

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES MEETING – JULY 13, 2016  
HANOVER TOWNSHIP MUNICIPAL BUILDING  
12:00 PM**

Meeting of Fund Commissioners called to order by Chairman Poff. Open Public Meeting Notice read into records. Chairman Poff led Commissioners in the Pledge of Allegiance.

**ROLL CALL OF EXECUTIVE COMMITTEE:**

Greg Poff, Chairman	Township of Rockaway	Present
William Close, Secretary	Township of Sparta	Present
Ralph Blakeslee	Borough of Netcong	Present
Adam Brewer	Township of West Caldwell	Present
Michael Guarino	Township of Denville	Present
Brian McNeilly	Borough of Stanhope	Present
Jonathan Rheinhardt	Borough of Wharton	Absent

**ROLL CALL OF FUND COMMISSIONERS:**

Diana Francisco	Township of Andover	Absent
John Dunleavy	Borough of Bloomingdale	Present
Cynthia Oravits	Town of Boonton	Present
Barbara Shepard	Township of Boonton	Present
James Lampmann	Borough of Butler	Present
Thomas Ciccarone	Township of Chatham	Absent
Timothy Day	Borough of Chatham	Absent
John Cassels	Borough of Chester	Absent
Donald Travisano	Town of Dover	Present
Joseph Tempesta	Township of East Hanover	Present
Francine Paserchia	Borough of Essex Fells	Absent
William Huyler	Borough of Florham Park	Present
Silvio Esposito	Township of Hanover	Present
Eric Maurer	Borough of Hawthorne	Present
Robert Elia	Borough of Hopatcong	Present
Robert Collins	Borough of Kinnelon	Present
Perry Mayers	Borough of Lincoln Park	Absent
Neil Henry	Township of Long Hill	Absent
James Burnett	Borough of Madison	Absent
Richard Merkt	Borough of Mendham	Present
Marybeth Zichelli	Township of Mendham	Present
Jason Gabloff	Township of Millburn	Present
Victor Canning	Township of Montville	Absent
June Uhrin	Borough of Morris Plains	Absent
Carolyn Rinaldi	Borough of Mount Arlington	Present
Laura Harris	Township of Mount Olive	Present
Richard Sheola	Borough of Mountain Lakes	Absent
Mel Levine	Borough of North Caldwell	Absent
David Hollberg	Township of Pequannock	Absent
Darren Maloney	Township of Randolph	Present
Scott Heck	Borough of Ringwood	Absent
Sheila Seifert	Borough of Rockaway	Absent
Terri Lyons	Township of Washington	Present

Catherine Shanahan	Township of West Milford	Present
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**2016 FUND COMMISSIONER ALTERNATES:**

Maryann Frodella	Township of Andover	Absent
Sherry Gallagher	Borough of Bloomingdale	Absent
Terry McCue	Town of Boonton	Absent
James Kozimor	Borough of Butler	Absent
Deborah King	Township of Chatham	Absent
Stephen Williams	Borough of Chatham	Absent
Steven Ward	Township of Denville	Absent
Kelly Toohey	Town of Dover	Absent
Kenneth Huelbig	East Hanover Township	Absent
Patricia Visco	Borough of Florham Park	Absent
Kelli Schanz	Township of Hanover	Absent
Jennifer Scully	Borough of Hawthorne	Absent
Alex McDonald	Township of Millburn	Absent
Jason Kohn	Borough of Morris Plains	Absent
June Hercek	Borough of Montville	Absent
Michelle Reilly	Borough of Mountain Lakes	Absent
Andrew Cangiano	Borough of Mt. Arlington	Absent
Christine Stachnik	Township of Mount Olive	Absent
Christopher Tietjen	Township of Pequannock	Present
William Marsala	Borough of Ringwood	Absent
Yolanda Dykes	Borough of Rockaway	Present
Joseph Fiorella	Township of Rockaway	Absent
Michele Landtau	Township of Sparta	Present
Dana Mooney	Borough of Stanhope	Absent
Andrew Coppola	Township of Washington	Absent
Antoinette Battaglia	Township of West Milford	Absent
William Wallace	Township of West Caldwell	Absent
David Young	Borough of Wharton	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator

