

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MEETING – SEPTEMBER 17, 2020  
VIA TELECONFERENCE**

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

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF 2020 EXECUTIVE COMMITTEE:**

Paul Hoelscher, Chairman	Borough of Harrington Park	Absent
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	Absent
Fred Pitofsky	Borough of Closter	Present
Quentin Wiest	Township of Mahwah	Absent
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 <b>Cosimano</b>	Bergen Risk Managers <b>Kathleen McGuire, Rose Bozzone, Jason</b>
Treasurer	<b>Matthew Laracy</b>
Safety Director <b>Hummel</b>	J.A. Montgomery <b>Brian Maitland, Ken Schulz, Keith</b>
Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>

**PRESENT:**

Lynn Vanderlinden, **Tenafly Fund Commissioner**  
Kevin Crossley, **Ho-Ho-Kus Fund Commissioner**  
Ezio Altamura, **GJEM Otterstedt Agency**

Matt McArow Sr. – **GJEM Otterstedt Agency**  
Matt McArow Jr – **GJEM Otterstedt Agency**  
Jennifer Conicella, **PERMA Risk Management Services**  
Brian Eifert, **Eifert French & Company**  
Arthur Caughlan, **Nelson-Patterson Agency**  
Frank Covelli, **P.I.A. Agency**  
Dan Larsen, **Johl & Company**  
Stephen Puntasecca, **The Height Agency**  
Dominick Cinelli, **Brown & Brown**  
Linda D'Alessio, **Eifert French & Company**  
John Zisa, **Scirrocco Group**  
Gerard Quinn, **Conklin and Kraft Agency**  
Robert Steinbruch, **Eastern Insurers**

**MINUTES:** Open and Closed Minutes of July 16, 2020.

**MOTION TO APPROVE OPEN AND CLOSED MINUTES FROM JULY 16, 2020:**

Moved:	Commissioner Sciolaro
Second:	Commissioner Padilla
Roll:	Unanimous

**CORRESPONDENCE:**

NONE

**COMMITTEE REPORTS:**

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 September 17, 2020 to review the Payment Authority Requests (PARs) in advance of this meeting. It would be appropriate to take action to approve the PARs as presented, and authorize the Executive Director to settle court cases involving WoodCliff Lake.

**MOTION TO ACCEPT THE PAYMENT AUTHORITY REQUESTS (PARS) AS PRESENTED AND AUTHORIZE EXECUTIVE DIRECTOR TO SETTLE THE LITIGATION MATTER FOR WOODCLIFF LAKE AS DISCUSSED.**

Moved:	Commissioner Tomasko
Second:	Commissioner Pitofsky

**Committee Reports:**

**MANAGEMENT COMMITTEE – ROBERT SHANNON, CHAIR:** Executive Director said Commissioner Shannon and Commissioner Preusch have been working diligently with the South Bergen JIF to procure Cyber Training for the respective Joint Insurance Funds. Commissioner Shannon said the procurement has been an evolving process on determining the best product for the members.

Executive Director said the CCRFPs were issued in July, and due on September 9<sup>th</sup> by 2PM. The Fund received only one response for each position except for Claims Administrator and the Managed Care position where three responses each were submitted for Claims Administration and Managed Care position. The office will be scheduling a meeting of this committee to review the responses to the Competitive Contract Request for Proposal for the 2021 – 2023

period (with two 1-year renewals) prior to the October JIF meeting in addition to the proposed 2021 Budget, and reviewing the joint procurement with South Bergen JIF to secure Cyber Security Training services.

**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 June 30, 2020 and noted the Fund's statutory surplus is \$4.7 million. Executive Director reviewed the Loss Ratio, which was significantly lower than last year's Loss ratio. This was due to the significant slowdown in operations caused by the Pandemic.

**EPL COMPLIANCE PROGRAM:** Included in the agenda was a copy of the notice emailed to members announcing the posting of updated Model Personnel Manual and Employee Handbook. The training for Elected Officials would typically have been conducted in-person, but due to the health crisis, these will be transitioned to webinars and will be launched later on this year. Executive Director said members have until June 1, 2021 to update their compliance program. Executive Director said the MEL Fund Attorney will be scheduling a webinar for Municipal Attorneys to review the updated Manual and Handbook and answer any questions.

