

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MEETING – OCTOBER 19, 2017  
WESTWOOD- 5:30PM**

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

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

**ROLL CALL OF 2017 EXECUTIVE COMMITTEE:**

Paul Hoelscher , Chairman	Borough of Harrington Park	Present
John Birkner	Borough of Westwood	Present
Paul Tomasko	Borough of Alpine	Present
James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present
Robert Shannon	Township of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

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

*Alternate #4 Vacant as of June 2017*

**APPOINTED OFFICIALS PRESENT:**

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

**FUND COMMISSIONERS PRESENT:**

Janet Ridenhour, **Tenafly Fund Commissioner**  
Jonathan DeJoseph, **Hillsdale Alternate Fund Commissioner**

**RISK MANAGEMENT CONSULTANTS PRESENT:**

Michael Boggio, **Chadler Solutions**  
Gail White, **Regional Risk Managers**  
Matt McArow, **GJEM Otterstedt**  
Robert Steinbruch, **Eastern Insurers**  
Brian Eifert, **Eifert French**  
Debra Ginetto, **Burton Agency**

Ray Celentano  
Rich Keating, **Trinity Brokerage**  
Ezio Altamura, **GJEM Otterstedt**  
Dominick Cinelli, **Brown & Brown**  
Gerard Quinn, **Conklin and Kraft Agency**  
Dave Vozza, **The Vozza Agency**  
Art Caughlan, **Nelson-Patterson Agency**  
Frank Covelli, **P.I.A.**  
Stephen Puntasecca, **The Heidt Agency**  
Dan Larsen, **Johl & Company**

**MINUTES:** Open and Closed Minutes of September 21, 2017.

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF SEPTEMBER 21, 2017:**

Moved: Chairman Birkner  
Second: Commissioner Pitofsky  
Roll Call Vote: Unanimous

**CORRESPONDENCE:**

NONE

**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:**

Moved: Chairman Tomasko  
Second: Commissioner Cleary  
Vote: Unanimous

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

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

**COMMITTEE REPORTS:**

**SAFETY & AWARD COMMITTEE: ROBERT SHANNON, CHAIR:** The committee met before the JIF meeting; enclosed in the agenda were the minutes from the September 21, 2017 meeting for information. Copies of the Lost Time Accident Frequency Rate as of August Month end for 2017, 2016 and 2015 were distributed for information. Executive Director said the current fund year is trending very well at 1.73 as compared to the same period for the past two years.

Executive Director announced that David McHale, Safety Director, would be leaving J.A. Montgomery to pursue an opportunity in the private sector. Mr. McHale said it was a difficult decision to make and said it has been his honor to work with the Bergen JIF; Chairman Hoelscher thanked Mr. McHale for his service on behalf of the Board.

**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.

**MANAGEMENT COMMITTEE:** The Management Committee met on October 16<sup>th</sup> to review the proposed 2018 budget, dividend options and finalize the review of Claims Administration positions as part of the 2018-2020 Request for Qualifications (RFQ). Copies of the 2018 proposed budget and dividend were distributed.

Executive Director said the proposed 2018 budget reflects adjustments made to exposures and would change slightly for adoption based on final adjustments to exposure data. Executive Director reviewed the Claims, Premiums, Expenses and POL/EPL Premiums. Budget reflected a total of 16,558,116 or a 1.65% increase over last year.

Executive Director said line 46 Land Use Liability was added to the budget based on working negotiations with QBE, the fund's POL/EPL carrier. MEL Underwriting Manager has successfully worked with QBE, the Fund's EPL/POL carrier, to arrange for QBE to offer members the opportunity to purchase optional excess limits for land use claims. Executive Director said for 2018 the optional limits will be offered on an individual member basis and subject to underwriting. In conjunction, a Land Use Training session specifically geared for planning board members, but also open to others, will be made available in early 2018.