PERMA Risk Management Services  
**Cathleen Kiernan**

Deputy Executive Director

Attorney/Litigation Management

Dorsey & Semrau, Esq.  
**Fred Semrau, Esq.**

Underwriting Manager

Conner Strong & Buckelew  
**Edward Cooney**

Safety Director

J.A. Montgomery Risk Control  
**Dave McHale**

Treasurer

**Grace Brennan**

Liability Claims Service

Lenape Claims Management, Inc.  
**Janine Leahy**

Workers Compensation  
Claim Service

Qual-Lynx  
**Caty Lambe**

Managed Care

FMCO  
**Mary Bresadola**

Auditor

Nisivoccia LLP

**ALSO PRESENT:**

Frank Covelli, PIA  
Sharon Cooper, Public Entity Advocates  
Linda D'Alessio, Polaris Galaxy  
Wayne Dietz, Skylands Risk Management  
Dave Sgalia, Cupo Insurance Agency, Inc.  
Karen Waters, IMAC Insurance  
Stephanie Thomas, Marsh USA  
Matthew Petracca, Esq., King and Petracca  
Jaime Testa, PERMA

**APPROVAL OF MINUTES –**

June 8, 2016 Open & Closed minutes:

**MOTION TO APPROVE OPEN MINUTES AND CLOSED MINUTES OF JUNE 8, 2016:**

Motion:	Commissioner Merkt
Second:	Commissioner Guarino
Vote:	19 Ayes, 0 Nays, 10 Abstains (Commissioners Blakeslee, Dunleavy, Oravits, Travisano, Tempesta, Huyler, Collins, Zichelli, Rinaldi, Tietjen (alt.)

**CORRESPONDENCE –** Correspondence from Lenape Claims Management distributed to Fund Commissioners. Letter announces the departure of Paul Messerschmidt and the notes Janine Leahy will assume his responsibilities. Letter was already distributed to member municipalities.

**MONTHLY COMMITTEE REPORTS:**

**Membership, Marketing & Coverage Committee, Michael Guarino, Chair, Denville Township—**  
No report

**Finance Committee, Jon Rheinhardt, Chair, Wharton Borough—** No report

**Safety Committee, Chief Jason Kohn, Chair, Morris Plains Borough. –** No report

**Contracts and Rules Committee, Ralph Blakeslee, Chair, Netcong Borough—**Chairman Blakeslee reported on the Committee’s meeting, just prior to the JIF meeting. Committee recommended amending the Fund’s contract with Lenape Claims Management to reflect change in personnel contact. In addition, Committee recommended amending the Fund’s contract with First Managed Care Option, reflecting the change to Mary Bresadola as FMCO’s contact. FMCO had reported that change to the Claims Committee in 2015.

**MOTION TO EXECUTE ADDENDUMS TO CONTRACTS FOR PROPERTY AND LIABILITY CLAIMS ADMINISTRATOR AND MANAGED CARE PROVIDER TO REFLECT CHANGE IN FUND REPRESENTATIVE.**

Motion: Commissioner Blakeslee  
Second: Commissioner Shepard  
Vote: unanimous

**Asset Manager Contract** -- The Morris JIF elected to participate in the Banking Services & Asset Management program that was bid by the MEL/RCF & EJIF. The MEL Fund Attorney (Fred Semrau) negotiated with Wilmington Trust on a number of clauses in the Fund’s professional service agreement and Wilmington’s Account Management Agreement. The Morris JIF adopted these revisions. The MEL Fund Attorney did additional negotiations on the “order of precedent”. An addendum to reflect these further changes was distributed to commissioners at the meeting as Appendix II. Fund Attorney said they had put their account management agreement as the number one item in the order of precedent, should any clauses conflict – which was not the Fund’s original intent. Wilmington Trust agreed to reset the order so that our standard provisions exhibit is the first in the order of precedent. Wilmington Trust had also greatly limited their responsibility in their “boiler plate” account management agreement and they have now amended that agreement as well - which now represent a more favorable agreement for the fund. Fund Attorney recommended Fund Commissioners authorize the Chairman to execute the addendum to that contract.