Executive Director said the EPL Compliance program includes training requirements for Managers & Supervisors, Police Command Staff and non-supervisory employees. The Non-Supervisory training video has been completed and is in the process of being added to the MSI's Learning Management System. Executive Director added the program for the Elected Officials training will be released in conjunction with the virtual League Conference.

J.A. Montgomery has already begun holding webinars titled: "Protecting Children from Abuse - For Managers/Supervisors/Elected Officials". Executive Director said this course also addresses employment practices & meets this annual training requirement. Russell Huntington's office will also be available to conduct in person training, if permissible, and plans to schedule sessions in early 2021.

**RESIDUAL CLAIMS FUND (RCF) REPORT:** The RCF met on September 2<sup>nd</sup>, and a copy of Commissioner Tomasko's report is enclosed. The RCF's 2019 budget amendment was adopted, reflecting the transfer of local JIFs' Fund year 2015. Commissioner Tomasko also highlighted the approval of \$657,570 in dividends. The RCF's 2021 Budget was introduced and a public hearing will be held on October 21, 2020 at 10:50 a.m.

**EJIF REPORT:** The EJIF met on September 2<sup>nd</sup>; enclosed is a copy of Commissioner Tomasko's report. The EJIF's 2021 Budget was introduced and a public hearing will be held on October 21, 2020 at 10:50 a.m. Acting Chairman Tomasko highlighted the EJIF's \$979,000 recovery from the Aggregate Excess Insurer for Claim Year 2016.

**MEL REPORT:** The MEL met on September 2<sup>nd</sup>; enclosed is a copy of Commissioner Tomasko's report. Acting Chairman Tomasko encouraged the meeting participants to familiarize themselves with the first paragraph of the MEL report where the Underwriting

Manager summarizes the state of the Insurance industry.

**BYLAW AMENDMENT:** As previously discussed, Bergen Risk Managers Inc. (BRM) merged with Acrisure LLC, which owns an agency that acts as a Risk Manager for a Fund member. This created a conflict with the JIF Bylaws and at the March meeting, the Executive Committee unanimously adopted a bylaw amendment and referred it to the members for ratification. To be approved, 75% of the member municipalities must adopt the resolution within 6 months from the April 16<sup>th</sup> notice. At the time of the meeting, twenty eight of the thirty eight members had submitted responses in support of the amendment. A resolution in support or opposition must be submitted to the Fund Office no later than October 16, 2020.

### **INFORMATIONAL**

**MEMBERSHIP RENEWALS:** Borough of Upper Saddle River is scheduled to renew Fund membership by January 1, 2021. The Fund office received confirmation of the Borough's renewal.

**RISK MANAGEMENT INFORMATION/OPERATING SYSTEM (RMIS):** The Fund office followed up with Members and Risk Managers to ensure the 2021 Renewal worksheets were completed by the September 15<sup>th</sup> deadline.

**2020 COVERAGE DOCUMENTS:** The fund office has uploaded the member policies to the Fund's Risk Management Information System (Origami). An email has been sent notifying the Fund Commissioners and Risk Management Consultants the process is complete.

**NJUA SAFETY EXPO 2020:** Executive Director said the New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) have had to cancel the NJUA Safety Expo scheduled for June at the Middlesex Fire Academy and now has canceled the September Expo that was set to be held at the Camden County Emergency Training Center.

**LEAGUE MAGAZINE AD:** 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 savings to NJ taxpayers through issuance of dividends since the MEL's inception, as well as, MEL purchases of \$100 million of member debt securities and a rate freeze for 2021 budget.

**FACING AND EMBRACING CRISIS FOR YOUR MUNICIPALITY:** Executive Director said an attachment for the third installment of the previously held Webinar on 6/30 & 8/4 was included in the Agenda. The Webinar focused on the response to a crisis and was held on September 15<sup>th</sup> from 10:30AM until 12:30PM.

**STATUTORY BONDS:** Executive Director said the Underwriting Manager's office has contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

Executive Director's Report Made Part of Minutes.

