, Secretary	Borough of Harrington Park	Present
Paul Tomasko	Borough of Alpine	Present
James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present
Robert Shannon	Borough of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present

EXECUTIVE COMMITTEE ALTERNATES:

John Birkner	Borough of Westwood	Present
Chrisoula Looes	Borough of Hillsdale	Present
Ted Preusch	Borough of Upper Saddle River	Present
Robert Hoffmann	Borough of Emerson	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services David N. Grubb, Nancy A. Ghani
Attorney	Huntington Bailey LLP Russ Huntington, Esq.
Liability Claims Service	JIF Claim, L.L.C. Dawn Mulligan
Workers Compensation Claim Service & Managed Care	Bergen Risk Managers Kathleen McGuire, Jamie Testino
Safety Director	J.A. Montgomery Risk Control Ken Schulz
Treasurer	Alan Negreann

RISK MANAGEMENT CONSULTANTS PRESENT:

Michael Boggio, **Chadler Solutions**
Lisa Boyd, **Voza Agency**
Art Caughlan, **Nelson-Patterson Agency**
Dominick Cinelli, **Brown & Brown**
Ralph Spataro, **Johl & Company**
Colleen Holdsworth, **Eifert French**
Debra Ginetto, **Burton Agency**
Frank Covelli, **P.I.A.**

Gerard Quinn, **Conklin and Kraft Agency**
Raymond Celentano
Ezio Altamura, **GJEM Otterstedt**

MINUTES: Open and Closed Minutes of March 16, 2017.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF MARCH 16, 2017:

Moved: Commissioner Tomasko
Second: Commissioner Pitofsky
Roll Call Vote: 9 Ayes – 0 Nays – 1 Abstain (Commissioner
Hoelscher)

CORRESPONDENCE:

CAROL BYRNE RETIREMENT – Included in the agenda was correspondence from Chairwoman Carol Byrne announcing her retirement as of June 1st as Tenafly's Fund Commissioner and retirement as of June 30th as Tenafly's Tax Assessor. Acting Chairman Hoelscher said Chairwoman Byrne is a tremendous asset to the organization and will be missed. Executive Director said a presentation will be made at the June MEL and JIF meetings honoring the Chairwoman's service.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES
PERSONNEL - SAFETY AND PROPERTY OF PUBLIC- LITIGATION**

<p>All Persons must vacate the room for this portion of the meeting unless they Fall into one of the following categories: Fund Commissioner Executive Committee Member Risk Manager Fund Professional All persons present must have a signed confidentiality on file. Blank Confidentiality statements are available from the Secretary.</p>
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MOTION TO RE-OPEN:

Motion: Commissioner Cleary
Second: Commissioner Pitofsky
Vote: Unanimous

**MOTION TO ACCEPT AND APPROVE THE PARS AS PRESENTED IN
EXECUTIVE SESSION:**

Motion: Commissioner Sciolaro
Second: Commissioner Hoffmann
Roll Call Vote: 10 Ayes - 0 Nays

COMMITTEE REPORTS:

SAFETY COMMITTEE: CAROL BYRNE, CHAIR: Included in the agenda were the minutes from the April 11, 2017 meeting for information. Safety Consultant said feedback was provided on the annual safety breakfast and reported the 2nd regional training would be conducted as a webinar on Management of Special Events.

EXECUTIVE DIRECTOR:

DUE DILIGENCE REPORTS: Monthly reports submitted to the Executive Committee including monthly Financial Fast Track, Loss Ratio, Lost Time Accident Frequency, Investment Summary and Rate Comparison, Expected Loss Ratio by Town Report and the Claim Activity Report.

Executive Director reviewed the Financial Fast Track as of February 28, 2017 and said the fund's statutory surplus stands at \$4.2 million. Executive Director reviewed the Lost Time Accident Frequency as of February 28, 2017 and said the fund's rate is 1.38, which is running slightly higher when compared to last year's rate of 1.14 and noted the February figures are still too green to forecast a trend.

