

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – MARCH 9, 2016
HANOVER TOWNSHIP MUNICIPAL BUILDING
12:00 PM**

Meeting of Fund Commissioners called to order by Commissioner Close. Open Public Meeting Notice read into records.

Commissioner Close noted the recent passing of Mayor Art Ondish of Mount Arlington and his exemplary service as an elected official. He then led commissioners in a moment of silence. Commissioner Close then led Commissioners in the Pledge of Allegiance.

ROLL CALL OF EXECUTIVE COMMITTEE:

| | | |
|--------------------------|---------------------------|---------|
| Greg Poff, Chairman | Township of Rockaway | Absent |
| 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 | Present |

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 | Absent |
| James Lampmann | Borough of Butler | Present |
| Thomas Ciccarone | Township of Chatham | Absent |
| Timothy Day | Borough of Chatham | Present |
| Valerie Egan | Borough of Chester | Present |
| Donald Travisano | Dover Town | 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 | Present |
| Neil Henry | Township of Long Hill | Absent |
| James Burnett | Borough of Madison | Absent |
| Richard Merkt | Borough of Mendham | Present |
| Marybeth Zichelli | Township of Mendham | Absent |
| Tim Gordon | Township of Millburn | Present |
| Victor Canning | Township of Montville | Present |
| June Uhrin | Borough of Morris Plains | Absent |
| Carolyn Rinaldi | Borough of Mount Arlington | Absent |
| Laura Harris | Township of Mount Olive | Present |
| Richard Sheola | Borough of Mountain Lakes | Present |
| Mel Levine | Borough of North Caldwell | Present |
| 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 |

2016 FUND COMMISSIONER ALTERNATES

| | | |
|----------------------|---------------------------|---------|
| Maryann Frodella | Township of Andover | Present |
| 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 | Dover Town | 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 |
| Unappointed | Borough of Kinnelon | --- |
| James Burnet | Borough of Madison | Absent |
| Alex McDonald | Township of Millburn | Absent |
| Jason Kohn | Borough of Morris Plains | Present |
| 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 | Absent |

APPOINTED OFFICIALS PRESENT:

| | |
|----------------------------------|---|
| Executive Director/Administrator | PERMA Risk Management Services Cathleen Kiernan |
| Deputy Executive Director | Joseph Hrubash |
| Attorney/Litigation Management | Dorsey & Semrau, Esq. Fred Semrau, Esq. |
| Underwriting Manager | Conner Strong & Buckelew |

| | |
|---------------------------------------|---|
| Safety Director | J.A. Montgomery Risk Control David McHale |
| Treasurer | Grace Brennan |
| Liability Claims Service | Lenape Claims Management, Inc. Janine Leahy |
| Workers Compensation Claim Service | Qual-Lynx Bob Fox |
| Managed Care | FMCO Thea Isabella |
| Auditor | Nisivoccia LLP |

ALSO PRESENT:

Frank Covelli, PIA
Linda D’Alessio, Polaris-Galaxy Group
Patty Esposito, Marsh USA
Dave Sgalia, Cupo Insurance Agency, Inc.
Mark Todisco, The Chadler Group
Dave Vozza, The Vozza Agency
Jaine Testa, PERMA

APPROVAL OF MINUTES –

February 10, 2016 Open & Closed minutes:

Commissioner Guarino noted two amendments to the February 10, 2016 open minutes. Risk Manager Dave Sgalia’s firm listed should reflect his present affiliation, The Cupo Insurance Agency and the listing of the 2016 Standing Committees omitted the Membership, Marketing and Coverage committee. A motion was made to approve the open minutes as amended.

MOTION TO APPROVE OPEN MINUTES AS AMENDED AND CLOSED MINUTES OF FEBRUARY 10, 2016:

| | |
|---------|---|
| Motion: | Commissioner Levine |
| Second: | Commissioner Guarino |
| Vote: | 21 Ayes, 0 Nays, 10 Abstains (Commissioners Blakeslee, Day, Egan, Mayers, Gordon, Canning, Shanahan, Frodella (alt.) and Kohn (alt.)) |

CORRESPONDENCE – None

MONTHLY COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Michael Guarino, Chair, Denville Township— Commissioner Guarino gave the report. Prior to the meeting the committee reviewed the Quasi-Municipal Entity Application submitted by the Borough of Kinnelon and recommended the Friend’s of Kinnelon Library for coverage as quasi entity.