**MOTION TO INTRODUCE THE 2018 BUDGET AND SCHEDULE A PUBLIC HEARING ON MONDAY NOVEMBER 20, 2017 AT 5:30 PM IN THE WESTWOOD MUNICIPAL BUILDING:**

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

**2017 DIVIDEND:** In addition to the budget, the Management Committee also reviewed available dividend options and will be recommending a dividend for release to supplement the EJIF dividend of \$131,824 appearing as a credit in the budget. Enclosed in the agenda was a spreadsheet outlining the amount of surplus available for release, as well as, Resolution 25-17 to authorize the release of dividend.

Executive Director said the Management Committee reviewed available dividend options and is recommending a dividend of \$623,119 to be released out of Closed Years. Executive Director said the recommendation is that the dividend be adjusted against additional assessments due from members who pierced their maximum claims funding level for Fund Year 2013, which was closed and transferred to the RCF as of 6/30/17.

Executive Director said the Board adopted this process last year for the close of Fund Year 2012 and noted that additional assessments would be charged back over a period of three years and applied against the dividend to be issued.

Copies of the dividend were distributed which reflected dividends by member showing the adjustments for Fund Year 2012 (2<sup>nd</sup> of 3<sup>rd</sup> year) and Fund Year 2013 (1<sup>st</sup> of 3<sup>rd</sup> year).

**MOTION TO ADOPT RESOLUTION 25-17 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$623,119 FROM THE CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL:**

Motion:	Commissioner Sciolaro
Second:	Commissioner Hoffmann

**CLAIMS ADMINISTRATORS REQUEST FOR QUALIFICATIONS (RFQ):** Executive Director said the Management Committee previously met on September 8, 2017 to review the RFQs received. Management Committee recommended all incumbent vendors be re-appointed but withheld a decision on all Claims related positions in order to review a bill repricing exercise as part of the Managed Care Provider position.

Executive Director said there were submissions by JIF Claims LLC (Incumbent), Inservco Insurance Services and AmeriHealth Casualty Services for Property & Casualty; for the Workers Compensation/Cost Containment Managed Care there were submissions by Bergen Risk Managers (Incumbent), Inservco Insurance Services and AmeriHealth Casualty Services.

Executive Director said Management Committee met on October 16, 2017 and reviewed a Managed Care Repricing Exercise. Based on the results, Management Committee recommends the Workers Compensation/Cost Containment Managed Care contract be awarded to Bergen Risk Managers and the Property & Casualty be awarded to JIF Claims LLC. Contract appointments will be confirmed at the 2018 January Reorganization meeting.

**SEWER BACKUP CLAIMS:** There were no sewer backup claims paid in the 3<sup>rd</sup> Quarter of 2017; accordingly, there was no action to take.

**RESIDUAL CLAIMS FUND (RCF):** The RCF met on October 18, 2017 at 10:30 a.m. in the Forsgate Country Club as a public hearing to adopt the Amended 2017 Budget and the Proposed 2018 Budget. Enclosed in the agenda was a copy of the introduced 2017 Budget Amendments and the 2018 Proposed Budget from the September meeting for information. Copies of Commissioner Tomasko’s October report were distributed.

**ENVIRONMENTAL JIF (EJIF):** The EJIF met on October 18, 2017 at 10:50 a.m. in the Forsgate Country Club as a public hearing to adopt the Proposed 2018 Budget. Enclosed in the agenda was a copy of the EJIF’s 2018 Proposed Budget from the September meeting for information. Copies of Commissioner Tomasko’s October report were distributed.

**MEL JIF:** The MEL met on October 18, 2017 at 11:15 a.m. in the Forsgate Country Club to introduce the 2018 Budget & Rate Table. Copies of Commissioner Tomasko’s October report were distributed.