SEWER BACKUP CLAIMS: Enclosed in the agenda was a listing of sewer backup claims for the period of January 1, 2017 through March 31, 2017. Also enclosed was Resolution 12-17 authorizing the assessments related to these claims.

MOTION TO ADOPT RESOLUTION 12-17 CERTIFYING ADDITIONAL ASSESSMENT FOR SEWER BACK-UP BILLINGS FOR THE PERIOD OF JANUARY 1, 2017 THROUGH MARCH 31, 2017:

Motion: Commissioner Sciolaro
Second: Commissioner Pitofsky
Roll Call Vote: 10 Ayes - 0 Nays

AGGREGATE LOSS FUND CONTINGENCY: Executive Director said beginning with the 2016 Fund year, the MEL implemented a Retrospective Rating Program. The MEL billed member JIFs only 85% of its expected claims fund and will bill balance to the JIFs that exceed that amount. Additional billing will be capped at 100%, 115% or 125% - which was determined based on the JIF's claims experience. Executive Director said for 2016 and 2017, the Bergen JIF's cap is 100% of the expected claims fund. The Bergen JIF funded this corridor in each year's budget.

Executive Director said as a result of the audit process, a recommendation was made to document this procedure. Enclosed in the agenda was a resolution authorizing the creation of an aggregate loss fund contingency account and the transfer of the funding collected with the 2016 and 2017 assessments.

MOTION TO ADOPT RESOLUTION 13-17 CREATING THE AGGREGATE LOSS FUND CONTINGENCY ACCOUNT:

Motion: Commissioner Pitofsky
Second: Commissioner Hoffmann
Roll Call Vote: 10 Ayes - 0 Nays

2017 RISK MANAGEMENT PLAN – AMENDMENTS: Executive Director said the 2017 Risk Management Plan was originally adopted at the January Reorganization meeting. Subsequent to that time, a few corrections have been made and the new excess limits for cyber liability have been included. Enclosed in Appendix II of the agenda was the amended Risk Management Plan with changes highlighted for reference.

MOTION TO ADOPT THE AMENDED 2017 RISK MANAGEMENT PLAN:

Motion: Commissioner Tomasko
Second: Commissioner Pitofsky
Roll Call Vote: 10 Ayes - 0 Nays

2017 MEL & MR HIF EDUCATIONAL SEMINAR: The 7th annual seminar is scheduled for Friday, April 21st, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF

member HIFs. Enclosed in the agenda was the enrollment form for those that have not yet registered and wish to attend. Executive Director said there are 180 registered participants to date.

MEL RISK MANAGEMENT CONSULTANT ACCREDITATION PROGRAM: Executive Director said the MEL is instituting a program to recognize the MEL’s numerous experienced RMCs and train new staff. Producers who complete this program may use the designation “MEL Accredited Risk Management Consultant”. To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The program is also eligible for producer continuing education credits. The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund. Enclosed in the agenda was the registration form and the agenda.

CYBER LIABILITY INSURANCE TWO-PART WEBINAR SERIES: The JIF purchases its primary cyber liability coverage from XL Catlin. XL Catlin has put together a two-part insurance webinar series. Enclosed in the agenda was a copy of the announcement, including registration information, which was emailed to all Fund Commissioners and Risk Managers.

Commissioner Shannon said he participated in the 1st online Cyber Security webinar and noted it was an excellent, informative and timely program.

ELECTED OFFICIALS TRAINING COURSE: As a reminder, to supplement live presentations of this year’s Elected Officials seminar, the MEL has an online version available to members. The deadline to complete the training for applicable credit is May 1, 2017.

A \$250 credit will be earned for local elected officials, the municipal manager/administrator, authority commissioners and authority executive directors that participate in an online or instructor led session. The maximum credit is 25% of a member’s workers’ compensation claims fund assessment. Enclosed in the agenda were the directions to take the class online.

2017 FINANCIAL DISCLOSURES: Commissioners should anticipate the online filing of the Financial Disclosure forms as both a JIF Commissioner, as well as, any municipal related positions that require filing. The Division of Local Government Services distributed a notice on 4/13/17 with filing instructions indicating a deadline of April 30, 2017 to file; however, the Local Finance Board has noted they expect to delay enforcement of the statutory deadline until May 30, 2017.