MOTION TO APPROVE KINNELON BOROUGH APPLICATION FOR QUASI-MUNICIPAL COVERAGE FOR THE FRIEND’S OF KINNELON LIBRARY

Motion: Commissioner Guarino
Second: Commissioner Dunleavy
Vote: unanimous

Finance Committee, Jon Rheinhardt, Chair, Wharton Borough– Committee met on February 10th and reviewed the Fund’s year end Financial Fast Track and provided a verbal report at the February meeting. For information, minutes of the meeting were included in Appendix II.

Safety Committee, Chief Jason Kohn, Chair, Morris Plains Borough. – The 2015 Safety Incentive Program Awards have been announced and are included in the agenda. Gift certificates, good towards the purchase of Grainger products are in progress and will be mailed to Fund Commissioners when received from Grainger.

Contracts and Rules Committee, Ralph Blakeslee, Chair, Netcong Borough– No report

Legal Review Committee, William Close, Chair, Sparta — No report

Claims Review Committee, Brian McNeilly, Chair, Stanhope Borough –The committee met on March 7 at PERMA’s office, in Parsippany and recommended approving 11 worker’s compensation Payment Authority Requests in the amount of \$760,079.26, 5 Property Claims totaling Payment Authority Requests of \$125,757.53 and 1 Liability Claim totaling Payment Authority Requests of \$23,997.38.

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, monthly loss ratio by fund year and line of coverage, public officials/employment practices compliance, deductibles & co-insurance levels and regulatory checklist.

MEL Report: The MEL met on March 2, 2016. A copy of Commissioner Rheinhardt’s report on the meeting was distributed to commissioners. Executive Director noted that the MEL Coverage committee approved two endorsements to the MEL’s crime policy. One endorsement concerns the statutory bond coverage for Library Treasurer - adds volunteer Library Treasurers in the definition of “employee” as a basis for coverage. The second endorsement concerns the JIF Casualty Policy and includes ‘inflatable bounce houses’ in the definition of “amusement devises”. Amusement Devises are excluded from coverage when member owned, maintained or operated. Since JIF provides the primary coverage the board decided to refer the endorsement to the Membership, Marketing and Coverage committee for review but will defer recommending approval of this endorsement until the MEL has finalized its changes to their crime policy. The committee will schedule a meeting once the MEL has finalized its endorsement for recommendation.

RCF Report: The RCF met on March 2, 2016. A copy of Commissioner Close’s report on the meeting

was distributed to commissioners. Commissioner Close noted the benefits of attending the MEL/MR HIF seminar on April 15, included CEUs and TCHs.

EJIF Report: The EJIF met on March 4, 2016. A copy of Commissioner Rheinhardt’s report on the meeting was distributed to commissioners. The board discussed the ‘free property alert’ that was included in the report. It is recommended that before a member acquires property that they consult the EJIF fund to help avoid potential environmental concerns that might arise from acquiring these properties.

Cyber Liability – Catlin Insurance, the Fund’s Cyber Liability carrier, has agreed to offer a third option with higher limits at expiring deductible (\$10,000). The increased cost per member to go from Option 1 (expiring) to Revised Option 2 is \$10,086. The exhibit for the quote was included in the agenda packet for review. For reference, we have included the renewal option and the option for higher deductible and limits (Options 1 &2)

| | Per Member | Total Premium |
|-------------------------|-------------------|----------------------|
| Option 1 | 600 | \$ 24,600.00 |
| Option 2 | 810 | \$ 33,210.00 |
| Option 2 Revised | 846 | \$ 34,686.00 |

Executive Director discussed the various options and recommended board adopt Option #2 (revised) with a \$3 million limit with the expiring deductible of \$10,000 (initial option 2 was based on increasing the deductible to \$25,000). The additional premium cost of \$10,086 will be taken from the contingency line of budget. Executive Director also said the Underwriting Manager is working with Catlin Insurance to see if increased limits can be retroactive to January 1st.

MOTION TO AUTHORIZE EXECUTIVE DIRECTOR TO INCREASE CYBER LIABILITY COVERAGE LIMITS AND TO BIND COVERAGE AT AN INCREASED ANNUAL PREMIUM COST OF \$10,086.

Motion: Commissioner Travisano
Second: Commissioner Day
Vote: unanimous

Fund Professional Appointment Resolution – A resolution amending the Fund’s Reorganization Resolution 1-16 fee amount denoted for Lenape Claims Administrators.