**MOTION TO EXECUTE ADDENDUM TO TERMS OF THE WILMINGTON TRUST ASSET MANAGER CONTRACT**

Motion: Commissioner Blakeslee  
Second: Commissioner Trivisano  
Vote: unanimous

In July 2015, the Contract and Rules committee recommended issuing RFQs using the fair and open process for fund professionals’ contracts for a three year term and agreed to issue RFQs over a three year period amongst the professional positions. Based on the committee recommendation and approved by the board, the fund issued RFQs in 2015 for positions of Claims Administration and Managed Care. The committee reviewed the merits of the RFQ process and agreed the process was beneficial. For Fund year 2017, the Committee recommends the Fund issue RFQs for the positions of Auditor, Fund Attorney,

CDL Testing and Safety Director for a three-year contract term.

**MOTION FOR EXECUTIVE DIRECTOR TO ISSUE AN RFQ FOR THE POSITIONS OF AUDITOR, FUND ATTORNEY, CDL COMPLIANCE TESTING AND SAFETY DIRECTOR**

Motion: Commissioner Guarino  
Second: Commissioner Tempesta  
Vote: unanimous

**Legal Review Committee, William Close, Chair, Sparta** —Defense panel attorney Matt Petracca was present at the meeting and will give an update on the status of a current case to the board during Executive Session. Committee discussed periodically having defense attorneys attend meetings to inform membership on significant current cases.

**Claims Review Committee, Brian McNeilly, Chair, Stanhope Borough** – The committee met on July 11th. at PERMA’s office in Parsippany and recommended approving 12 Workers’ Compensation Claims totaling Payment Authority Requests of \$394,411.04, 2 Property Claims totaling Payment Authority Requests of \$37,591.26, and 1 Liability Claim totaling Payment Authority Requests of \$200,086.75. Payment Authority Requests will be reviewed in Executive Session.

**EXECUTIVE DIRECTOR’S REPORT:** Monthly report submitted to Fund Commissioners, including monthly fast-track, accident frequency, fast-track financial report, claim activity report, interest rate summary comparison, and monthly loss ratio by fund year and line of coverage, public officials/employment practices compliance, deductibles & co-insurance levels and regulatory checklist.

Executive Director reviewed the Financial Fast Track and the statutory surplus of \$4.6 million as of 5/31/16 which represents an increase from \$4 million year end.

Executive Director reviewed the Claims Management report and said claims have developed at or less than actuarial targets for all years but the current year.

Executive Director reviewed the Lost Time Accident Report as of May 31, 2016 and noted the twenty-five members without claims reported.

**Fiscal Management Resolution:** As noted in “correspondence”, Paul Messerschmidt is no longer employed by Lenape Claims. As a result, the Fund’s Fiscal Management Resolution needs to be amended to remove Mr. Messerschmidt as a signatory on the liability claims accounts and add Nancy Carrasco of Lenape Claims as a signatory for property and casualty claim. In addition, the Fund’s bank has asked that the Treasurer be added to all claims accounts. Resolution 18-16, effecting those changes, was distributed to commissioners and was adopted in the Consent Motion.

**Employment Practices Program:** As a reminder, changes to the 2017 POL/EPL Program are posted on the MEL’s webpage - [www.njmel.org](http://www.njmel.org) - which details changes to the MEL’s Model Personnel Manual and information on training program requirements. Members have until October 1<sup>st</sup> to submit checklist to qualify and/or maintain deductible and co-pay incentives. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel.

Managers and Supervisors training sessions were held in numerous locations with over 300 managers and supervisors attending training. An additional session has been scheduled for September 16<sup>th</sup> at 9:30 a.m. in Hanover Municipal Building. A notice will be distributed to commissioners shortly.

A Police Chief training session is expected to be scheduled in September in the Jamesburg area. A notice will be sent to commissioners when a date and specific location are confirmed.