### **TREASURER:**

**REPORT:** Fund Treasurer followed up on his July report regarding the numerous fraud attempts by unknown individuals issuing checks that appear legitimate with the Fund's address and information. Fund Treasurer said the fraud attempts have been persistent to open new

accounts and close the old ones will be with Investors Bank. Fund Treasurer thanked the TPAs and officers for assisting in throughout the fraud attempts and opening and closing of accounts.

Fund Treasurer reported the fund's current investment portfolio with Wilmington Trust is set to be transferred to the Joint Cash Management Investment Program on October 1<sup>st</sup>. Fund Treasurer said over the last three years Investors Bank interest rate had been .65 basis points and effective September 1<sup>st</sup> it will be reduced to .50 basis points due to the state of the Economy. This is still greater than the Federal rate of .25 basis points.

In in the agenda was the confirmation of payments of the August Bills List, the September Bills List, Resolution 33-20, and the Treasurer's Report for month ending July 30<sup>th</sup>, and August 31<sup>st</sup> reflecting the August Bills List, Claims Payments and Cash Position, as well as, Assessment Status by member. Also included were the July and August Summary of Cash Transactions reports and the Investment Reports.

**Approving Payments of September 2020 Vouchers Resolution 33-20:**

<b>TOTAL 2020</b>	\$160,858.16
<b>TOTAL</b>	\$160,858.16

**MOTION TO APPROVE RESOLUTION 33-20 VOUCHER LIST FOR SEPTEMBER 2020 AND TREASURER'S REPORTS AS PRESENTED:**

Moved: Commissioner Tomasko

Second: Commissioner Pitofsky

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 6/22/2020 to 8/22/2020.

**CYBER COMPLIANCE REPORT:** Included in the agenda was a Cyber Compliance report as of July 31<sup>st</sup>. The report listed member's cyber compliance status as approved or incomplete. Incomplete status indicates member did not submit a questionnaire in Origami and/or submitted but requires additional documentation

**SAFETY DIRECTOR:**

**REPORT:** Safety Director's report was included in the agenda for review; report included July and August activities, copies of distributed Safety Director Bulletins, and a snapshot of the MEL Media library usage. Safety Director said in person trainings are suspended indefinitely, and 75% of in person trainings have been converted to webinars, and are available. Safety Director introduced two Law enforcement trainings. Building Trust and Constitutional Sound Police Agencies through training for elected officials and Administrators is scheduled for October 19<sup>th</sup>. The second training Preparing for the First Amendment Audit for Administrative personnel, Public Employees, and Police is being scheduled. Descriptions of each training can be found on the MEL website. Safety Director introduced a special training Designed Employer Representative (DER), which is scheduled for October 15<sup>th</sup> with a deadline to register by October 1<sup>st</sup>. Additionally, J.A. Montgomery will offer Protecting Children from Abuse, which has two evening trainings on October 14<sup>th</sup> at 6PM, and October 20<sup>th</sup> at 6PM.

Safety Director introduced retired Chief John Schwartz who will be the new Law Enforcement consultant for the Northern Joint Insurance Funds. Safety Director asked Ken Shultz of J.A.

Montgomery to provide an update on the Firefighter Initiative J.A. Montgomery started. Mr. Shultz said two members from the Bergen JIF and South Bergen JIF are consulting with the Rodgers Group to reduce their agency's exposure through training modules, and in-service training for Firefighters. The members submitted a number of standard operating procedures to be reviewed by the Rodgers Group. Executive Director emphasized J.A. Montgomery's success with the transition of in person training to webinars and noted the increase of participants since the transition.

Monthly Activity Report Made Part of Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the August and September 2020 report, which was included in the agenda; September report indicated a saving of 74% 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:**

**BYLAW AMENDMENT:** Nancy Ghani, of PERMA, noted today the Fund Office has received twenty nine of the thirty eight member's resolutions in support of amendment therefore triggering the approval of the Bylaw Amendment by receiving 75% of member municipalities' resolution in support of the amendment. Ms. Ghani said a filing will be made with the DOBI and DCA regarding the bylaw amendment.

**NEW BUSINESS:**

**MOTION TO ADOPT THE CONSENT AGENDA:**

Motion:	Commissioner Tomasko
Second:	Commissioner Sciolaro
Vote:	8 Ayes – 0 Nays Commissioner Padilla abstained from Motion to accept the payment authority requests (pars) as presented.

