

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MEETING – APRIL 16, 2020  
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
Diane 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, Joseph Hrubash, Nancy A. Ghani, Brandon Tracy</b>
Attorney	Huntington Bailey LLP <b>Russ Huntington, Esq., Bill Bailey, 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 Cosimano, Rose Bozzone Jason Cosimano</b>
Treasurer	<b>Matthew Laracy</b>
Safety Director	J.A. Montgomery <b>Brian Maitland, Ken Schulz</b>
Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>

**PRESENT:**

Lynn Vanderlinden, **Tenafly Fund Commissioner**  
Brian Eifert, **Eifert French**  
Ezio Altamura, **GJEM Otterstedt**  
Dominick Cinelli, **Brown & Brown**  
Dan Larsen, **Johl & Company**  
Frank Covelli, **P.I.A.**  
Stephen Puntasecca, **The Height Agency**  
Linda D'Alessio, **Eifert French**

Dave Vozza, **The Vozza Agency**  
Jack Zisa, **Scirocco Group**  
Robert Steinbruch, **Eastern Insurers**

**MINUTES:** Open and Closed Minutes of March 19, 2020.

**MOTION TO APPROVE OPEN AND CLOSED MINUTES FROM MARCH 19, 2020:**

Moved:	Commissioner Pitofsky
Second:	Commissioner Preusch
Roll:	Unanimous

**CORRESPONDENCE:**

NONE

**APPROVAL OF PAYMENT AUTHORITY REQUESTS:** Executive Committee met at 4:30PM prior to tonight's meeting review and discuss claims as presented by the Claims Administrators.

**MOTION TO APPROVE THE PAYMENT AUTHORITY REQUESTS AS PRESENTED:**

Moved:	Commissioner Pitofsky
Second:	Commissioner Cleary
Roll:	Unanimous

**COMMITTEE REPORTS:**

**SAFETY & AWARD COMMITTEE - ROBERT SHANNON, CHAIR:** Committee Chair Shannon said the Executive Safety Committee has cancelled their meetings until they are able to meet in-person. Members are encouraged to submit Safety Incentive Program activities to the best of their ability and are encouraged to use the available online training resources of the MEL Safety Institute.

**MANAGEMENT COMMITTEE - ROBERT SHANNON, CHAIR:** A meeting of this committee will be scheduled in May to discuss the procurement process for the Professional Service Agreements. With the exception of Treasurer, all Professional agreements are set to expire at year-end.

**COVERAGE COMMITTEE – PAUL TOMASKO, CHAIR:** The MEL's Coverage Committee approved the rewrite of the JIF Crime Policy in order to clarify coverage language, as well as, recommended several endorsements be added to the JIF's Crime and Casualty Documents. Included in the agenda for information was the JIF Crime Policy rewrite and the endorsements. Committee Chair Tomasko said the Coverage Committee met via teleconference on April 13, 2020 and the Underwriting Manager provided an overview of the changes to the Crime and Casualty documents; recommendation is to accept the policy changes as presented.

**MOTION TO ACCEPT THE RECOMMENDATIONS OF THE JIF COVERAGE COMMITTEE:**

Motion:	Commissioner Tomasko
Second:	Commissioner Sciolaro
Vote:	11 Ayes – 0 Nays

**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 said the Financial Fast was not available for the month and would be distributed in the next available agenda. Executive Director referred to the other tracking reports as of February 29<sup>th</sup> and said the numbers were green to indicate any trends, but noted the Fund is in a stable financial position.

**COVID-19:** Enclosed in the agenda were copies of two MEL notices distributed to members advising on a MEL special committee formed to resolve matters related to coronavirus, workers' compensation claims related to coronavirus and member municipal bond issuance. Executive Director said the MEL's Safety Director has been posting informative materials and links concerning COVID-19 to the MEL webpage [www.njmcl.org](http://www.njmcl.org).

Executive Director said there are approximately 600 report only COVID-19 related claims in the MEL system and said the MEL continues to closely monitor COVID-19 claim activity.

**MEL, RCF, EJIF MARCH 27, 2020 MEETINGS:** Executive Director said due to the current public health emergency, the MEL decided to forego the annual reporting of MEL sub-committees; however, each fund held their respective meetings via teleconference. Enclosed in the agenda were copies of Commissioner Tomakso's reports of the meetings.

