

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MEETING – NOVEMBER 23, 2020 – 5:30PM  
VIA TELECONFERENCE**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

Paul Hoelscher, Chairman	Borough of Harrington Park	Present
Paul Tomasko, Secretary	Borough of Alpine	Present
Robert Shannon	Township of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present
Ted Preusch	Borough of Upper Saddle River	Present
Lenora Benjamin	Borough of Glen Rock	Present
Dianne Didio	Borough of Oradell	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present
Quentin Wiest	Township of Mahwah	Present
Tomas Padilla	Borough of Woodcliff Lake	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>David N. Grubb, Nancy A. Ghani, Brandon Tracy, Jennifer Conicella</b>
Attorney	Huntington Bailey LLP <b>Russ Huntington, Esq.</b>
Liability Claims Service	JIF Claims, L.L.C. <b>Dawn Mulligan</b>
Workers Compensation Claim Service & Managed Care	Bergen Risk Managers <b>Kathleen McGuire, Rose Bozzone, Jason Cosimano</b>
Treasurer	<b>Matthew Laracy</b>
Safety Director	J.A. Montgomery <b>Brian Maitland, Kenneth Schulz, John Schwartz</b>
Actuary	The Actuarial Advantage, Inc. <b>Kyle Mrotek</b>

**PRESENT:**

Lynnaire Vanderlinden, **Tenafly Fund Commissioner**  
Kevin Crossley, **Ho-Ho-Kus Fund Commissioner**  
Ron Kistner, **Allendale Fund Commissioner**  
Anna Haverilla, **Old Tappan Fund Commissioner**  
Guy Carnazza, **Old Tappan Alternate Fund Commissioner**  
Thomas Donch, **Franklin Lake Fund Commissioner**  
Melina Tineo, **Borough of Leonia**

Ezio Altamura, **GJEM Otterstedt Agency**  
Matthew McArow Sr. – **GJEM Otterstedt Agency**  
Matthew McArow Jr – **GJEM Otterstedt Agency**  
Brian Eifert, **Eifert French & Company**  
Arthur Caughlan, **Nelson-Patterson Agency**  
Dan Larsen, **Johl & Company**  
Stephen Puntasecca, **The Height Agency**  
Dominick Cinelli, **Brown & Brown**  
Linda D’Alessio, **Eifert French & Company**  
John Zisa, **Scirrocco Group**  
David Vozza, **The Vozza Agency**  
Gerard Quinn, **Conklin and Kraft Agency**  
Robert Steinbruch, **Eastern Insurers**  
Shakirah Sanford, **Brown & Brown**  
Frank Covelli, **P.I.A. Agency**  
Sharon Fallon, **P.I.A.**

**MINUTES:** Open and Closed Minutes of October 15, 2020.

**MOTION TO APPROVE OPEN AND CLOSED MINUTES FROM OCTOBER 15, 2020:**

Moved:	Commissioner Tomasko
Second:	Commissioner Cleary
Roll Call Vote:	Unanimous

**CORRESPONDENCE:**

NONE

**EXECUTIVE DIRECTOR:**

Executive Director said the action items will be voted on as a consent Agenda at the end of the meeting. The Executive Committee agreed.

**CLAIMS REVIEW:** A meeting was held at 4:30PM on November 23, 2020 to review the Payment Authority Requests (PARs) in advance of this meeting.

**MOTION TO ACCEPT THE PAYMENT AUTHORITY REQUESTS (PARS) AS PRESENTED**

Moved:	Commissioner Sciolaro
Second:	Commissioner Didio

**COMMITTEE REPORTS:**

**MANAGEMENT COMMITTEE – ROBERT SHANNON, CHAIR:** The Committee met via Zoom on October 28<sup>th</sup> to conduct interviews for the Claims Administration and Managed Care responses. Management Committee Chairman Robert Shannon Jr. thanked the voting members of the Committee, Risk Managers and PERMA for their work to conduct a thorough and fair selection process.