MOTION TO ADOPT RESOLUTION 9-16 AMENDING COMPENSATION FOR LENAPE CLAIMS MANAGEMENT, INC.

Motion: Commissioner Dunleavy
Second: Commissioner Egan
Vote: unanimous

MEL Board of Fund Commissioners Retreat - The MEL Board of Fund Commissioners held a one-day retreat on February 19th at the Princeton Marriott at Forrestal in Princeton. Commissioner Rheinhardt, MEL Chairman, gave a report on the meeting and said the focus was on the MEL’s sub-committees and it was beneficial to hear their progress and future plans. For information, an agenda for the day was distributed to commissioners.

2016 MEL & MR HIF Educational Seminar - The 6th annual seminar is scheduled for Friday, April 15th beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar qualifies for an

extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL and MR HIF members as well as personnel who work for service companies that are engaged by MEL member JIFs and MR HIF member HIFs. The enrollment form was distributed to commissioners.

EPL Compliance: A copy of correspondence distributed to members announcing the 2017 POL/EPL Program was included in agenda packet. All program updates have been posted to the MEL website. Members should visit the MEL's webpage – njmel.org for changes to the MEL's Model Personnel Committee and information on training program requirements. Members were advised that the Conscientious Employee Protection Act (CEPA) notice has been revised and to use the version on the webpage. Members have until October 1st to submit checklist to qualify and/or maintain deductible and co-pay incentives. This deadline allows the fund office time to follow-up with members before the December 1st deadline as the excess carrier will not allow any exceptions after this date. Compliance includes updating Personnel Manuals, Training Managers & Supervisors, Police Command Staff and offering training to non-supervisory personnel. The Police Training will take place on April 21st at the Morris County Training Academy.

The Manager & Supervisors Training will be held at multiple locations. We will issue a notice when classes are scheduled and are working with the Fund Attorney to obtain dates. Members can send multiple supervisors or send one supervisor as a 'Train-the-Trainer' who can then conduct a group training session at their municipal office.

Elected Officials Online Seminars: Directions for elected officials to take this year's Elected Officials Seminar's "online" version are included in the POL EPL letter. Elected Officials and Chief Operating Officer have until May 1st to attend a seminar or complete the seminar on line to qualify for the \$250 credit against the member's liability claims fund assessment. We will download online attendance on June 1st. Credits will be applied to the member's second installment billing. We are working with the Fund Attorney to schedule a seminar in Hanover Township and will issue notice when scheduled.

MEL Coverage Bulletins: A copy of MEL Bulletin 16-01 was distributed to all members. All coverage bulletins and supporting attachments will be available on the MEL website www.njmel.org. (*Click on Coverage and then Coverage Bulletins*) Members were asked to take time to periodically read through the bulletins, especially those covering flood coverage.

2016 Financial Disclosure Forms: Last year, the Division of Local Government Services introduced a new online program for financial disclosure filings. The fund office has received notification that the same program for online filing will be implemented again this year with an expected deadline to file of April 30th. The fund office will distribute instructions to commissioners on how to file once a roster is finalized. The fund office is in the process of updating their rosters of commissioners. Members were advised of the penalties issued by the State for non-compliance.

Star Ledger - Executive Director said there was an article published in The Star Ledger concerning credit card expenses incurred by employees of the New Jersey Schools Insurance Group, a joint insurance fund. That JIF is unique in that the JIF has employees that operate the fund and manage the claims. The JIFs affiliated with the MEL enter into contracts with various insurance professionals to perform these services. The MEL affiliated JIF do not have credit cards. The Star Ledger also submitted an OPRA request to the Morris JIF for meeting expenses. The only expense incurred by the Morris JIF is for the cost of monthly fund meetings. Executive Director advised members that if a member or their elected officials have any concerns to contact the fund office.

Executive Director's Report Made Part of Minutes.

TREASURER:

The following March 2016 bills list was included for approval on the consent motion as Resolution 10-16.

| | |
|-------------------|---------------------|
| MARCH 2016 | |
| 2015 | \$13,600.00 |
| 2016 | \$192,816.72 |
| TOTAL | \$206,416.72 |

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF JANUARY 2016

| | |
|---------------|--------------|
| CLOSED | \$13,017.24 |
| 2012 | \$96,556.29 |
| 2013 | \$65,074.67 |
| 2014 | \$85,237.24 |
| 2015 | \$275,846.84 |
| 2016 | \$9444.77 |
| TOTAL | \$545,177.05 |

Treasurer's Report Made Part of Minutes.