**MEL'S JOINT CASH MANAGEMENT INVESTMENT (JCMI) PROGRAM:** Executive Director reported in 2019, the MEL Board of Fund Commissioners authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the Municipal Excess Liability Fund Joint Cash Management Program. At its March 27<sup>th</sup> meeting, the MEL Board of Fund Commissioners adopted a resolution awarding Clearbrook as the Asset Manager, Bank of New York as Custodian & Accounting and NW Financial as the Financial Advisor.

Executive Director said the Residual Claims Fund and the Environmental Joint Insurance Fund executed agreements to participate at their March 27<sup>th</sup> meetings. At this time, the JCMI is also extending invitations to local affiliated Joint Insurance Funds.

Executive Director said this effort by the MEL, RCF and EJIF is well timed as the current municipal market for buying bonds has become volatile. Executive Director said the JCMI has already purchased four (4) bonds to date and will prioritize other investments in local bond issuances to support MEL members. Fund Treasurer recommended this Fund participate in the JCMI, which not only allows the purchase of bonds, but also permits co-mingling of funds and longer investment terms based on shared liquidity.

Enclosed in the agenda was Resolution 21-20 to participate in the JCMI and separately attached was the Application along with the JCMI Bylaws, JCMI Overview and Q&A. At the JIF's reorganization meeting, the Fund extended its contract with Wilmington Trust as Asset Manager on a month-to-month basis. Executive Director said if the JIF decides to join the JCMI, the first step would be to issue a 30-day notice to Wilmington Trust.

**MOTION TO ADOPT RESOLUTION 21-20 TO AUTHORIZE BERGEN JIF'S PARTICIPATION IN THE MUNICIPAL EXCESS LIABILITY FUND JOINT CASH MANAGEMENT AND INVESTMENT PROGRAM (JCMI):**

Motion:	Commissioner Sciolaro
Second:	Commissioner Preusch
Vote:	11 Ayes – 0 Nays

**SEWER BACKUP CLAIMS 1ST QUARTER 2020:** Enclosed in the agenda was a listing of sewer backup claims for the period of January 1, 2020 through March 31, 2020. Also enclosed was Resolution 22-20 authorizing the assessments related to these claims

**MOTION TO ADOPT RESOLUTION 22-20 CERTIFYING ADDITIONAL ASSESSMENT FOR SEWER BACK-UP BILLINGS FOR THE PERIOD OF JANUARY 1, 2020 THROUGH MARCH 31, 2020:**

Motion:	Commissioner Pitofsky
Second:	Commissioner Cleary
Vote:	11 Ayes – 0 Nays

**BERGEN JIF LOCKBOX:** Please be advised a lock box has been secured for quarterly assessment payments effective 4/1/2020. Payments should be sent to:

**Bergen County Municipal JIF  
PO Box 11474  
Newark, NJ 07101-4474**

As a reminder, the JIF issues one copy of the assessment bill and quarterly payment schedule due dates are as follows:

1<sup>st</sup> installment – January 31<sup>st</sup>

2<sup>nd</sup> installment – April 30<sup>th</sup>

3<sup>rd</sup> installment – July 31<sup>st</sup>

4<sup>th</sup> installment – January 31<sup>st</sup> of following year; will be reflected on new year statement

**MEL, MRHIF AND NJCE EDUCATIONAL SEMINAR:** This annual seminar originally scheduled for May 1<sup>st</sup> has been cancelled and will be rescheduled for a date later in the year.

**ONLINE ELECTED OFFICIALS TRAINING:** Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected official completing the course by May 1<sup>st</sup>. This year’s elected officials training program will focus on Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation. Enclosed in the agenda were instructions on how to access the course online.

**EPL COMPLIANCE PROGRAM:** Attached in the agenda was a memorandum outlining this year’s Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual/handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021. Executive Director said draft documents have been submitted to the MEL Model Sub-committee who will be meeting to review shortly; once reviewed and approved a notice will be distributed for members to access the model policies on the MEL website.