Committee Chairman Shannon reported the committee recommends the incumbent services providers for all positions for the upcoming contract period; formal action via an appointment resolution will be taken at January 2021-reorganization meeting. Chairman Hoelscher and Commissioner Preusch commended Mr. Shannon for his leadership and handling of the entire process.

**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 September 30, 2020 and noted the Fund's statutory surplus is \$5 million. Executive Director reviewed the Loss Ratio, which was significantly lower than last year's Loss ratio noting this was due to the significant slowdown in operations caused by the pandemic.

**2021 BUDGET:** Last month, the 2021 proposed budget was introduced. All members were mailed a notice of the public hearing and the budget was published in the designated newspaper. Included in the agenda was a proposed budget totaling \$17,179,416, which represents a 0% increase and reflects updates in exposure data. Copies of the draft assessments were distributed prior to the meeting.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2021 BUDGET.**

Moved: Commissioner Pitofsky  
Second: Commissioner Cleary

**DISCUSSION OF BUDGET & ASSESSMENTS.**

None

**MOTION TO CLOSE THE PUBLIC HEARING.**

Moved: Commissioner Shannon  
Second: Commissioner Pitofsky

**MOTION TO ADOPT 2021 BUDGET AND CERTIFY THE ASSESSMENTS**

Moved: Commissioner Shannon  
Second: Commissioner Pitofsky  
Roll Call Vote: 11 Ayes – 0 Nays

**2020 DIVIDEND:** Last month, the Fund Commissioners approved the release of \$250,000 from Open Year 2016 and \$350,000 from the Closed Years Account for a total of \$600,000 and a filing with the State was made on 10/26/2020.

**REMOTE PUBLIC MEETINGS:** The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding public comment process when holding remote public meetings during a declared emergency. Executive Director said included in the agenda was a resolution submitted by the Fund Attorney for the Fund to adopt protocols for public access for remote meetings.

**MOTION TO ADOPT RESOLUTION 37-20 ADOPTING A PROCEDURE GOVERNING PUBLIC COMMENT PROCESS DURING A REMOTE MEETING.**

Moved: Commissioner Pitofsky  
Second: Commissioner Cleary

**POLICE ACCREDITATION – MIDLAND PARK:** Executive Director said the Fund office received notification that the Borough of Midland Park has met the necessary requirements to be certified for Police Accreditation effective June 13, 2019. In accordance with the tiered rating system adopted in 1997, a 5% auto and general liability credit is due to the Borough in the amount of \$2,356.

**MOTION TO CERTIFY A 2020 ASSESSMENT REDUCTION FOR THE BOROUGH OF MIDLAND PARK IN THE AMOUNT OF \$2,356.**

Moved: Commissioner Tomasko  
Second: Commissioner Cleary

**RESIDUAL CLAIMS FUND (RCF) REPORT:** The RCF met on October 21, 2020 as a public hearing via Zoom to adopt their 2021 budget; included in the agenda was a copy of Commissioner Tomasko's report. RCF Board voted to accept the transfer of Fund Year 2016 outstanding liabilities of local member JIFs, valued as of December 31, 2020.

**MOTION TO ADOPT RESOLUTION 38-20 AUTHORIZING THE TRANSFER OF FUND YEAR 2016 VALUED AS OF DECEMBER 31, 2020.**

Moved: Commissioner Pitofsky  
Second: Commissioner Cleary

The 2021 Reorganization meeting of the RCF is scheduled for January 6, 2021 at 10:30AM. The Fund should elect its 2021 representative to the Residual Claims Fund to serve in time for the January reorganization meeting.

