

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES**

**MEETING – FEBRUARY 20, 2020**

**WESTWOOD, NJ- 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 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</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 Cosimano, Rose Bozzone Jason Cosimano, John Markel</b>
Treasurer	<b>Matthew Laracy</b>
Safety Director/Law Enforcement Risk Control	J.A. Montgomery <b>Brian Maitland, Ken Schulz, Scott</b>

**Thompson  
PRESENT:**

Lynn Vanderlinden, Tenafly Fund Commissioner  
Tom Donch, Franklin Lakes Fund Commissioner  
Erin Collins, Westwood Councilwoman  
Jack Zisa, **Regional Risk Managers, LLC**  
Frank Covelli, **P.I.A.**

Sharon Fallon, **P.I.A.**  
Mathew McArow Jr, **GJEM Otterstedt**  
Matt McArow Sr., **GJEM Otterstedt**  
Ezio Altamura, **GJEM Otterstedt**  
Brian Eifert, **Eifert French**  
Stephen Puntasecca, **The Height Agency**  
Gerard Quinn, **Conklin and Kraft Agency**  
Arthur Caughlan, **Nelson-Patterson**  
Deb Ginetto **Burton Agency**  
Dan Larsen, **Johl & Company**

**MINUTES:** Open Minutes of January 16, 2020; there was no Closed Session held on January 16, 2020.

**MOTION TO APPROVE OPEN MINUTES FROM JANUARY 16, 2020:**

Moved: Commissioner Pitofsky  
Second: Commissioner Cleary

**CORRESPONDENCE:**

**LETTER OF APPRECIATION:** Included in the agenda was a note from Alan Negreann, former JIF Treasurer, thanking the Officers, Executive Board Members, Professionals and JIF Members for their kind words and thoughts at the January meeting.

**CLOSED SESSION:**

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

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.

Motion: Commissioner Tomasko  
Second: Commissioner Didio  
Vote: Unanimous

**MOTION TO RE-OPEN:**

Motion: Commissioner Sciolaro  
Second: Commissioner Pitofsky  
Vote: Unanimous

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

Motion: Commissioner Pitofsky  
Second: Commissioner Sciolaro

Roll Call Vote: 11

Ayes – 0 Nays

**CORRESPONDENCE:**

**SAFETY & AWARD COMMITTEE: ROBERT SHANNON, CHAIR:** The Committee met prior to tonight’s Fund meeting. Committee Chairman Shannon said committee discussed several safety initiatives, as well as, reviewed the scoring for the prospective Safety Incentive Program awards to be issued as part of the Annual Safety Breakfast scheduled for Tuesday March 10, 2020 at 8:30AM (Registration at 8:00AM) at Seasons Catering in Washington Twp.

**MANAGEMENT ROBERT SHANNON, CHAIR:** Committee Chairman Shannon said the Management Committee met on February 4, 2020 to discuss contract matters. Executive Director said the Committee discussed the initiative to procure Cyber Security Awareness Training Services for this JIF, South Bergen and Central JIFs. Executive Director reported a competitive contract was issued late last year; responses were received and reviewed, but no award made. Committee recommended the bid specifications be revised and all responses to the first bid be rejected on that basis. Committee recommended another competitive contract for these services be issued. Commissioner Tomasko inquired if there was an issue with the original bid that was issued; in response Executive Director said the bid specs required re-drafting to clarify intent of bid.

**MOTION TO ACCEPT THE RECOMMENDATION OF THE  
MANAGEMENT COMMITTEE AND ISSUE A COMPETITIVE  
CONTRACT FOR CYBER SECURITY AWARENESS TRAINING:**

Motion: Commissioner Shannon

Second: Commissioner Pitofsky

Roll Call Vote: 11

Ayes – 0 Nays

Executive Director said the Management Committee discussed notification the Fund office received from Bergen Risk Managers Inc. (BRM) who had merged with Acrisure LLC, which owns an agency that acts as a Risk Manager for a Fund member. Executive Director said the merger resulted in a conflict with the JIF Bylaws which states that each member must appoint a Producer as Risk Management Consultant who shall not be an administrator or servicing organization. Executive Director the matter was referred to the Fund Attorney who recused himself and the matter was referred to the MEL Fund Attorney as the Conflict Counsel. Executive Director said the Bylaws of both Bergen and South Bergen are more restrictive than the State statute and regulations as respects this language.