**EMPLOYEES AND VOLUNTEERS PROTECTING CHILDREN TRAINING:** The MEL developed a new training program on protecting children which is already on the Learning Management System. Enclosed in the agenda were the directions to take the course. In addition, materials can be found on the MEL webpage for Protecting Our Children which includes this training, model documents and resource guide.

**POWER OF COLLABORATION:** Included in the agenda was the latest in the series of “Power of Collaboration” ad that will appear in the League of Municipalities magazine. The ad highlights that a number of online training resources are available through the MEL Safety Institute.

**2020 FINANCIAL DISCLOSURES:** The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30<sup>th</sup> for JIF Commissioners, as well as, any other municipal related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30<sup>th</sup> and the Local Finance Board has issued violations in the past for not filing.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

**REPORT:** Included in the agenda was the April Bills List as Resolution, 23-20, the Treasurer’s Report for month ending March 31<sup>st</sup> reflecting the March Bills List, Claims Payments and Cash Position, as well as, Assessment Status by member. Also included were the March Summary of Cash Transactions reports and the Investment Report.

**Approving Payments of April 2020 Vouchers Resolution 23-20:**

<b>TOTAL 2019</b>	<b>\$20,000.00</b>
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<b>TOTAL 2020</b>	\$1,438,674.77
<b>TOTAL</b>	\$1,458,674.77

**MOTION TO APPROVE RESOLUTION 23-20 VOUCHER LIST FOR APRIL 2020 AND TREASURER’S REPORTS AS PRESENTED:**

Motion: Commissioner Tomasko  
 Second: Commissioner Sciolaro  
 Vote: 11 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 2/22/2020 to 3/22/2020.

**CYBER COMPLIANCE REPORT:** Included was a report as of 4/1/2020 was a list of members that submitted a questionnaire in order to achieve Tier 1 or Tier 2 status in the event of a cyber-related claim where a deductible may be eligible for reimbursement.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director said due the current health emergency all MEL Safety Institute in-person classes have been cancelled; however, the MEL Safety Institutes has an extensive online trainings available. In addition, the MEL website has a resources page for COVID-19 related resources. Safety Director said Scott Thompson has moved on to another opportunity; however, members can still contact J.A. Montgomery for any Law Enforcement Risk Control services that are requested.

Included in the agenda was the Safety Director’s report for review; report included March activities, and copies of distributed Safety Director Bulletins.

Monthly Activity Report Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the March 2020 report, which was included in the agenda; report indicated a saving of 59% for the month and 62% since inception.

Monthly Activity Report Part of Minutes.

**CLAIMS:**

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

Monthly Activity Report Part of Minutes.

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motioned: Commissioner Didio  
 Second: Commissioner Preusch  
 Vote: Unanimous

**MEETING ADJOURNED: 5:47PM**

Nancy A. Ghani, Assisting Secretary

For

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**Paul Tomasko, SECRETARY**

**Resolution 21-20**

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
A RESOLUTION REQUESTING PERMISSION TO PARTICIPATE IN THE MUNICIPAL EXCESS  
LIABILITY FUND  
JOINT CASH MANAGEMENT AND INVESTMENT POOL  
(In compliance with P.L.2018, Chapter 40)**

**WHEREAS**, participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI) requires the authorization of the Board of Fund Commissioners of the Bergen County Municipal Joint Insurance Fund; and,

**WHEREAS**, the Board of Fund Commissioners of the Bergen County Municipal Joint Insurance Fund has determined that it would be advantageous for the Fund to participate with the MEL in this joint investment program; and,

**WHEREAS**, P.L. 2018 Chapter 40 provides that the commissioners of a Joint Insurance Fund may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in a written contract for services between the joint insurance fund and an investment or asset manager: and,

**WHEREAS**, in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to 18 P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-22 36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.).

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

- 1.** The Bergen County Municipal Joint Insurance Fund does hereby request permission to participate in the JCMI Program established by the New Jersey Municipal Excess Liability Fund,
- 2.** The Bergen County Municipal Joint Insurance Fund authorizes its Treasurer to make formal application pursuant to the JCMI By-Laws and requirements.
- 3.** The Secretary of the Bergen County Municipal Joint Insurance Fund is hereby directed to forward two certified copies of this Resolution to the Executive Director of the Municipal Excess Liability Joint Insurance Fund

ADOPTED: this 16<sup>th</sup> day of April, 2020 by the Governing Body

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Fund Chair

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Fund Secretary

**RESOLUTION NO. 22 - 20**

**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 9, 2020; 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 16, 2020 adopted the foregoing Resolution.