**MOTION TO ELECT COMMISSIONER PAUL TOMASKO AS THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2021 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND.**

Moved: Commissioner Sciolaro  
Second: Commissioner Cleary  
Vote: Unanimous

**EJIF REPORT:** The EJIF met on October 21, 2020 as a public hearing via Zoom to adopt their 2021 budget; included in the agenda was a copy of Commissioner Tomasko's report. The EJIF was scheduled to meet on November 18, 2020 at 12PM via Zoom. *The report from this meeting will be included in the next agenda.*

The 2021 Reorganization meeting of the EJIF is scheduled for January 6, 2021 at 10:50AM. The Fund should elect its 2021 representative to the EJIF to serve in time for the January reorganization meeting.

**MOTION TO ELECT COMMISSIONER PAUL TOMAKSO AS THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2021 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND.**

Moved: Commissioner Sciolaro  
Second: Commissioner Cleary  
Vote: Unanimous

**MEL REPORT:** The MEL met on October 21, 2020 via Zoom; included in the agenda was a copy of Commissioner Tomasko's report. The MEL was scheduled to meet on November 18, 2020 at 12:30PM via Zoom. *The report from this meeting will be included in the next agenda.*

The 2021 Reorganization meeting of the MEL is scheduled for January 6, 2021 at 11:15AM. The Fund should elect its 2021 representative to the MEL to serve in time for the January reorganization meeting.

**MOTION TO ELECT COMMISSIONER PAUL TOMASKO AS THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2021 REPRESENTATIVE TO THE MUNICIPAL EXCESS JOINT INSURANCE FUND.**

Moved: Commissioner Sciolaro  
Second: Commissioner Cleary  
Vote: Unanimous

Commissioner Tomasko nominated Commissioner Sciolaro as the 2021 alternate representative to the RCF, EJIF, and MEL.

**MOTION TO ELECT COMMISSIONER DON SCIOLARO AS THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2021 REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND,**

**ENVIRONMENTAL JOINT INSURANCE FUND, AND MUNICIPAL EXCESS JOINT INSURANCE FUND.**

Moved: Commissioner Tomasko  
Second: Chairman Hoelscher  
Vote: Unanimous

**MOODY’S INVESTOR SERVICE REPORT:** Executive Director said Moody’s recently asked to do an article on MEL JIF’s with primary focus on their respective cyber risk control program. However, after several discussions the article was broadened to touch on other benefits derived from membership in the MEL. Included in the agenda was a copy of the recently published article.

**JANUARY REORGANIZATION MEETING:** Annually, the JIF sets the meeting schedule for the current year including the Reorganization meeting for the following year. The 2021 Reorganization is scheduled for Thursday January 21, 2021 at 5:30PM.

Reorganization has historically been held as a dinner meeting at Season’s in Washington Twp. to obtain a quorum of at least sixteen (16) Fund Commissioners; past attendance has been around 100-115 persons. Executive Director recommended to conduct the 2021 Reorganization meeting via Zoom audio/video. The fund office will distribute advance notice to all Fund Commissioners to confirm attendance to ensure a quorum is met.

In addition, the Fund is not scheduled to meet in December it would be appropriate to authorize the Treasurer to process contracted expenses.

**MOTION TO AUTHORIZE THE TREASURER TO PROCESS CONTRACTED EXPENSES DURING THE MONTH OF DECEMBER.**

Moved: Commissioner Pitofsky  
Second: Commissioner Cleary

**INFORMATIONAL**

**2021 ASSESSMENTS:** Executive Director said the 2021 certified assessments will be mailed via certified mail on/about December 15<sup>th</sup> to each Bergen JIF member; a copy will be emailed to each Fund Commissioner & Risk Manager.

**EMPLOYMENT PRACTICES PROGRAM:** A webinar was held on October 29<sup>th</sup> to provide guidance to members’ counsel and administrators on the new Personnel Manual and Employee Handbook. Included in the agenda was a copy of that notice; the memorandum summarizes the various training elements of the Employment Practices Compliance Program. Complete details on the EPL program can be found on the MEL website [www.njmel.org](http://www.njmel.org).