Executive Director said the Management Committee discussed the three options available to the Fund, which were to keep the Bylaws as is, amend the Bylaws to remove the conflict or amend the bylaws to include a provision to allow those firms, currently in conflict under the Bylaws, to be “grandfathered” in and the restriction be waived. Executive Director said the Management Committee reviewed and recommends that the conflict be cured with a Bylaw Amendment to include the grandfather provision. Enclosed in the agenda was the proposed Bylaw amendment language. Executive Director said it would be appropriate to open the matter for any questions or comments.

Commissioner Didio inquired why the Fund’s Bylaws were more restrictive than the State’s regulations. In response, Executive Director provided a brief summary of the both the Bergen and South Bergen JIFs inception and noted that PERMA, the JIFs’ current Executive Director/Administrator, was purchased from an individual who acted as risk management consultant to several municipalities at the time. Executive Director said to eliminate concern over competition both JIFs included language in their Bylaws to be more restrictive than the State’s regulations. Executive Director said these two JIFs are the only two in the MEL system with this language in their respective Bylaws. Seeing no other question or comment, Executive Director asked for a motion to adopt Resolution 15-20 to begin the process of a Bylaw Amendment.

**MOTION TO ADOPT RESOLUTION 15-20 BEGINNING THE PROCESS OF AMENDING THE BYLAWS AND ESTABLISHING MARCH 19, 2020 AS THE DATE OF THE PUBLIC HEARING:**

Motion: Commissioner Tomasko  
Second: Commissioner Cleary  
Roll Call 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. *A revised Investment Summary and Rate Comparison Report was distributed for information only.*

Executive Director referred to the Financial Fast Track as of December 31, 2019 and said the statutory surplus stands at \$4.8 million. Included in the agenda, were copies of the Lost Time Accident Frequency (LTAF) rate for December 31, 2019 month-end and for a three-month period showing December 2019, 2018 and 2017. The December month-end report reflected a LTAF of 1.16 while the overall MEL system was 1.34. Executive Director said 2019 is trending to be the lowest LTAF on record since the tracking report was first developed in 1987.

**2020 FISCAL MANAGEMENT PLAN – AMENDING SIGNATORIES:** Last month, the Fund adopted the 2020 Fiscal Management Plan which noted Commissioner Preusch and Commissioner Shannon in Section II as additional signatories for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses.

Executive Director said the additional 2<sup>nd</sup> signatory is not required for the Fund’s operations as respects to administrative functions and the recommendation is to remove it. Enclosed was the revised plan.

**MOTION TO ADOPT RESOLUTION 16-20 AMENDING THE 2020 FISCAL MANAGEMENT PLAN:**

Motion: Commissioner Pitofsky  
Second: Commissioner Benjamin  
Roll Call Vote: 11

Ayes – 0 Nays

**ELECTED OFFICIALS TRAINING:** Executive Director said 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.*

The following sessions have been scheduled in the Bergen County area:

- January 20<sup>th</sup> – Wyckoff at 7:00PM (340 Franklin Avenue)
- February 10<sup>th</sup> – Harrington Park at 5:30PM (85 Harriot Avenue)
- February 11<sup>th</sup> – Bergenfield at 6:00PM (198 N. Washington Ave.)
- February 13<sup>th</sup> – Oakland at 5:30PM (10 Lawlor Drive)
- February 18<sup>th</sup> – Elmwood Park at 6:30PM (182 Market Street)
- February 24<sup>th</sup> – River Edge at 6:00PM (705 Kinderkamack Rd)
- February 26<sup>th</sup> – Wood-Ridge at 7:00PM (85 Humboldt Street)
- February 27<sup>th</sup> – Allendale at 6:00PM (500 W. Crescent Ave.)

March 11<sup>th</sup> – Closter at 6:15PM (295 Closter Dock Rd)  
March 24<sup>th</sup> – Tenaflly at 6:30PM (100 Riveredge Rd)  
March 25<sup>th</sup> - Alpine at 5:45PM (100 Church St.)  
April 6<sup>th</sup> – Old Tappan at 6:00PM (227 Old Tappan Rd)  
April 22<sup>nd</sup> – Demarest at 7:00PM (118 Serpentine Rd)

If planning on attending please RSVP to Brandon Tracy at [btracy@permainc.com](mailto:btracy@permainc.com) or 856-446-9209 with this information:

Session date

Your Municipality

Name/Title

Contact email in case of cancellation due to weather or other reasons

**2020 MEL/RCF/EJIF MARCH 27TH MEETING & RETREAT:** Executive Director reported the MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year's retreat will be held on March 27<sup>th</sup> at the Princeton Marriott. The purpose of the retreat is provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. Executive Director said Local Commissioners are invited to attend and interested individuals should contact the Fund office for more information.