**PUBLIC COMMENT:**

Frank Covelli, of Professional Insurance Associates, and Commissioner Tomas Padilla thanked the Fund office and individuals involved in resolving a claim with respect to Woodcliff Lake.

**MOTION TO ADJOURN:**

Motioned:	Commissioner Pitofsky
Second:	Commissioner Padilla
Roll:	Unanimous

**MEETING ADJOURNED: 6:05PM**

Brandon Tracy, Assisting Secretary  
For

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**Paul Tomasko, SECRETARY**

**RESOLUTION NO. 34-20**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
AUTHORIZING REFUND FROM OPEN AND  
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:

**\$250,000 – Open Year 2016**  
**\$350,000 – Closed Year**  
**\$600,000 Total**

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, 2019 and Auditor's Report of the Historical Operating Results as of December 31, 2019. 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

**Adopted 15<sup>th</sup> of October 2020**

**RESOLUTION NO. 35 - 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 October 8, 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 October 15, 2020 adopted the foregoing Resolution.

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

**Adopted the 15<sup>th</sup> of October 2020**

## BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 36 - 20

OCTOBER 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 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002423			
002423	BERGEN RISK MANAGERS, INC.	MANAGE CARE 10/20	33,857.39
002423	BERGEN RISK MANAGERS, INC.	FROI 10/20	1,362.49
			<b>35,219.88</b>
002424			
002424	BERGEN RISK MANAGERS, INC.	TPA 10/20	29,186.69
			<b>29,186.69</b>
002425			
002425	JIF CLAIMS, L.L.C.	LIABILITY 10/20	32,364.67
			<b>32,364.67</b>
002426			
002426	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 10/20	17,032.08
			<b>17,032.08</b>
002427			
002427	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/20	13.90
002427	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 10/20	33,813.07
			<b>33,826.97</b>
002428			
002428	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/20	4,581.67
			<b>4,581.67</b>
002429			
002429	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 10/20	5,480.08
			<b>5,480.08</b>
002430			
002430	LARACY ASSOCIATES LLC	TREASURER FEE 10/20	1,541.67
			<b>1,541.67</b>
002431			
002431	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/20	1,524.00
			<b>1,524.00</b>
002432			
002432	NEWTECH SERVICES, INC.	WEBSITE MAINTENANCE 10/20	162.50
			<b>162.50</b>
002433			
002433	EIFERT, FRENCH & CO., INC.	TENAFLY BORO - RMC - 4TH QTR 2020	12,087.00
002433	EIFERT, FRENCH & CO., INC.	RIVER VALE - RMC - 4TH QTR 2020	5,904.00
002433	EIFERT, FRENCH & CO., INC.	ALLENDALE BORO-RMC- 4TH QTR 2020	5,173.00
002433	EIFERT, FRENCH & CO., INC.	ALPINE BORO - RMC - 4TH QTR 2020	2,156.00
002433	EIFERT, FRENCH & CO., INC.	HARRINGTON PARK - RMC - 4TH QTR 2020	3,260.00
			<b>28,580.00</b>
002434			
002434	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 8.31.20	144.96
002434	ALLSTATE INFORMATION MANAGEMNT	ACCT#408 - ARC & STOR - 7.31.20	82.44
			<b>227.40</b>
002435			
002435	CONKLIN & KRAFT AGENCY	ORADELL - 4TH QTR 2020	5,815.00
002435	CONKLIN & KRAFT AGENCY	LEONIA - RMC - 4TH QTR 2020	3,876.50
			<b>9,691.50</b>
002436			
002436	VIC FADINI	RMC FEE-4TH QTR 2020-WASHINGTON	5,651.00
002436	VIC FADINI	RMC FEE-4TH QTR 2020-NORWOOD	3,454.00
			<b>9,105.00</b>