Executive Director said monthly POLEPL Compliance report shows members' compliance, deductibles and co-pays for 2016. Members have been asked to update their EPL Compliance Programs by 10/1 in order to maintain current deductibles and co-pays. Executive Director did note that QBE reserves the right to modify deductibles, co-pays and premiums based on individual member loss experience.

**2016 Assessment/Second Installment** – Statements of accounts for second installment billings were mailed to commissioners via certified mail in June and are due to the Treasurer no later than August 1, 2016.

**August Meeting Cancellation-** Historically, the JIF has voted to cancel the August meeting, and to process any necessary claim payments and professional fees for the month. The Commissioners may want to discuss cancelling next month's regular meeting. Should the Commissioners wish to follow past procedures Resolution 19-16 authorizing this action was distributed to commissioners and was adopted as part of the Consent Motion.

**2016 Coverage Manuals** – The fund office will distribute the 2016 Coverage Manuals to all Fund Commissioners and Risk Managers via email in the first weeks of July.

**2017 Renewal Online Underwriting Database:** On June 20th members received an email from Exigis RiskWorks notifying them the database is available for the 2017 underwriting renewal process. The deadline to submit schedules is August 15<sup>th</sup>. Members were reminded that the August deadline is due to fact that fund's budget process starts in August for introduction in October.

**2017 Membership Renewals** –A list of members scheduled to renew fund membership by January 1, 2017 was enclosed. Membership documents will be mailed to those members following the meeting.

**Safety Expo** – For the eleventh year, the MEL is working with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo which includes MEL member town's water & sewer employees. The next Safety Expo will be held on September 30th at the Camden County Emergency Services Training Center. Information was sent to members in May. Registration is through the MEL Safety Institute.

**CPR/AED Training :** Russell Heyman conducted four training sessions at member towns between June 27th and 28th with approximately 80 employees trained from ten member towns. Members were advised that if their town still needs training, the fund has availability to schedule another session and to please contact the Executive Director's office.

**Crossing Guard Training** – The Annual Crossing Guard Training Seminar has been scheduled for August 17th at the Morris County Public Safety Training Academy from 8:30 a.m.-4:00 p.m. A notice was distributed to members.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

The following July 2016 bills list was included for approval on the consent motion as Resolution 20-16. Treasurer reminded members that the second assessment payment is due August 1<sup>st</sup>.

<b>JULY 2016</b>	
<b>2015</b>	<b>\$18203.00</b>
<b>2016</b>	<b>1,614,868.89</b>
<b>TOTAL</b>	<b>\$1,633,071.89</b>

**CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF MAY 2016**

<b>CLOSED</b>	\$ (725.00)
<b>2012</b>	\$61,889.25
<b>2013</b>	\$45,461.63
<b>2014</b>	\$91,543.15
<b>2015</b>	\$105,147.91
<b>2016</b>	\$232,950.90
<b>TOTAL</b>	\$536,267.84

Treasurer's Report Made Part of Minutes.

**ATTORNEY :**

Attorney advised members that had previously sent notice of claims correspondence to Paul Messerschmidt to direct all communications now to Janine Leahy.

Legal Review committee recently held a breakfast meeting with defense panel attorneys. Attorneys were appreciative and proud of their representation of the fund. They discussed indemnification issues regarding shared services agreements and noted the difficulty of enforcement, and the specific language that should be used in these agreements. Fund Attorney distributed a memorandum to members earlier in the year on the language of indemnification agreements. As a result of the meeting with defense panel members, Fund Attorney developed a form to be completed by the attorney at the conclusion of the claim that might provide guidance to members for any remedial or best practices that can be put in place to assist members in preventing future claims.

Attorney also said a meeting is being planned with a retired workers' compensation judge to meet with Fund Attorney, executive director and defense panel attorneys to share his experiences on the bench.

Attorney's Report Made Part of Minutes

**UNDERWRITING MANAGER:**

**CERTIFICATES OF INSURANCE:**

List of certificates was included in the agenda. 79 certificates were issued from May 23, 2016 through June 21, 2016. Underwriting Manager Edward Cooney reviewed MEL bulletin 16-10 Reporting Requirement for Vacant/Unoccupied Buildings, Rehabilitations, Builders Risk and Newly Acquired Locations and highlighted the change in reporting time from 60 days to 30 days for vacant/unoccupied buildings. The changes are due to increase of towns acquiring these properties and is a good risk management practice on part of fund to make sure members are properly informed of procedures.