**2017 EJIF REGULATORY COMPLIANCE TRAINING:** Enclosed in the agenda was an invitation on an EJIF Regulatory Compliance Training titled: “Keeping up with Changing Regulations” to be offered on four dates in October. Commissioner Tomasko said the 1<sup>st</sup> session in Westwood was well attended by both Fund Commissioners and Risk Managers and was very informative.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

**REPORT:** The Treasurer Cash and Investments as of September 30, 2017 were distributed for information.

**Approving Payments Of October 2017 Vouchers Resolution 26-17**

<b>CLOSED</b>	1,062,187.81
<b>TOTAL 2017</b>	397,299.71
<b>TOTAL</b>	\$1,459,487.52

**Confirmation Of September 2017 Claims Payments/Certification Of Claims Transfers:**

<b>2013</b>	0.00
<b>2014</b>	255,954.83

<b>2015</b>	45,126.67
<b>2016</b>	52,353.50
<b>2017</b>	169,452.44
<b>TOTAL</b>	<b>\$522,887.44</b>

**MOTION TO APPROVE RESOLUTION 26-17 FOR OCTOBER 2017 PAYMENTS AND APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF SEPTEMBER 2017 AS PRESENTED:**

Motion: Commissioner Sciolaro  
 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 8/22/17 to 9/21/17.

Monthly Report Made Part of Minutes.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director's report was included in the agenda for review. Report included September activities, upcoming MSI classes and Safety Director Bulletins that were issued.

Monthly Activity Report Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the September report, which was included in the agenda. Report indicated a savings of 78% for the month and 61% 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, as well as, a report of 3<sup>rd</sup> quarter subrogation recoveries.

Monthly Activity Report Part of Minutes.

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

**MANAGEMENT COMMITTEE:** Commissioner Hoffmann thanked the Management Committee members noting it was representative of Mayors, Administrators and PERMA staff and said the Bergen JIF was well served by their actions and recommendations.

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motioned: Commissioner Sciolaro  
 Second: Commissioner Tomasko  
 Vote: Unanimous

**MEETING ADJOURNED: 6:11PM**

Nancy A. Ghani, Assisting Secretary

For

**JOHN BIRKNER, SECRETARY**

Date Prepared: November 9, 2017

**RESOLUTION NO. 25-17**  
**RESOLUTION OF THE EXECUTIVE COMMITTEE**  
**OF THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
**AUTHORIZING REFUND FROM**  
**CLOSED YEARS ACCOUNT**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

**WHEREAS**, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

**WHEREAS**, the Fund Commissioners have determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

**NOW, THEREFORE, BE IT RESOLVED** by the Fund Commissioners of the Bergen County Municipal Joint Insurance Fund, as follows:

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund which has been completed for not less than twenty-four months. Based upon this requirement, surplus monies in closed fund years are eligible for refunds at the discretion of the FUND, the Department of Insurance and the Department of Community Affairs.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Executive Committee that the following amount can be refunded at this time:

**\$                      Closed Years**

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2016 and Auditor's Report of the Historical Operating Results as of December 31, 2016. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from the Department of Insurance and the Department of Community Affairs. Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND

MOVED BY: \_\_\_\_\_

SECONDED BY: \_\_\_\_\_

**AFFIRMATIVE VOTES:** \_\_\_\_\_

**NEGATIVE VOTES:** \_\_\_\_\_

The foregoing is a true and exact copy of a Resolution adopted at the October 19, 2017 meeting of the Bergen County Municipal Joint Insurance Fund.

\_\_\_\_\_  
CHAIR

\_\_\_\_\_  
SECRETARY

# BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 26-17

OCTOBER 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.

**FY - CLOSED YEAR**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>001470</b>			
001470	MUNICIPAL EXCESS LIABILITY RCF	2017 RCF ASSESSMENT	1,062,187.81
			<b>1,062,187.81</b>
		Total Payments FY Closed Year	1,062,187.81