Executive Director’s Report Made Part of Minutes.

TREASURER:

REPORT: The Treasurer Cash and investments as of March 31, 2017 were distributed for information. Fund Treasurer said the 2nd quarter assessments were due by April 30th with a grace period of May 15th.

Approving Payments Of April 2017 Vouchers Resolution 14-17

CLOSED	270.00
TOTAL 2016	30,627.66
TOTAL 2017	2,279,986.91
TOTAL	\$2,310,884.57

Confirmation Of March 2017 Claims Payments/Certification Of Claims Transfers:

2013	15,478.71
2014	48,244.30
2015	173,607.80
2016	203,392.31
2017	227,062.22
TOTAL	\$667,785.34

MOTION TO APPROVE RESOLUTION 14-17 VOUCHER LIST FOR APRIL 2017 AND APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2017:

Motion: Commissioner Cleary
Second: Commissioner Hoffmann
Vote: 10 Ayes – 0 Nays
Treasurer's Reports Made Part of Minutes.

FUND ATTORNEY:

REPORT: Fund Attorney said there was nothing to report for the month.

UNDERWRITING MANAGER:

LIST OF CERTIFICATES ISSUED: Included as part of the report was a List of Certificates issued for the period of 2/22/17 to 3/21/17.

SAFETY DIRECTOR:

REPORT: Safety Director's report was included in the agenda for review. Report included March activities, upcoming MSI classes in the area, a Safety Director message on Internet Purchase Safe Zones, a bulletin on Take Your Daughters and Sons to Work Day and a notice/login access for an online distracted driving course. In addition, a flyer was distributed regarding access to the online courses for camp counsellor training.

Lastly, Safety Consultant said on behalf of J.A. Montgomery, he thanked Chairwoman Byrne for her service and expressed best wishes on her upcoming retirement.

Monthly Activity Report Made Part of Minutes.

MANAGED CARE:

REPORT: Managed Care Provider reviewed the March report, which was included in the agenda. The report indicated a saving of 66% for the month and 62% since inception.

Monthly Activity Report Part of Minutes.

CLAIMS:

REPORT: Included in the agenda was a report of new case law pertaining to public entities.

Monthly Activity Report Part of Minutes.

OLD BUSINESS:

NONE

NEW BUSINESS:

EMERSON: Commissioner Hoffmann wished to thank Ken Schulz, Safety Consultant, for his assistance and guidance with respect to an Emerson project.

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Motioned:

Commissioner Pitofsky

Second:

Commissioner Cleary

Vote:

Unanimous


MEETING ADJOURNED: 6:04PM

Nancy A. Ghani, Assisting Secretary

For

PAUL HOELSCHER, SECRETARY

Date Prepared: May 8, 2017



RESOLUTION NO. 12-17

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND
CERTIFICATION TO RATIFY ASSESSMENT MODIFICATION**

WHEREAS, the following municipalities have incurred sewer backup claims in excess of the maximum as defined under the rules of the Bergen County Municipal Joint Insurance Fund; and

WHEREAS, such modifications require amendments to the assessments of said municipalities;

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee hereby certifies the modifications as presented in the attached memo dated April 13, 2017; and, ratifies the action of the Executive Director/Administrator in making these changes.

The Bergen County Municipal Joint Insurance Fund at a public meeting held on April 20, 2017 adopted the foregoing Resolution.