Certificates List made part of minutes

**SAFETY DIRECTOR:**

Safety Director added to Underwriting manager's report - that if a member purchases a vacant/unoccupied building they can request a Loss Control survey by the safety director's office when the property is acquired.

Safety Director said JA Montgomery will be transitioning to an all electronic distribution format of its safety reports which will allow managers to receive information in a timelier manner and to execute those recommendations coming from the reports.

Safety Director's Report Made Part of Minutes.

**MANAGED CARE:**

Managed Care Provider's Report Made Part of Minutes

**MOTION FOR EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES: PERSONNEL- SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion: Commissioner Travisano  
Second: Commissioner Blakeslee  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Maurer  
Second: Commissioner McNeilly  
Vote: Unanimous

**MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR'S REPORT; RESOLUTION 18-16 AMENDING THE FUND'S 2016 FISCAL MANAGEMENT PLAN; RESOLUTION 19-16 CANCELLING THE FUND'S AUGUST MEETING; RESOLUTION 20-16 APPROVING THE JULY BILLS LIST; TREASURER'S REPORTS; ATTORNEY'S REPORTS; UNDERWRITING MANAGER'S REPORTS; MONTHLY CERTIFICATES; SAFETY DIRECTOR'S REPORTS; AND MANAGED CARE PROVIDER'S REPORTS**



Motion: Commissioner Maurer  
Second: Commissioner Brewer  
Roll Call Vote: unanimous

**OLD BUSINESS:**

None

**NEW BUSINESS:**

None

**PUBLIC COMMENT:**

None

**MOTION TO ADJOURN:**

Moved: Commissioner Gabloff  
Second: Commissioner Travisano  
Vote: Unanimous

Meeting Adjourned:

12:50 PM

Jaine Testa, Assisting Secretary

For William Close, Secretary

Date prepared: September 8, 2016

**RESOLUTION NO: 18-16**  
**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**  
(hereafter referred to as "THE FUND")  
**AMENDING THE FUND'S FISCAL MANAGEMENT PLAN**  
**FOR THE 2016 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

**WHEREAS**, THE FUND adopted Resolution 2-16 at Reorganization which included designating signatories; and

**WHEREAS**, THE FUND has determined the need to amend the signatories for the Workers' Compensation account and General Liability, Auto Liability, Property, Auto Physical Damage and Fidelity Claims Accounts;

**NOW, THEREFORE BE IT RESOLVED**, THE FUND's Governing Body hereby appoints the following professionals for the 2016 Fund Year:

**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) of the following Workers Compensation TPA representatives, and at least two (2) of the following General Liability, Auto Liability, Property, Auto Physical Damage, and Fidelity TPA representatives, duly authorized pursuant to this Resolution.

**Workers Compensation TPA Signatories:**

Ann L. Noble, Qual Lynx  
Dave Ruber, Qual Lynx  
Alice Lihou, Qual Lynx  
Joy DiPatri, Qual Lynx  
Janet Buggle, Qual Lynx  
Grace Brennan, Fund Treasurer

**General Liability, Auto Liability, Property, Auto Physical Damage, and Fidelity TPA Signatories:**

Susan Hammer, Lenape Claims Management, Inc.  
Nancy Carrasco, Lenape Claims Management, Inc.  
Grace Brennan, Fund Treasurer

**RESOLUTION 19-16**  
**RESOLUTION OF THE MORRIS COUNTY MUNICIPAL JOINT**  
**INSURANCE FUND AUTHORIZING THE CONTINUANCE OF**  
**CONTRACTUAL AND CLAIM PAYMENTS**  
**UNTIL THE SEPTEMBER 14, 2016 MEETING**

**WHEREAS**, the Morris JIF has, in recent years, canceled its regular meeting schedule for the month of August; and

**WHEREAS**, by way of this resolution, the August 10, 2016 meeting is hereby canceled and the Treasurer is directed to continue to make, during the months of July and August, all contractual payments which customarily become due and the professionals are directed to continue to perform their services, with the understanding that any and all actions that they take shall be confirmed at the September 14, 2016 meeting, except in the case of emergency or a matter which would be deemed by General Counsel to be extraordinary, authorization shall be sought from the Chairman and/or Secretary of the Morris JIF.