ATTORNEY: Claims Defense: Fund Attorney discussed a recent case *Nemeth v. Mt. Arlington*. Defense Attorney Matt Petracca submitted a motion for summary judgement which was granted on behalf of the member and the case was dismissed. Fund Attorney will invite defense panel attorney Matt Petracca to attend the April fund meeting and address the membership during executive session.

INFORMAL MEDIATION PROCESS FOR DISPUTES: Attorney reviewed a memo that had been distributed to commissioners concerning the establishment of an informal meditation process to resolve disputes members may have with the fund regarding claims. While there have only been a few instances where arbitration was pursued, the fund wished to create an informal non-binding process. The Fund Chairperson, Executive Director and Fund Attorney recommended the Fund memorialize a process by resolution. A resolution will be on the April agenda and will be voted upon by members then. Upon approval the resolution will be made part of the fund's annual reorganization resolutions.

Attorney's Report Made Part of Minutes

UNDERWRITING MANAGER:

CERTIFICATES OF INSURANCE:

List of certificates was included in the agenda. 67 certificates were issued from January 16, 2016 through February 17, 2016.

Edward Scioli, the former Underwriting Manager, has resigned from Conner Strong & Buckelew and a replacement has been hired with an April 1st start date.

Certificates List made part of minutes

SAFETY DIRECTOR:

Automated External Defibrillator: Safety Director said his office had been received a number of inquiries concerning AEDs. As a result, he distributed a bulletin: Automated External Defibrillator (AEDs) in Public Settings. Safety Director emphasized that municipalities are not under the same requirement as school boards to have defibrillators available.

Safety Director reviewed the PAD program (Public Access Defibrillation), the placement of defibrillators in a public setting. He noted that a key aspect to providing a defibrillator is to make sure it remains in good working order. Although it is not required that municipal personnel be trained in its operations, safety director added that training in CPR/AED is beneficial. The board discussed the different training and the immunities provided by State when a defibrillator is used in a public setting. Executive Director will research the cost of training and will report back to the membership at the April meeting.

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 Levine
Second: Commissioner Guarino
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion: Commissioner Esposito
Second: Commissioner Dunleavy
Vote: Unanimous

MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR'S REPORT, RESOLUTION 10-16 APPROVING THE MARCH 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 Blakeslee
Second: Commissioner Merkt
Vote: Unanimous

OLD BUSINESS:

None

NEW BUSINESS:

Frank Covelli, Risk Management Consultant from PIA, Inc. representing Mendham Township discussed a recent property loss in the Township at Pitney Farm due to fire. Citing the extent of the damage and its current and anticipated costs which are expected to exceed \$1 million, he requested the full amount of the member's retention be advanced to the township to defray costs and provide working capital. The payment authority request was approved at the March meeting during executive session. The claims Manager, Lenape Claims, requested the member sign a 'proof of loss' statement and submit receipts as proof of all costs.

MOTION TO APPROVE ADVANCE OF FULL RETENTION OF \$48,750 TO MENDHAM TOWNSHIP TO DEFRAY COSTS RESULTING FROM PITNEY FARM FIRE.

Moved: Commissioner McNeilly
Second: Commissioner Brewer
Vote: 25 ayes, 0 nays, 3 abstentions (Commissioners, Merkt, Canning, Rheinhardt)

PUBLIC COMMENT:

None

MOTION TO ADJOURN:

Moved: Commissioner Travisano
Second: Commissioner Maloney
Vote: Unanimous

Meeting Adjourned: 12:45 PM
Jaime Testa, Assisting Secretary

For William Close, Secretary

Date prepared: April 4, 2016

RESOLUTION NO. 9-16

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the "FUND")**

APPOINTING CERTAIN PROFESSIONALS AND SERVICE ORGANIZATIONS

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 finds it necessary and appropriate to obtain certain professional services and other extraordinary and other unspecifiable services, as defined in the Local Public Contracts Law, (N.J.S.A. 40A-11 et. seq.) for the 2016 Fund Year.