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

Date:

Chairperson

Attest:

Date:

RESOLUTION NO: 13-17

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

(hereafter referred to as "the FUND")

CONFIRMING THE CREATION OF AN AGGREGATE LOSS FUND CONTINGENCY ACCOUNT AND THE ANNUAL TRANSFER

WHEREAS, NJAC 11:15-2.23 (f) 2 permits the FUND to establish an Aggregate Loss Fund Contingency Account and make annual contributions to this account, and

WHEREAS, this regulation provides that this account may be utilized solely for the replenishment of a claim or loss retention account for losses in excess of budgeted losses for a fund year, and

WHEREAS, the FUND appropriated \$295,565 in 2016 and \$169,442 in 2017 to the Aggregate Loss Fund Contingency Account, and

WHEREAS, the FUND shall notify the NJ Department of Banking and Insurance within 30 days of transfers of monies from this account to a claim or loss retention account, and

WHEREAS, while this regulation permits the FUND to release without reservation funds not utilized from this account after completion of the second preceding year, and

WHEREAS, the FUND shall notify the Department in writing within 30 days of any release or prior contributions, and

WHEREAS, the FUND's Executive Committee declares that it is their intention not to release surplus from the Aggregate Loss Fund Contingency Account until this account has a balance at least equal to the statutory surplus that would be required of a reciprocal insurer domiciled or admitted to conduct business in New Jersey writing the same kinds and amounts of insurance as the FUND.

NOW, THEREFORE BE IT RESOLVED by the FUND's Governing Body that it hereby creates an Aggregate Loss Fund Contingency Account, and

BE IT FURTHER RESOLVED that the FUND's Governing Body transfers to the Aggregate Loss Fund Contingency Account the amount of \$295,565 plus interest collected with 2016 FUND assessments and the amount of \$169,442 plus interest collected with the 2017 FUND.

ADOPTED:

This day before the Governing Body:

Chairman

date

Secretary

date

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 14-17

APRIL 2017

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

BE IT RESOLVED that the Bergen County Municipal 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 CLOSED YEAR

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001322			
001322	SOUTH BERGEN JOINT INSUR FUND	DIVIDEND FY 2001 - LITTLE FERRY - ADJ	270.00
			270.00
		Total Payments Closed Year	270.00

FUND YEAR 2016

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001323			
001323	EMERSON BOROUGH	2016 SIP - GOLD AWARD - 3/7/17	2,000.00
			2,000.00
001324			
001324	NEW MILFORD BOROUGH	REFUND OF OVERPAID 4TH QTR 2016 ASSESSM	2,127.66
			2,127.66
001325			
001325	LEONIA BOROUGH	2016 SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
001326			
001326	PARK RIDGE BOROUGH	2016 - SIP - PLATINUM - 3/7/17	2,500.00
			2,500.00
001327			
001327	WOODCLIFF LAKE BOROUGH	2016 - SIP - BRONZE AWARD - 3/7/17	1,000.00
			1,000.00
001328			
001328	OLD TAPPAN BOROUGH	2016 - SIP - BRONZE AWARD - 3/7/17	1,000.00
			1,000.00
001329			
001329	RIVER VALE TOWNSHIP	2016 - SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
001330			
001330	RIVER EDGE BOROUGH	2016 - SIP - BRONZE AWARD - 3/7/17	1,000.00
			1,000.00
001331			
001331	ALPINE BOROUGH	2016 - SIP - GOLD AWARD - 3/7/17	2,000.00
			2,000.00

001332			
001332	ALLENDALE BOROUGH	2016 - SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
001333			
001333	CRESSKILL BOROUGH	2016 - SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
001334			
001334	BERGENFIELD BOROUGH	2016 - SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
001335			
001335	FRANKLIN LAKES BOROUGH	2016 - SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
001336			
001336	HARRINGTON PARK BOROUGH	2016 - SIP - BRONZE AWARD - 3/7/17	1,000.00
			1,000.00
001337			
001337	RAMSEY BOROUGH	2016 - SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
001338			
001338	UPPER SADDLE RIVER BOROUGH	2016 - SIP - GOLD AWARD - 3/7/17	2,000.00
			2,000.00
001339			
001339	MAHWAH TOWNSHIP	2016 - SIP - BRONZE AWARD - 3/7/17	1,000.00
			1,000.00
001340			
001340	HO-HO-KUS BOROUGH	2016 - SIP - BRONZE AWARD - 3/7/17	1,000.00
			1,000.00
001341			
001341	RIDGEWOOD VILLAGE	2016 - SIP - GOLD AWARD - 3/7/17	2,000.00
			2,000.00
001342			
001342	FAIR LAWN BOROUGH	2016 - SIP - SILVER AWARD - 3/7/17	1,500.00
			1,500.00
		Total Payments FY 2016	30,627.66