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

ADOPTED: this 16<sup>th</sup> day of April, 2020 by the Governing Body

\_\_\_\_\_  
Fund Chair

\_\_\_\_\_  
Fund Secretary



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

Resolution No. 23 -20

APRIL 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.

<b>FUND YEAR 2019</b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002287			
002287	NEW MILFORD BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,500.00
			<b>2,500.00</b>
002288			
002288	WESTWOOD BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,750.00
			<b>1,750.00</b>
002289			
002289	HILLSDALE BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,500.00
			<b>2,500.00</b>
002290			
002290	DUMONT BOROUGH	SAFETY INCENTIVE PROGRAM 2019	750.00
			<b>750.00</b>
002291			
002291	ALLENDALE BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,500.00
			<b>2,500.00</b>
002292			
002292	TENAFLY BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,500.00
			<b>2,500.00</b>
002293			
002293	RAMSEY BOROUGH	SAFETY INCENTIVE PROGRAM 2019	2,500.00
			<b>2,500.00</b>
002294			
002294	HAWORTH BOROUGH	SAFETY INCENTIVE PROGRAM 2019	750.00
			<b>750.00</b>
002295			
002295	WYCKOFF TOWNSHIP	SAFETY INCENTIVE PROGRAM 2019	2,500.00
			<b>2,500.00</b>
002296			
002296	HO-HO-KUS BOROUGH	SAFETY INCENTIVE PROGRAM 2019	1,750.00
			<b>1,750.00</b>
		<b>Total Payments FY 2019</b>	<b>20,000.00</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002297			
002297	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2020	4,037.50
			<b>4,037.50</b>
002298			
002298	BERGEN RISK MANAGERS, INC.	MANAGED CARE 4/20	33,857.39
002298	BERGEN RISK MANAGERS, INC.	FROI 4/20	1,362.49
			<b>35,219.88</b>
002299			
002299	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2020	338,013.75
002299	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2020	664,946.25
			<b>1,002,960.00</b>
002300			
002300	BERGEN RISK MANAGERS, INC.	TPA 4/20	29,186.69
			<b>29,186.69</b>
002301			
002301	JIF CLAIMS, L.L.C.	LIABILITY/PROPERTY TPA 4/20	32,364.67
			<b>32,364.67</b>
002302			
002302	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 4/20	17,032.08
			<b>17,032.08</b>
002303			
002303	PERMA RISK MANAGEMENT SERVICES	DD GIFT CARDS 3/20	1,900.00
002303	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 4/20	33,813.07
			<b>35,713.07</b>
002304			
002304	THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 4/20	4,581.67
			<b>4,581.67</b>
002305			
002305	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 4/20	5,480.08
			<b>5,480.08</b>
002306			
002306	LARACY ASSOCIATES LLC	TREASURER FEE 4/20	1,541.67
			<b>1,541.67</b>
002307			
002307	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/20	1,524.00
			<b>1,524.00</b>
002308			
002308	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2020	20,952.50
			<b>20,952.50</b>
002309			
002309	NEWTECH SERVICES, INC.	WEB MAINT/HOST 4/20	75.00
			<b>75.00</b>
002310			
002310	EIFERT, FRENCH & CO., INC.	TENAFLY BORO - RMC - 2ND QTR 2020	12,087.00
002310	EIFERT, FRENCH & CO., INC.	RIVER VALE - RMC - 2ND QTR 2020	5,904.00
002310	EIFERT, FRENCH & CO., INC.	ALLENDALE BORO-RMC- 2ND QTR 2020	5,173.00
002310	EIFERT, FRENCH & CO., INC.	ALPINE BORO - RMC - 2ND QTR 2020	2,156.00
002310	EIFERT, FRENCH & CO., INC.	HARRINGTON PARK - RMC - 2ND QTR 2020	3,260.00
			<b>28,580.00</b>