**2020 MEL/MRHIF/NJCE EDUCATIONAL SEMINAR:** Executive Director said the 10th annual seminar is scheduled for Friday, May 1, 2020, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. Enclosed is the enrollment form.

**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. Executive Director said the office is drafting a notice to inform members of the materials on our webpage for Protecting Our Children which includes this training, model documents and resource guide.

**EMPLOYMENT PRACTICES TRAINING:** Executive Director said this year, all Managers and Supervisors are required to complete training in Employment Practices and protecting children from molestation. The Fund Attorney will schedule this training. J.A. Montgomery will conduct this training for Police Command Officers. The Training for non-supervisory employees and volunteers will be ready later in the year. We are expecting to push the deadline to complete all elements of the EPL Compliance program to June 30, 2021. The updates for the model personnel policies and employee handbook have been drafted are now being sent to MEL sub-committees for review.

**INCLEMENT WEATHER PROCEDURE:** A procedure has been instituted for Commissioners to confirm whether a meeting has been cancelled. The Executive Director will talk to the Chair to determine if a meeting should be cancelled. In the case of an early morning or evening meeting, PERMA will leave a message, which can be obtained by dialing the Fund's main number (201) 881-7632. For meetings that occur during normal business hours, meeting status can also be obtained by dialing the Fund office.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**REPORT:** Included in the agenda were the February 2020 Bills List as Resolution, 17-20, the Treasurer's Report for month ending December 2019 reflecting the December Bills List, Claims Payments and Cash Position, as well as, Assessment Status by member as of December 2019.

**Approving Payments of February 2020 Vouchers Resolution 17-20**

<b>CLOSED</b>	\$ 1,679.00
<b>TOTAL 2019</b>	20,217.67
<b>TOTAL 2020</b>	\$1,326,207.23
<b>TOTAL</b>	\$1,348,103.90

**MOTION TO APPROVE RESOLUTION 17-20 VOUCHER LIST FOR FEBRUARY 2020 AND TREASURER'S REPORTS AS PRESENTED:**

Motion: Commissioner Sciarolo  
Second: Commissioner Tomasko  
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 12/22/2019 to 1/22/2020.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director's report was included in the agenda for review; report included January activities, upcoming MSI classes and copies of distributed Safety Director Bulletins.  
Monthly Activity Report Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the January 2020 report, which was included in the agenda; report indicated a saving of 62% 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:**

Commissioner Tomasko thanked Executive Director for his time and presentation on the Protecting Children at the recent Breakfast with the Mayors.

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motioned: Commissioner Sciarolo  
Second: Commissioner Padilla  
Vote: Unanimous

**MEETING ADJOURNED: 6:08PM**

Nancy A. Ghani, Assisting Secretary

**RESOLUTION NO. 15-20**

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

(hereafter referred to as “THE FUND”)

**A Resolution Initiating the Process**

**To Amend the Bylaws and Establishing the Date of the Public Hearing Thereon**

**WHEREAS**, Bergen Risk Managers is under contract with the Fund as a Servicing Organization.

**WHEREAS**, Bergen Risk Managers notified the Fund in writing that it merged with Acrisure LLC.

**WHEREAS**, Acrisure owns an insurance producer that is under contract with a member of the Fund to act as a Risk Management Consultant.

**WHEREAS**, Acrisure also owns an insurance producer that is under contract with the Municipal Excess Liability Joint Insurance Fund as a Marketing consultant.

**WHEREAS**, The Fund Attorney has recused from this matter and the Fund is being advised by the Conflict Counsel.

**WHEREAS**, there is no restriction that prohibits this merger in either the enabling statute NJSA 40A:10-36 et. seq. or the regulations adopted by the Commissioner of the New Jersey Department of Banking and Insurance or the Commissioner of the New Jersey Department of Community Affairs pursuant to that statute.