**WHEREAS**, the Morris County Municipal Joint Insurance Fund has a Claims Review Committee that meets on a monthly basis and makes its recommendations to the Board of Fund Commissioners for payment of claims; and

**WHEREAS**, the Claims Review Committee has set forth a schedule for its meetings and has advertised that schedule in accordance with the Open Public Meetings Act,

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

The regular scheduled meeting for August 10, 2016 is hereby canceled.

The Treasurer is authorized to make payment for all contracted services for August and September as same are usually paid for notwithstanding that there will not be a meeting in August to confirm those payments.

All professionals are directed to proceed in the normal course to take any and all steps necessary to resolve cases which are outstanding for which the Morris JIF will confirm their actions at the September 14, 2016 meeting, the only exception being if there is an item which is deemed to be extraordinary by General Counsel, authorization shall be sought either by the Chairman or the Secretary of the Morris JIF before that action is take by the professional.

The Claims Review Committee is hereby authorized the approve payment authority requests submitted by the Fund's Claims Administrators at the Committee's duly scheduled and advertised August meeting.

The foregoing resolution was duly adopted by the Morris County Municipal Joint Insurance Fund at a public meeting held on July 13, 2016.

Morris County Municipal Joint Insurance Fund

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

Resolution No. 20-16

JULY 2016

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Morris 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 2015**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>001033</b>			
001033	NISIVOCCIA & COMPANY	AUDITOR FEE 05/31/2016	18,203.00
			<b>18,203.00</b>
		Total Payments FY 2015	18,203.00

**FUND YEAR 2016**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>001034</b>			
001034	MUNICIPAL EXCESS LIABILITY JIF	FAITHFUL PERFORMANCE BOND 3RD QTR 2916	4,777.57
			<b>4,777.57</b>
<b>001035</b>			
001035	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES FEE 06/2016	21,044.20
			<b>21,044.20</b>
<b>001036</b>			
001036	MUNICIPAL EXCESS LIABILITY JIF	MEL PROPERTY 3RD QTR 2016	273,757.80
001036	MUNICIPAL EXCESS LIABILITY JIF	MEL 3RD QTR 2016	850,052.11
			<b>1,123,809.91</b>
<b>001037</b>			
001037	NJ MUNICIPAL ENVIRONMENTAL	EJIF - 2ND INSTALLMENT 2016	249,875.59
			<b>249,875.59</b>
<b>001038</b>			
001038	TROPHY KING OF PARSIPPANY	CLOCK BC 956 W/ENGRAVING - 6/6/16	125.00
			<b>125.00</b>
<b>001039</b>			
001039	FRED SEMRAU ESQ.	LITIGATION MANAGEMENT - 07/2016	16,143.29
			<b>16,143.29</b>
<b>001040</b>			
001040	QUAL-LYNX	CLAIMS ADMIN - 07/2016	20,416.67
			<b>20,416.67</b>
<b>001041</b>			
001041	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - 07/2016	16,438.15
001041	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES - CREDIT 2015	-40.00
			<b>16,398.15</b>
<b>001042</b>			
001042	LENAPE CLAIMS MANAGEMENT INC.	CLAIMS ADMIN - 07/2016	18,670.95
			<b>18,670.95</b>
<b>001043</b>			
001043	PERMA	POSTAGE FEE 06/2016	429.23
001043	PERMA	EXECUTIVE DIRECTOR FEE 07/2016	23,304.25
			<b>23,733.48</b>