002311			
002311	CONKLIN & KRAFT AGENCY	ORADELL - 2ND QTR 2020	5,815.00
			<b>5,815.00</b>
002312			
002312	VIC FADINI	WASHINGTON TOWN - 2ND QTR 2020	5,651.00
002312	VIC FADINI	NORWOOD - 2ND QTR 2020	3,454.00
			<b>9,105.00</b>
002313			
002313	GJEM INSURANCE AGENCY, INC.	RIVER EDGE BORO - RMC - 2ND QTR 2020	6,358.60
002313	GJEM INSURANCE AGENCY, INC.	BERGENFIELD - RMC - 2ND QTR 2020	14,954.70
			<b>21,313.30</b>
002314			
002314	OTTERSTEDT INS AGENCY, INC.	NORTHVALE - 2ND QTR 2020	7,836.00
002314	OTTERSTEDT INS AGENCY, INC.	NORTHVALE - 1ST QTR 2020	3,918.00
			<b>11,754.00</b>
002315			
002315	THE HEIDT AGENCY	MIDLAND PARK - 2ND QTR 2020	3,980.00
			<b>3,980.00</b>
002316			
002316	PROFESSIONAL INSURANCE ASSOC.	SADDLE RIVER - 2ND QTR 2020	3,032.00
002316	PROFESSIONAL INSURANCE ASSOC.	WALDWICK - 2ND QTR 2020	5,864.00
002316	PROFESSIONAL INSURANCE ASSOC.	RAMSEY - 2ND QTR 2020	10,083.00
002316	PROFESSIONAL INSURANCE ASSOC.	WOODCLIFF LAKE - 2ND QTR 2020	4,895.00
002316	PROFESSIONAL INSURANCE ASSOC.	CRESSKILL - 2ND QTR 2020	7,211.00
002316	PROFESSIONAL INSURANCE ASSOC.	FAIR LAWN - 2ND QTR 2020	10,740.00
002316	PROFESSIONAL INSURANCE ASSOC.	FRANKLIN LAKES - 2ND QTR 2020	6,171.00
002316	PROFESSIONAL INSURANCE ASSOC.	MONTVALE - 2ND QTR 2020	6,035.00
002316	PROFESSIONAL INSURANCE ASSOC.	MAHWAH - 2ND QTR 2020	14,813.00
			<b>68,844.00</b>
002317			
002317	EASTERN INSURORS, LLC.	WYCKOFF - RMC - 2ND QTR 2020	7,115.00
002317	EASTERN INSURORS, LLC.	HO-HO-KUS - RMC - 2ND QTR 2020	4,449.00
			<b>11,564.00</b>
002318			
002318	NELSON PATTERSON AGENCY, INC.	UPPER SADDLE RIVER - 2ND QTR 2020	5,047.00
002318	NELSON PATTERSON AGENCY, INC.	NEW MILFORD - 2ND QTR 2020	10,684.00
			<b>15,731.00</b>
002319			
002319	BURTON AGENCY, INC.	WESTWOOD - 2ND QTR 2020	7,974.00
002319	BURTON AGENCY, INC.	HILLSDALE - 2ND QTR 2020	5,825.00
			<b>13,799.00</b>
002320			
002320	THE VOZZA AGENCY	PARK RIDGE - 2ND QTR 2020	6,990.75
002320	THE VOZZA AGENCY	EMERSON - 2ND QTR 2020	2,959.91
			<b>9,950.66</b>
002321			
002321	JOHL & CO.,INC	HAWORTH BORO - RMC - 2ND QTR 2020	3,478.00
002321	JOHL & CO.,INC	EMERSON BORO - RMC - 2ND QTR 2020	2,960.00
			<b>6,438.00</b>
002322			
002322	BROWN & BROWN METRO, INC	RIDGEWOOD - 2ND QTR 2020	10,414.00
002322	BROWN & BROWN METRO, INC	RIDGEWOOD - 2ND QTR 2020	10,414.00
002322	BROWN & BROWN METRO, INC	DUMONT - 1ST QTR 2020	10,152.00
002322	BROWN & BROWN METRO, INC	DUMONT - 2ND QTR 2020	10,152.00
			<b>41,132.00</b>
		<b>Total Payments FY 2020</b>	<b>1,438,674.77</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>1,458,674.77</b>