**WHEREAS**, the Fund Bylaws are more restrictive than the aforementioned state statute and regulations.

**WHEREAS**, Article III entitled “Risk Managers”, Section 1 provides that:

“Each member local unit shall appoint an Insurance Producer as a Risk Management consultant who shall not be a Fund Commissioner or employed by or under contract to the Fund, or the Municipal Excess Liability Joint Insurance Fund, as an administrator or servicing organization. This restriction shall extend to all officers and employees of the service provider, as well as any other business entity in which the service provider or any of the aforementioned persons has a direct or indirect interest.”

**WHEREAS**, Bergen Risk Managers has informed the Fund that it did not realize that there would be a conflict under the bylaws when it merged with Acrisure LLC.

The Fund has been advised by the Conflict Counsel that the Executive Committee may grant Bergen Risk Managers and Acrisure LLC a reasonable time to address or comply with this provision of the Bylaws.

**WHEREAS**, the Fund has also been notified by the Fund Attorney that one of the possible alternatives to obtain compliance is to amend the Bylaws.

**WHEREAS**, Article V entitled “Meetings and Rules or Order”, subsection entitled “Amendments to the Bylaws” provides that any commissioner may propose an amendment by filing the proposed amendment in writing with the Secretary.

**WHEREAS**, The Fund’s Management Committee met on February 4th and decided to propose a Bylaw amendment.

**WHEREAS**, Article V entitled “Meetings and Rules of Order”, subsection entitled “Amendments to the Bylaws” provides:

That upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than 45 days from the date the amendment was filed.

**WHEREAS**, the bylaws provide that the Secretary shall notify in writing all Fund Commissioners of the hearing and shall send all Fund Commissioners a copy of the proposed amendment.

**NOW THEREFORE BE IT RESOLVED** by the Executive Committee of the Bergen County Municipal Joint Insurance Fund that;

1. The following be proposed as an amendment to the Fund’s Bylaws:

Each member local unit shall appoint an Insurance Producer as a Risk Management consultant who shall not be a Fund Commissioner or employed by or under contract to the Fund, ~~or the Municipal Excess Liability Joint Insurance Fund~~, as an administrator or servicing organization. This restriction shall extend to all officers and employees of the service provider, as well as any other business entity in which the service provider or any of the aforementioned persons has a direct or indirect interest. In the event of a merger or change of ownership or control between a risk management consultant and a servicing organization, the Fund shall waive this restriction only with respect to members that utilize that risk management consultant as of the date of the merger or change of ownership and control.

2. The date of the public hearing shall be Thursday, March 19, 2020 at 5:30 PM as a part of the Fund’s regularly scheduled Executive Committee meeting.
3. If after the public hearing the Executive Committee adopts a resolution to proceed further, the amendment shall be referred to the membership for ratification pursuant to the Bylaws.
4. If the membership ratifies the amendment within the period provided for in the bylaws, the amendment shall be submitted for approval to the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.
5. Bergen Risk Managers and Acrisure LLC are hereby granted until January 1, 2021 to cure the conflict in the event that this Bylaw amendment is not adopted by the membership and subsequently approved by the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

***ADOPTED: this before the executive committee:***

<b>Paul Hoelscher</b>	<b>Paul Tomasko</b>
<b>Chair</b>	<b>Secretary</b>



**RESOLUTION NO. 16-20**

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as “THE FUND”)

**ESTABLISHING A FISCAL MANAGEMENT PLAN**  
**FOR THE 2020 FUND YEAR**

**WHEREAS,** THE FUND is duly constituted as a Municipal Joint Insurance Fund, as permitted under the laws promulgated by the State of New Jersey, (N.J.S.A. 40A-36, et.seq.); and

**WHEREAS,** THE FUND is subject to the requirements contained within the Local Fiscal Affairs Law (N.J.S.A. 40A-5, et.seq.) ; and

**NOW, THEREFORE BE IT RESOLVED,** THE FUND’s Executive Committee that:

- I. The following financial institutions are hereby declared as THE FUND’s Official Depositories for 2020:
  - ◆ Investors Bank
  - ◆ Those banks or institutions identified through the Governmental Unit Depository Protection Act (GUDPA )
  - ◆ New Jersey Cash Management Plan
  
- II. All funds for Administrative Expenses, Reinsurance, Dividends and Miscellaneous Expenses, shall be withdrawn from the Official named Depository (ies) by check, which shall bear the signatures of at least two (2) of the following persons, duly authorized pursuant to this Resolution