**FUND YEAR 2017**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>001471</b>			
001471	BERGEN RISK MANAGERS, INC.	COST CONTAINMENT SERVICES - 10/2017	35,225.26
			<b>35,225.26</b>
<b>001472</b>			
001472	BERGEN RISK MANAGERS, INC.	TPA FEE 10/2017	28,614.63
001472	BERGEN RISK MANAGERS, INC.	CLAIMS-FROI REPORTS - 10/2017	1,445.91
			<b>30,060.54</b>
<b>001473</b>			
001473	JIF CLAIMS, L.L.C.	LIABILITY CLAIMS ADMIN - 10/2017	30,497.92
			<b>30,497.92</b>
<b>001474</b>			
001474	J.A. MONTGOMERY RISK CONTROL	PRACTICAL LEADERSHIP STRATEGIES WORKSHOP	572.40
001474	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 10/2017	14,824.19
			<b>15,396.59</b>
<b>001475</b>			
001475	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 09/2017	32.76
001475	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/2017	28,243.33
			<b>28,276.09</b>
<b>001476</b>			
001476	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 10/2017	4,317.00
			<b>4,317.00</b>
<b>001477</b>			
001477	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 10/2017	5,164.06
			<b>5,164.06</b>
<b>001478</b>			
001478	ALAN NEGREANN	TREASURER FEE 09/2017	2,377.00
			<b>2,377.00</b>
<b>001479</b>			
001479	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 10/2017	1,435.84
			<b>1,435.84</b>
<b>001480</b>			
001480	THE MARKET BASKET CO., INC.	BREAKFAST PACKAGE - 10/4/2017	218.09
			<b>218.09</b>
<b>001481</b>			



001481	NEWTECH SERVICES, INC.	MONTHLY WEBSITE MAINTENANCE/HOSTNG 10/17	75.00
			<b>75.00</b>
<b>001482</b>			
001482	EIFERT, FRENCH & CO., INC.	RMC FEE 4TH QTR 2017 - TENAFLY	11,159.68
001482	EIFERT, FRENCH & CO., INC.	RMC FEE 4TH QTR 2017 - RIVER VALE	5,644.32
001482	EIFERT, FRENCH & CO., INC.	RMC FEE 4TH QTR 2017 - ALPINE	2,066.92
001482	EIFERT, FRENCH & CO., INC.	RMC FEE 4TH QTR 2017 - HARRINGTON PARK	3,177.20
			<b>22,048.12</b>
<b>001483</b>			
001483	ALLSTATE INFORMATION MANAGEMNT	ACCT: 408 - ACT & STOR - 8/31/2017	67.44
			<b>67.44</b>
<b>001484</b>			
001484	CONKLIN & KRAFT AGENCY	RMC FEE 4TH QTR 2017 - LEONIA BORO	3,709.50
001484	CONKLIN & KRAFT AGENCY	RMC FEE 4TH QTR 2017 - ORADELL BORO	5,599.84
			<b>9,309.34</b>
<b>001485</b>			
001485	RAYMOND A. CELENTANO	RMC FEE 4TH QTR 2017 - WALDWICK	5,738.05
			<b>5,738.05</b>
<b>001486</b>			
001486	VIC FADINI	RMC FEE 4TH QTR 2017 - WASHINGTON TWP	5,346.32
001486	VIC FADINI	RMC FEE 4TH QTR 2017 - NORWOOD	3,236.51
			<b>8,582.83</b>
<b>001487</b>			
001487	GJEM INSURANCE AGENCY, INC.	RMC FEE 4TH QTR 2017 - RIVER EDGE BORO	6,048.89
001487	GJEM INSURANCE AGENCY, INC.	RMC FEE 4TH QTR 2017 - BERGENFIELD BORO	13,986.87
			<b>20,035.76</b>
<b>001488</b>			
001488	OTTERSTEDT INS AGENCY, INC.	RMC FEE 4TH QTR 2017 - NORTHVALE	3,864.16
			<b>3,864.16</b>
<b>001489</b>			
001489	REGIONAL RISK MANAGERS, LLC	RMC FEE 4TH QTR 2017 - OLD TAPPAN BORO	3,545.71
			<b>3,545.71</b>
<b>001490</b>			
001490	TRINITY BROKERAGE INC.	RMC FEE 4TH QTR 2017 - CLOSTER	5,578.36
			<b>5,578.36</b>
<b>001491</b>			
001491	CHADLER SOLUTIONS	RMC FEE 4TH QTR 2017 - ALLENDALE BORO	4,849.23
			<b>4,849.23</b>
<b>001492</b>			
001492	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 4TH QTR 2017 - WOODCLIFF LAKE	4,581.21
001492	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 4TH QTR 2017 - SADDLE RIVER BORO	2,728.90
001492	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 4TH QTR 2017 - FAIR LAWN BORO	10,142.27
001492	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 4TH QTR 2017 - MONTVALE BORO	5,465.43
001492	PROFESSIONAL INSURANCE ASSOC.	RMC FEE 4TH QTR 2017 - RAMSEY BORO	10,015.35
			<b>32,933.16</b>
<b>001493</b>			
001493	STEPHEN P. PUNTA SECCA CPCU,AAI	RMC FEE 4TH QTR 2017 - MIDLAND PARK	3,756.78
			<b>3,756.78</b>
<b>001494</b>			
001494	PIA McCARTHY FORDE	RMC FEE 4TH QTR 2017 - MAHWAH TWP	14,185.41
001494	PIA McCARTHY FORDE	RMC FEE 4TH QTR 2017 - CRESSKILL BORO	6,687.19
001494	PIA McCARTHY FORDE	RMC FEE 4TH QTR 2017 - FRANKLIN LAKES	5,933.84
			<b>26,806.44</b>
<b>001495</b>			
001495	EASTERN INSURORS, LLC.	RMC FEE 4TH QTR 2017 - WYCKOFF TWP	6,883.64
001495	EASTERN INSURORS, LLC.	RMC FEE 4TH QTR 2017 - HO-HO-KUS BORO	4,373.86