**CYBER SECURITY CHALLENGES AND COVID 19:** Included in the agenda was a copy of article published in the League of Municipalities Magazine, written by Ed Cooney, MEL’s Underwriting Manager and Michael Geraghty, CISO for the State of New Jersey and Director of NJCCIC.

**CYBER TASK FORCE:** Executive Director said the MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program and is expecting to complete it soon.

**2020/2021 ELECTED OFFICIALS SEMINAR:** The MEL’s Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference and will be added to the MEL Safety

Institute following the conference. Once uploaded to the MEL Safety Institute a notice with instructions on how to access will be distributed. Executive Director said members have until June 1, 2021 to receive the \$250 credit.

**NJSEM WEBSITE:** The New Jersey Sustainable Energy Joint Meeting (SEM) recently launched their updated website. A copy of the announcement was included in the agenda packet.

**SHARED AGGREGATE EXCESS LIABILITY:** As a reminder, this Fund approved the option for members to purchase additional excess limits of \$10m excess \$20m on a shared aggregate basis. Members wishing to secure additional limits may contact the Fund office for quotes based on effective date requested to bind coverage and after confirmation from Ed Cooney, the MEL Underwriting Manager.

**COVID-19 CLAIMS:** Executive Director said the budgets are predicated on the assumption the Workers Compensation policy will in fact cap the Fund’s Covid-19 losses at \$2 million statewide. The Fund Office has not received confirmation of the final resolution, but the MEL has more than enough resources to handle any Covid-19 claims that are not covered.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

**REPORT:**

Included in the agenda was the November Bills List, Resolution 39-20, and the Treasurer’s Report for month ending October 31<sup>st</sup> reflecting the October Bills List, Claims Payments and Cash Position, as well as, Assessment Status by member. Also included were the October Summary of Cash Transactions reports and the Investment Reports.

**Approving Payments of November 2020 Vouchers Resolution 39-20:**

<b>2019</b>	\$55.45
<b>2020</b>	\$161,806.98
<b>TOTAL</b>	\$161,862.43

**Confirmation Of October 2020 Claims Payments/Certification Of Claims Transfers:**

<b>2016</b>	\$6,508.12
<b>2017</b>	\$57,102.02
<b>2018</b>	\$32,111.04
<b>2019</b>	\$109,438.45
<b>2020</b>	\$267,179.16
<b>TOTAL</b>	<b>\$472,338.79</b>

**MOTION TO APPROVE RESOLUTION 39-20 VOUCHER LIST FOR NOVEMBER 2020 AND TREASURER’S REPORTS AS PRESENTED:**

Moved: Commissioner Pitofsky

Second: Commissioner Padilla

Treasurer's Reports Made Part of Minutes.

**FUND ATTORNEY:**

**REPORT:** Fund Attorney congratulated the Executive Director on the Risk Management reference manual, which discusses the Joint Insurance Funds and their operations in detail. Fund Attorney also introduced an updated Notice of Tort claim form, which was included in the agenda. Mr. Huntington Esq. requested each member to adopted the updated form at their reorganization meetings this coming January. The form will assist in obtaining early dismissals of matters in the appropriate circumstances.

**UNDERWRITING MANAGER:**

**LIST OF CERTIFICATES ISSUED:** Included, as part of the report was a List of Certificates issued for the period of 8/22/2020 to 9/22/2020.

**CYBER COMPLIANCE REPORT:** Included in the agenda was a Cyber Compliance report as of August 31<sup>st</sup>. In order to meet compliance with Tier 1 or Tier 2, all questions must be “Yes”. If any questions are answered “No” or are blank, this is grounds for being Incomplete. Also, Tier 2 cannot be in compliance without Tier 1 being in compliance. If any members believe any questions that are blank or answered “No” should be granted an exception, the member must submit the details as to why the exception should be granted in the Additional Comments section.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director’s report was included in the agenda for review; report included October activities, copies of distributed Safety Director Bulletins, and a snapshot of the MEL Media library usage. Also included in the agenda was the November and December webinar schedule.