Paul Hoelscher	CHAIR
Paul Tomasko	SECRETARY
Matthew Laracy	TREASURER
Ted Preusch	COMMISSIONER
<del>Additional Commissioner</del>	<del>COMMISSIONER</del>

III. All funds for Claims payments shall be withdrawn from the Official Depository(ies) by check, which shall bear the signatures of at least two(2) (or one signature and one facsimile signature) of the following persons, duly authorized pursuant to this Resolution

Matthew Laracy, Fund Treasurer  
Kathleen McGuire, Bergen Risk Managers, Manager of Compensation  
Jennifer Dittmer, Bergen Risk Managers, Operations Manager  
Jason Cosimano, Bergen Risk Managers, President  
John Markel, Bergen Risk Managers, Vice President  
Russell Huntington, JIF Claims L.L.C., Partner  
Dawn Mulligan, JIF Claims L.L.C., Manager

IV. For Wire Transfers - that the FUND does hereby require that Investors Bank obtain voice confirmation prior to executing wire transfers to external accounts from the Fund Treasurer

V. The Cash and Investment Policy attached herewith shall be adopted.

VI. The rate of interest assessed by the Fund, for delinquent assessments shall be ten (10) percent per annum, from the due date for any such assessment with a grace period for the first (1<sup>st</sup>) and fourth (4<sup>th</sup>) assessment installments paid to be January 31; the second (2<sup>nd</sup>) assessment installment paid to be May 15; and the third (3<sup>rd</sup>) assessment installment paid to be August 15.

VII. Certifying and Approval Officer for all FUND expenses shall be the FUND's Executive Director and/or the Account Manager so designated by the Executive Director.

**ADOPTED: *this day before the Executive Committee:***

**Paul Hoelscher            Paul Tomasko**  
**Chair                            Secretary**

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

Resolution No. 17-20

FEBRUARY 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 CLOSED**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002222			
002222	SOUTH BERGEN JOINT INSUR FUND	LITTLE FERRY EJIF DIVIDEND 2.13.20	1,679.00
			<b>1,679.00</b>
		<b>Total Payments FY Closed</b>	<b>1,679.00</b>

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002223			
002223	NEW MILFORD BOROUGH	TRAINING 2/20	487.50
			<b>487.50</b>
002224			
002224	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX FILINGS 2019	50.38
			<b>50.38</b>
002225			
002225	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 12.31.19	87.96
			<b>87.96</b>
002226			
002226	BRIAN H. EIFERT, CPCU, AAI, RMPE	MEETING 12/19	550.19
			<b>550.19</b>
002227			
002227	THE RODGERS GROUP, LLC	CONSULTING 12/19	4,666.66
002227	THE RODGERS GROUP, LLC	CONSULTING 11/19	4,666.66
002227	THE RODGERS GROUP, LLC	CONSULTING 11/19	4,666.66
002227	THE RODGERS GROUP, LLC	CONSULTING 11/19	4,666.66
			<b>18,666.64</b>
002228			
002228	RIVER VALE POLICE DEPARTMENT	EXEC LEAD PROG - 4TH QTR 2020	375.00
			<b>375.00</b>
		<b>Total Payments FY 2019</b>	<b>20,217.67</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002229			
002229	BERGEN RISK MANAGERS, INC.	MANAGED CARE 2/20	33,857.39
002229	BERGEN RISK MANAGERS, INC.	FROI 2/20	1,362.49
			<b>35,219.88</b>
002230			
002230	APEX INSURANCE SRVS c/o XL INS	POLICY# MTP0039482-07	24,253.50
002230	APEX INSURANCE SRVS c/o XL INS	POLICY# WIDE92200401	9,652.00
			<b>33,905.50</b>
002231			
002231	APEX INS SRVS c/o QBE INSURANCE	POLICY# QVB01005-04	12,470.50
002231	APEX INS SRVS c/o QBE INSURANCE	POLICY# QJB01005-04	972,552.50
			<b>985,023.00</b>