			<b>11,257.50</b>
<b>001496</b>			
001496	NELSON PATTERSON AGENCY, INC.	RMC FEE 4TH QTR 2017 - UPPER SADDLE RVR	4,941.02
001496	NELSON PATTERSON AGENCY, INC.	RMC FEE 4TH QTR 2017 - LEONIA BORO	3,709.49
001496	NELSON PATTERSON AGENCY, INC.	RMC FEE 4TH QTR 2017 - NEW MILFORD	9,909.15
			<b>18,559.66</b>
<b>001497</b>			
001497	BURTON AGENCY, INC.	RMC FEE 4TH QTR 2017 - WESTWOOD	7,545.95
001497	BURTON AGENCY, INC.	RMC FEE 4TH QTR 2017 - GLEN ROCK	7,768.45
001497	BURTON AGENCY, INC.	RMC FEE 4TH QTR 2017 - HILLSDALE	5,896.76
			<b>21,211.16</b>
<b>001498</b>			
001498	THE VOZZA AGENCY	RMC FEE 4TH QTR 2017 - PARK RIDGE	7,036.81
001498	THE VOZZA AGENCY	RMC FEE 4TH QTR 2017 - EMERSON	2,895.14
			<b>9,931.95</b>
<b>001499</b>			
001499	JOHL & CO.,INC	RMC FEE 4TH QTR 2017 - HAWORTH BORO	3,317.07
001499	JOHL & CO.,INC	RMC FEE 4TH QTR 2017 - EMERSON BORO	2,895.14
			<b>6,212.21</b>
<b>001500</b>			
001500	BROWN & BROWN METRO, INC	RMC FEE 4TH QTR 2017 - RIDGEWOOD VILLAGE	9,703.76
001500	BROWN & BROWN METRO, INC	RMC FEE 4TH QTR 2017 - OAKLAND BORO	7,811.29
001500	BROWN & BROWN METRO, INC	RMC FEE 4TH QTR 2017 - DEMAREST BORO	3,073.92
001500	BROWN & BROWN METRO, INC	RMC FEE 4TH QTR 2017 - DUMONT BORO	9,379.49
			<b>29,968.46</b>
		Total Payments FY 2017	397,299.71

**TOTAL PAYMENTS ALL FUND YEARS \$ 1,459,487.52**