Monthly Activity Report Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the November 2020 report, which was included in the agenda; November report indicated a saving of 65% for the month and 63% since inception. Ms. McGuire thanked the Management Committee for appointing Bergen Risk Managers for another contract period.

Monthly Activity Report Part of Minutes.

**CLAIMS:**

**REPORT:** Included in the agenda was a report on caselaw pertaining to Public Entities.

Monthly Activity Report Part of Minutes.

**OLD BUSINESS:**

Commissioner Shannon thanked, on behalf of the Management Committee and Member Municipalities, PERMA and professional service for working to provide a 2021 Budget with a 0% increase.

Commissioner Shannon also reported on the committee charged with developing a Fire Service Initiative in conjunction with the South Bergen JIF. The committee aims to provide a recommendation on developing reasonable and rational firefighting protocols in the coming year. Commissioner Shannon specifically thanked Ken Shultz, Brian Maitland, Steve Sacco, Chuck Cuccia, Brian Eifert, and Frank Covelli.

Executive Director said the challenges faced this year demonstrates the strength of what the individuals involved in the Fund over the past 35 years have worked to create. Executive Director extended his personal thanks, and said it has been an honor and privilege to work with the professionals, and fund commissioners who are a part of this organization.

**NEW BUSINESS:**

Commissioner Tomasko said the MEL’s Annual Elected Officials Seminar was informative. Commissioner Tomasko asked the current Executive Committee members to notify Ms. Nancy Ghani and himself if they are unable to serve in 2021 prior to the reorganization meeting.

**MOTION TO ADOPT THE CONSENT AGENDA:**

Motion:	Commissioner Tomasko
Second:	Commissioner Sciolaro
Roll Call Vote:	10 Ayes – 0 Nays (Commissioner Pitofsky had technical issues and audio was not operational.)

**PUBLIC COMMENT:**

Mr. Ezio Altamura complimented the presentations conducted by the Executive Director and the Underwriting Manager during the virtual league of municipalities. Mr. Altamura also echoed the Fund Attorney's words on the Risk Management reference manual..

**MOTION TO ADJOURN:**

Motion:	Commissioner Tomasko
Second:	Commissioner Cleary
Vote:	Unanimous

**MEETING ADJOURNED: 6:05PM**

Brandon Tracy, Assisting Secretary

For

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**Paul Tomasko, SECRETARY**



**Resolution 37 – 20**

**Resolution of the Bergen County Municipal Joint Insurance Fund  
Adopting A Procedure Governing Public Comment Process During A Remote Meeting**

**BE IT RESOLVED** that the Bergen County Municipal Joint Insurance Fund (hereinafter the Fund), in accordance with Local Finance Notice 2020-21 and N.J.A.C 5:39-1 et seq., hereby adopts the following procedure governing the public comment process during a remote meeting, which process shall supplement the By Laws:

1. The Fund shall hold remote public meetings via an electronic communication platform, such as Zoom, that includes a telephonic-only attendance option. Meeting access information shall be advertised on the Fund’s website public meeting notices page, viewable from the home page at [www.bcjif.org](http://www.bcjif.org).
2. The public shall be muted during the meeting, except as outlined below during the Public Forum portion(s) of the meeting, in order to limit disruptions and background noise.
3. Public comments, if any, may be submitted by 3:00 P.M. on the date of the meeting either through written letter or email to [nancyg@permainc.com](mailto:nancyg@permainc.com). All written comments shall be read during the Public Forum portion of the meeting and shall be subject to the same time limitations for public speaking as outlined in the \_\_\_\_\_. Duplicative comments shall be noted for the record and summarized.
4. Public comments may be made during the Public Forum portion(s) of the meeting as follows:
  - a) Once the Fund Chair has opened the floor to the public, the meeting host, shall advise the public attending by video to either utilize the ‘raise hand’ feature of the software program or physically waive their hand to indicate a desire to be heard. The meeting host shall choose a speaker by unmuting them and advising they have the privilege of the floor.
  - b) The speaker shall state his/her name and address for the record. All comments shall be addressed to the Chair of the meeting. Speakers are urged to be concise, and speak clearly. This is a public comment period so questions, unless the answer is simple and straightforward, will be referred to the Executive Director for follow up as needed.
  - c) If a member of the public becomes disruptive during a Public Forum, the meeting host shall mute the disruptive person and warn that continued disruption may result in their being prevented from speaking or removed from the remote public meeting. Disruptive conduct includes sustained inappropriate behaviors such as, but not necessarily limited to, shouting, interruption, and use of profanity.
  - d) A member of the public who continues to act in a disruptive manner after receive an initial warning may be muted while other members of the public are allowed to proceed with their public comments. If time permits, the disruptive individual shall be allowed to speak after all other members of the public have been given the opportunity to speak. Should that person remain disruptive, the individual may be muted or removed from the remote public meeting.

Attest:

\_\_\_\_\_  
**Chairperson**

\_\_\_\_\_  
**Secretary**

**Resolution 38-20**

**RESOLUTION OF THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
TO TRANSFER TO  
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

**WHEREAS**, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

**WHEREAS**, the Board of Fund Commissioners of the **Bergen County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

**NOW, THEREFORE, BE IT RESOLVED** that the Board of Fund Commissioners of the **Bergen County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2016	WC/GL/AL & PROPERTY	Varies

**BE IT FURTHER RESOLVED** that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/20

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest:

\_\_\_\_\_  
Chairperson

\_\_\_\_\_  
Secretary

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST**

Resolution No. 39 - 20

NOVEMBER 2020

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 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003000			
003000	LERCH, VINCI & HIGGINS, LLP	YR END AUDIT OUT OF POCKET 12/19	55.45
			<b>55.45</b>
		<b>Total Payments FY 2019</b>	<b>55.45</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003001			
003001	BERGEN RISK MANAGERS, INC.	MANAGED CARE 11/20	33,857.39
003001	BERGEN RISK MANAGERS, INC.	FROI 11/20	1,362.49
			<b>35,219.88</b>
003002			
003002	BERGEN RISK MANAGERS, INC.	TPA 11/20	29,186.69
			<b>29,186.69</b>
003003			
003003	JIF CLAIMS, L.L.C.	LIABILITY 11/20	32,364.67
			<b>32,364.67</b>
003004			
003004	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 11/20	17,032.08
			<b>17,032.08</b>
003005			
003005	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/20	132.60
003005	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/20	33,813.07
			<b>33,945.67</b>
003006			
003006	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/20	4,581.67
			<b>4,581.67</b>
003007			
003007	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 11/20	5,480.08
			<b>5,480.08</b>

003008			
003008	LARACY ASSOCIATES LLC	TREASURER FEE 11/20	1,541.67
			<b>1,541.67</b>
003009			
003009	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 1/20	1,524.00
			<b>1,524.00</b>
003010			
003010	NEWTECH SERVICES, INC.	WEBS MAINT 11/20	75.00
			<b>75.00</b>
003011			
003011	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - AD - 9.30.20	84.79
			<b>84.79</b>
003012			
003012	CONNELL CONSULTING LLC	POLICE SUPERVISOR TRAINING 10/20	700.00
			<b>700.00</b>
003013			
003013	NORTH JERSEY MEDIA GROUP	ACCT: 398574 - AD - 10.24.20	35.63
003013	NORTH JERSEY MEDIA GROUP	ACCT:398574 - AD - 10.7.20	23.75
003013	NORTH JERSEY MEDIA GROUP	ACCT:398574 - AD - 10.7.20	11.40
			<b>70.78</b>
		<b>Total Payments FY 2020</b>	<b>161,806.98</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>161,862.43</b>