002232			
002232	SEASON'S CATERING	MEETING 1.16.20	4,642.00
			<b>4,642.00</b>
002233			
002233	BERGEN RISK MANAGERS, INC.	TPA 2/20	29,186.69
			<b>29,186.69</b>
002234			
002234	JIF CLAIMS, L.L.C.	LIABILITY/PROPERTY TPA 2/20	32,364.67
			<b>32,364.67</b>
002235			
002235	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 2/20	17,032.08
			<b>17,032.08</b>
002236			
002236	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/20	83.00
002236	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 2/20	33,813.07
			<b>33,896.07</b>
002237			
002237	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 2/20	4,581.67
			<b>4,581.67</b>
002238			
002238	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 2/20	5,480.08
			<b>5,480.08</b>
002239			
002239	LARACY ASSOCIATES LLC	TREASURER FEE 2/20	1,541.67
			<b>1,541.67</b>
002240			
002240	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 2/20	1,524.00
			<b>1,524.00</b>
002241			
002241	TROPHY KING OF PARSIPPANY	PROFESSIONAL SERVICE 1/20	96.00
			<b>96.00</b>
002242			
002242	NEWTECH SERVICES, INC.	MONTHLY SERVICES 2/20	75.00
			<b>75.00</b>
002243			
002243	EIFERT, FRENCH & CO., INC.	TENAFLY BORO - RMC - 1ST QTR 2020	12,087.00
002243	EIFERT, FRENCH & CO., INC.	RIVER VALE - RMC - 1ST QTR 2020	5,904.00
002243	EIFERT, FRENCH & CO., INC.	ALLENDALE BORO-RMC- 1ST QTR 2020	5,173.00
002243	EIFERT, FRENCH & CO., INC.	ALPINE BORO - RMC - 1ST QTR 2020	2,156.00
002243	EIFERT, FRENCH & CO., INC.	HARRINGTON PARK - RMC - 1ST QTR 2020	3,260.00
			<b>28,580.00</b>
002244			
002244	CONKLIN & KRAFT AGENCY	ORADELL - RMC - 1ST QTR 2020	5,815.00
			<b>5,815.00</b>
002245			
002245	GJEM INSURANCE AGENCY, INC.	RIVER EDGE BORO - RMC - 1ST QTR 2020	6,358.60
002245	GJEM INSURANCE AGENCY, INC.	BERGENFIELD - RMC - 1ST QTR 2020	14,954.70
			<b>21,313.30</b>
002246			
002246	PROFESSIONAL INSURANCE ASSOC.	WOODCLIFF LAKE BORO - 1ST QTR 2020	4,895.00
002246	PROFESSIONAL INSURANCE ASSOC.	SADDLE RIVER BORO - 1ST QTR 2020	3,032.00
002246	PROFESSIONAL INSURANCE ASSOC.	CRESSKILL BORO - 1ST QTR 2020	7,211.00
002246	PROFESSIONAL INSURANCE ASSOC.	FRANKLIN LAKES BORO - 1ST QTR 2020	6,171.00
002246	PROFESSIONAL INSURANCE ASSOC.	RAMSEY BORO - 1ST QTR 2020	10,083.00
			<b>31,392.00</b>

002247		WYCKOFF - RMC - 1ST QTR 2020	7,115.00
002247	EASTERN INSURORS, LLC.	HO-HO-KUS - RMC - 1ST QTR 2020	4,449.00
002247	EASTERN INSURORS, LLC.		<b>11,564.00</b>
002248		UPPER SADDLE RIVER-RMC- ST QTR 2020	5,047.00
002248	NELSON PATTERSON AGENCY, INC.	NEW MILFORD - RMC - 1ST QTR 2020	10,684.00
002248	NELSON PATTERSON AGENCY, INC.		<b>15,731.00</b>
002249		WESTWOOD - RMC - 1ST QTR 2020	7,974.00
002249	BURTON AGENCY, INC.	HILLSDALE - RMC - 1ST QTR 2020	5,825.00
002249	BURTON AGENCY, INC.		<b>13,799.00</b>
002250		PARK RIDGE - 1ST QTR 2020	6,990.75
002250	THE VOZZA AGENCY	EMERSON - 1ST QTR 2020	2,959.91
002250	THE VOZZA AGENCY		<b>9,950.66</b>
002251		HAWORTH BORO - RMC - 1ST QTR 2020	3,478.00
002251	JOHL & CO.,INC		<b>3,478.00</b>
002252		ACCT:398574 - AD - 1.25.20	15.96
002252	NORTH JERSEY MEDIA GROUP		<b>15.96</b>
		<b>Total Payments FY 2020</b>	<b>1,326,207.23</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>1,348,103.90</b>

**ADOPTED: *this day before the Executive Committee:***

<b>Paul Hoelscher</b>	<b>Paul Tomasko</b>
<b>Chair</b>	<b>Secretary</b>