002437			
002437	GJEM INSURANCE AGENCY, INC.	RIVER EDGE BORO - RMC - 4TH QTR 2020	6,358.60
002437	GJEM INSURANCE AGENCY, INC.	BERGENFIELD - RMC - 4TH QTR 2020	14,954.70
			<b>21,313.30</b>
002438			
002438	OTTERSTEDT INS AGENCY, INC.	NORTHVALE - 4TH QTR 2020	3,918.00
			<b>3,918.00</b>
002439			
002439	REGIONAL RISK MANAGERS, LLC	OLD TAPPAN - 4TH QTR 2020	3,722.50
			<b>3,722.50</b>
002440			
002440	THE HEIDT AGENCY	MIDLAND PARK BORO-RMC-4TH QTR 2020	3,980.00
			<b>3,980.00</b>
002441			
002441	ACRISURE LLC DBA SCIROCCO GROUP	CLOSTER - 4TH QTR 2020	5,696.00
			<b>5,696.00</b>
002442			
002442	PROFESSIONAL INSURANCE ASSOC.	SADDLE RIVER - 4TH QTR 2020	3,032.00
002442	PROFESSIONAL INSURANCE ASSOC.	WALDWICK - 4TH QTR 2020	5,864.00
002442	PROFESSIONAL INSURANCE ASSOC.	RAMSEY - 4TH QTR 2020	10,083.00
002442	PROFESSIONAL INSURANCE ASSOC.	WOODCLIFF LAKE - 4TH QTR 2020	4,895.00
002442	PROFESSIONAL INSURANCE ASSOC.	CRESSKILL - 4TH QTR 2020	7,211.00
002442	PROFESSIONAL INSURANCE ASSOC.	FAIR LAWN - 4TH QTR 2020	10,740.00
002442	PROFESSIONAL INSURANCE ASSOC.	FRANKLIN LAKES - 4TH QTR 2020	6,171.00
002442	PROFESSIONAL INSURANCE ASSOC.	MONTVALE - 4TH QTR 2020	6,035.00
002442	PROFESSIONAL INSURANCE ASSOC.	MAHWAH - 4TH QTR 2020	14,813.00
			<b>68,844.00</b>
002443			
002443	EASTERN INSURORS, LLC.	WYCKOFF - RMC - 4TH QTR 2020	7,115.00
002443	EASTERN INSURORS, LLC.	HO-HO-KUS - RMC - 4TH QTR 2020	4,449.00
			<b>11,564.00</b>
002444			
002444	NELSON PATTERSON AGENCY, INC.	UPPER SADDLE RIVER-RMC- 4TH QTR 2020	5,047.00
002444	NELSON PATTERSON AGENCY, INC.	LEONIA - 4TH QTR 2020	3,876.50
002444	NELSON PATTERSON AGENCY, INC.	NEW MILFORD - RMC - 4TH QTR 2020	10,684.00
			<b>19,607.50</b>
002445			
002445	BURTON AGENCY, INC.	WESTWOOD - RMC - 4TH QTR 2020	7,974.00
002445	BURTON AGENCY, INC.	GLEN ROCK - RMC - 4TH QTR 2020	8,594.00
002445	BURTON AGENCY, INC.	HILLSDALE - RMC - 4TH QTR 2020	5,825.00
			<b>22,393.00</b>
002446			
002446	THE VOZZA AGENCY	PARK RIDGE - 4TH QTR 2020	6,990.75
002446	THE VOZZA AGENCY	EMERSON - 4TH QTR 2020	2,959.91
			<b>9,950.66</b>
002447			
002447	JOHL & CO.,INC	HA WORTH BORO - RMC - 4TH QTR 2020	3,478.00
002447	JOHL & CO.,INC	EMERSON BORO - RMC - 4TH QTR 2020	2,960.00
			<b>6,438.00</b>
002448			
002448	BROWN & BROWN METRO, INC	RIDGEWOOD - 4TH QTR 2020	10,414.00
002448	BROWN & BROWN METRO, INC	OAKLAND BORO - 4TH RMC 2020	8,371.00
002448	BROWN & BROWN METRO, INC	DEMAREST - 4TH QTR 2020	3,323.01
002448	BROWN & BROWN METRO, INC	DUMONT - 4TH QTR 2020	10,152.00
			<b>32,260.01</b>
002449			
002449	NORTH JERSEY MEDIA GROUP	ACCT: 398574 - AD - 9.12.20	21.38
			<b>21.38</b>
		<b>Total Payments FY 2020</b>	<b>418,232.46</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>418,232.46</b>