FUND YEAR 2017

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001343			
001343	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 2ND QTR 2017	3,950.14
			3,950.14
001344			
001344	BERGEN RISK MANAGERS, INC.	COST CONTAINMENT SERVICES - 04/2017	35,225.26
			35,225.26
001345			
001345	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 2ND QTR 2017	287,853.96
001345	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2017	690,802.91
			978,656.87
001346			
001346	APEX INSURANCE SRVS c/o XL INS	TECH ERRORS & OMISSIONS 20F2 INSTALL	16,074.00
			16,074.00

001347			
001347	APEX INS SRVSc/o QBEINSURANCE	VOLUNT EMRG SERV DIR & OFF 2OF2 INSTALL	12,242.50
001347	APEX INS SRVSc/o QBEINSURANCE	POL/EPL 2 OF 2 INSTALLMENT 2017	860,019.50
			872,262.00
001348			
001348	APEX INS SRVSc/o BEAZLEY	TECH ERRORS & OMISSIONS 1OF2 INSTALL	8,465.00
			8,465.00
001349			
001349	BERGEN RISK MANAGERS, INC.	TPA FEE 04/2017	28,614.63
001349	BERGEN RISK MANAGERS, INC.	CLAIMS-FROI REPORTS - 04/2017	1,445.91
			30,060.54
001350			
001350	JIF CLAIMS, L.L.C.	LIABILITY CLAIMS ADMIN - 04/2017	30,497.92
			30,497.92
001351			
001351	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 04/2017	14,824.19
			14,824.19
001352			
001352	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 03/2017	36.45
001352	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2017	28,243.33
			28,279.78
001353			
001353	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 04/2017	4,317.00
			4,317.00
001354			
001354	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 04/2017	5,164.06
			5,164.06
001355			
001355	ALAN NEGREANN	TREASURER FEE 03/2017	2,377.00
			2,377.00
001356			
001356	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 04/2017	1,435.83
			1,435.83
001357			
001357	MUNICIPAL EXCESS LIABILITY JIF	REIMBURSE THE SETUP OF JIF WEBSITES	500.00
001357	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2017	18,123.07
			18,623.07
001358			
001358	NEWTECH SERVICES, INC.	MONTHLY WEBISTE MIANTENANCE/HOSTNG 4/17	75.00
			75.00
001359			
001359	EIFERT, FRENCH & CO., INC.	RMC FEE 2ND QTR 2017 - TENAFLY	11,159.68
001359	EIFERT, FRENCH & CO., INC.	RMC FEE 2ND QTR 2017 - RIVER VALE	5,644.32
001359	EIFERT, FRENCH & CO., INC.	RMC FEE 2ND QTR 2017 - ALPINE	2,066.92
001359	EIFERT, FRENCH & CO., INC.	RMC FEE 2ND QTR 2017 - HARRINGTON PARK	3,177.20
			22,048.12
001360			
001360	ALLSTATE INFORMATION MANAGEMNT	ACCT: 408 - ACT & STOR 2/28/2017	63.36
			63.36
001361			
001361	CONKLIN & KRAFT AGENCY	RMC FEE 2ND QTR 2017 - LEONIA BORO	3,709.50
001361	CONKLIN & KRAFT AGENCY	RMC FEE 2ND QTR 2017 - ORADELL BORO	5,599.84
			9,309.34