<b>001044</b>			
001044	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 07/2016	3,258.39
			<b>3,258.39</b>
<b>001045</b>			
001045	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 07/2016	2,300.19
			<b>2,300.19</b>
<b>001046</b>			
001046	GRACE BRENNAN	TREASURER FEE 07/2016	2,024.19
			<b>2,024.19</b>
<b>001047</b>			
001047	IMAC INSURANCE AGENCY	RMC FEE 2ND INSTALL 2016 - LINCOLN PARK	11,443.19
001047	IMAC INSURANCE AGENCY	SEMINAR CREDIT - 2016 - W. CALDWELL	-45.00
001047	IMAC INSURANCE AGENCY	SEMINAR CREDIT - 2016 - LINCOLN PARK	-15.00
001047	IMAC INSURANCE AGENCY	RMC FEE 2ND INSTALL 2016 - W. CALDWELL	13,701.45
001047	IMAC INSURANCE AGENCY	SEMINAR CREDIT - 2016 - DOVER TOWN	-45.00
001047	IMAC INSURANCE AGENCY	RMC FEE 2ND INSTALL 2016 - DOVER TOWN	20,020.12
001047	IMAC INSURANCE AGENCY	RMC FEE 2ND INSTALL 2016 - EAST HANOVER	14,998.16
001047	IMAC INSURANCE AGENCY	SEMINAR CREDIT - 2016 - EAST HANOVER	-60.00
			<b>59,997.92</b>
<b>001048</b>			
001048	MUNICIPAL EXCESS LIABILITY JIF	MSI 3RD QTR 2016	9,335.50
			<b>9,335.50</b>
<b>001049</b>			
001049	DAILY RECORD	ACCT: ASB-70026874 - 06/16/16 - SYNOPSIS	168.32
			<b>168.32</b>
<b>001050</b>			
001050	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER - 07/2016	943.07
			<b>943.07</b>
<b>001051</b>			
001051	ALLSTATE INFORMATION MANAGEMNT	ACCT: 417 - ACT & STOR 5/31/16	107.66
			<b>107.66</b>
<b>001052</b>			
001052	THE CANNING GROUP LLC	POLICE CHIEFS PPL SMINAR - 4/21/16	600.00
			<b>600.00</b>
<b>001053</b>			
001053	RUSSO & ASSOCIATES LLC	INTERNAL AUDITOR FEE 6/24/16	8,286.85
			<b>8,286.85</b>
<b>001054</b>			
001054	VITALES DELI	MEETING - 6/8/16 - INV 531	655.22
001054	VITALES DELI	MEETING - 5/11/16 - INV 531	655.22
			<b>1,310.44</b>
<b>001055</b>			
001055	NEWTECH SERVICES INC.	MONTHLY WEBISTE MAINTENANCE/HOSTNG 6/16	75.00
			<b>75.00</b>
<b>001056</b>			
001056	ADVENT INSURANCE SERVICES	RMC FEE 2ND INSTALL 2016 - MT ARLINGTON	5,679.20
001056	ADVENT INSURANCE SERVICES	RMC FEE 2ND INSTALL 2016 - FLORHAM PARK	13,227.85
			<b>18,907.05</b>
<b>001057</b>			
001057	THE VOZZA AGENCY	RMC FEE 2ND INSTALLMENT 2016 - NETCOMG	2,672.37
001057	THE VOZZA AGENCY	SEMINIAR CREDIT - 2016 - NETCONG	-45.00
001057	THE VOZZA AGENCY	SIMINAR CREDIT - 2016 - BLOOMINGDALE	-45.00
001057	THE VOZZA AGENCY	RMC FEE 2ND INSTALL 2016 - BLOOMINGDALE	7,682.13
			<b>10,264.50</b>

<b>001058</b>				
001058	ANDOVER TOWNSHIP	REIMBURSE 2ND INSTALLMENT OVERPAID		1,500.00
				<b>1,500.00</b>
<b>001059</b>				
001059	ROCKAWAY TOWNSHIP	REIMBURSE 2ND INSTALLMENT OVERPAID		795.00
				<b>795.00</b>
		Total Payments FY 2016	1,614,868.89	

**TOTAL PAYMENTS ALL FUND YEARS \$ 1,633,071.89**