001362			
001362	RAYMOND A. CELENTAINO	RMC FEE 2ND QTR 2017 - WALDWICK	5,738.05
			5,738.05
001363			
001363	VIC FADINI	RMC FEE 2ND QTR 2017 - WASHINGTON TWP	5,346.32
001363	VIC FADINI	RMC FEE 2ND QTR 2017 - NORWOOD	3,236.51
			8,582.83
001364			
001364	GJEM INSURANCE AGENCY, INC.	RMC FEE 2ND QTR 2017 - RIVER EDGE	6,048.89
001364	GJEM INSURANCE AGENCY, INC.	RMC FEE 2ND QTR 2017 - BERGENFIELD	13,986.87
			20,035.76
001365			
001365	OTTERSTEDT INS AGENCY, INC.	RMC FEE 2ND QTR 2017 - NORTHVALE	3,864.16
			3,864.16
001366			
001366	REGIONAL RISK MANAGERS, LLC	RMC FEE 2ND QTR 2017 - OLD TAPPAN	3,545.71
			3,545.71
001367			
001367	TRINITY BROKERAGE INC.	RMC FEE 2ND QTR 2017 - CLOSTER	5,578.36
			5,578.36
001368			
001368	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 2ND QTR 2017 - WOODCLIFF LAKE	4,581.21
001368	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 2ND QTR 2017 - SADDLE RIVER	2,728.90
001368	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 2ND QTR 2017 - FAIR LAWN	10,142.27
001368	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 2ND QTR 2017 - MONTVALE	5,465.43
001368	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 2ND QTR 2017 - RAMSEY	10,015.35
			32,933.16
001369			
001369	STEPHEN P. PUNTA SECCA CPCU,AAI	RMC FEE 2ND QTR 2017 - MIDLAND PARK	3,756.78
			3,756.78
001370			
001370	PIA McCARATHY FORDE	RMC FEE 2ND QTR 2017 - MAHWAH TWP	14,185.41
001370	PIA McCARATHY FORDE	RMC FEE 2ND QTR 2017 - CRESSKILL	6,687.19
001370	PIA McCARATHY FORDE	RMC FEE 2ND QTR 2017 - FRANKLIN LAKES	5,933.84
			26,806.44
001371			
001371	EASTERN INSURORS, LLC.	RMC FEE 2ND QTR 2017 - WYCKOFF TWP	6,883.64
001371	EASTERN INSURORS, LLC.	RMC FEE 2ND QTR 2017 - HO-HO-KUS BORO	4,373.86
			11,257.50
001372			
001372	NELSON PATTERSON AGENCY, INC.	RMC FEE 2ND QTR 2017 - LEONIA BORO	3,709.49
001372	NELSON PATTERSON AGENCY, INC.	RMC FEE 2ND QTR 2017 - UPPER SADDLE RIVER	4,941.02
001372	NELSON PATTERSON AGENCY, INC.	RMC FEE 2ND QTR 2017 - NEW MILFORD	9,909.15
			18,559.66
001373			
001373	BURTON AGENCY, INC.	RMC FEE 2ND QTR 2017 - WESTWOOD	7,545.95
001373	BURTON AGENCY, INC.	RMC FEE 2ND QTR 2017 - GELN ROCK	7,768.45
001373	BURTON AGENCY, INC.	RMC FEE 2ND QTR 2017 - HILSSDALE	5,896.76
			21,211.16
001374			
001374	THE VOZZA AGENCY	RMC FEE 2ND QTR 2017 - PARK RIDGE	7,036.81
001374	THE VOZZA AGENCY	RMC FEE 2ND QTR 2017 - EMERSON	2,895.14
			9,931.95

001375			
001375	JOHL & CO.,INC	RMC FEE 2ND QTR 2017 - HAWORTH BORO	3,317.07
001375	JOHL & CO.,INC	RMC FEE 2ND QTR 2017 - EMERSON BORO	2,895.14
			6,212.21
001376			
001376	BROWN & BROWN METRO, INC	RMC FEE 2ND QTR 2017 - OAKLAND BORO	7,811.29
001376	BROWN & BROWN METRO, INC	RMC FEE 2ND QTR 2017 - DEMAREST BORO	3,073.92
001376	BROWN & BROWN METRO, INC	RMC FEE 2ND QTR 2017 - DUMONT BORO	9,379.49
			20,264.70
		Total Payments FY 2017	2,279,986.91

TOTAL PAYMENTS ALL FUND YEARS \$ 2,310,884.57