WHEREAS, the Fund resolved to award the Professional Service Agreements for Claims Administrators and Managed Care in accordance with a fair and open process pursuant to NJSA 19:44A-20.4 et. seq.; and the alternate process pursuant to NJSA 19:44A-20.4 et seq for all other Professional Service Agreements; and

WHEREAS, a notice soliciting proposals was published in the Daily Record and posted on the Morris JIF website www.mcjif.org under the Public Bids section; and,

WHEREAS, responses were received from Claims Administrators as listed below on August 13, 2015 at 2 pm; and,

WHEREAS, the Fund's Rules & Contract Committee and Claims Review Committee recommended the award of contracts to the below listed Professional Service Providers and service organizations based on a review of their; responses, experience and prior service provided at the rates established by the Board of Fund Commissioners; and,

NOW, THEREFORE BE IT RESOLVED, by the FUND's Governing Body that:

- I. Lenape Claims Management, Inc. is hereby appointed as the **Liability Claims Service Organization** for the FUND for Fund Years 2016, 2017 & 2018 to adjust all claims for current and prior Fund Years at an annual fee of \$224,051.48 for 2016.

NOW, THEREFORE BE IT FURTHER RESOLVED, All professionals and service organizations appointed pursuant to this Resolution shall serve the Fund for the period of January 1, 2016 through December 31, 2018 or until a successor shall be appointed and qualified, in accordance with the fees, terms and conditions of the Professional Services Contract(s) which will be entered into, a copy of which will be on file in the Fund office, located at 9 Campus Drive, Suite 216, Parsippany, NJ 07504.

Adopted by the Governing Body this 9 day of March 2016.

Morris County Municipal Joint Insurance Fund

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 10-16

MARCH 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> |
|---------------------|----------------------|--|-----------------------|
| 000553 | | | |
| 000553 | W. W. GRAINGER, INC. | 2015 MORRIS SAFETY INCENTIVE AWARD CERTI | 13,100.00 |
| | | | 13,100.00 |
| 000554 | | | |
| 000554 | WHITE TORNANDO, LLC | YEARLY COURT ROOM CLEANING - 12/29/15 | 500.00 |
| | | | 500.00 |
| | | Total Payments FY 2015 | 13,600.00 |

FUND YEAR 2016

| <u>Check Number</u> | <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|---------------------|--------------------------------|--|-----------------------|
| 000555 | | | |
| 000555 | FIRST MCO | MANAGED CARE SERVICES FEE 02/2016 | 21,044.20 |
| | | | 21,044.20 |
| 000556 | | | |
| 000556 | APEX INS SERV c/o XL INSURANCE | TECHNOLOGY ERRORS&OMISSIONS 10F2 INSTALL | 12,300.00 |
| | | | 12,300.00 |
| 000557 | | | |
| 000557 | FRED SEMRAU ESQ. | LITIGATION MANAGEMENT - 03/2016 | 16,143.29 |
| | | | 16,143.29 |
| 000558 | | | |
| 000558 | QUAL-LYNX | CLAIMS ADMIN - 03/2016 | 20,416.67 |
| | | | 20,416.67 |
| 000559 | | | |
| 000559 | J.A. MONTGOMERY RISK CONTROL | LOSS CONTROL SERVICES - 03/2016 | 16,438.15 |
| | | | 16,438.15 |
| 000560 | | | |
| 000560 | LENAPE CLAIMS MANAGEMENT INC. | CLAIMS ADMIN - 03/2016 | 18,670.96 |
| | | | 18,670.96 |
| 000561 | | | |
| 000561 | PERMA | POSTAGE FEE 02/2016 | 147.65 |
| 000561 | PERMA | EXECUTIVE DIRECTOR FEE 03/2016 | 23,304.25 |
| | | | 23,451.90 |
| 000562 | | | |
| 000562 | THE ACTUARIAL ADVANTAGE | ACTUARIAL CONSULTING SERVICES - 03/2016 | 3,258.39 |
| | | | 3,258.39 |
| 000563 | | | |
| 000563 | FRED SEMRAU, ESQUIRE | ATTORNEY FEE 03/2016 | 2,300.19 |
| | | | 2,300.19 |

| | | | |
|---------------|--------------------------------|--|------------------|
| 000564 | | | |
| 000564 | GRACE BRENNAN | TREASURER FEE 03/2016 | 2,024.19 |
| | | | 2,024.19 |
| 000565 | | | |
| 000565 | THE RODGERS GROUP, LLC | POLICE ACCREDIATION MAINTENANCE 1ST QTR | 3,000.00 |
| | | | 3,000.00 |
| 000566 | | | |
| 000566 | DAILY RECORD | ACCT: ASB-70026874 - 01/30/16 - MTG DATE | 58.32 |
| | | | 58.32 |
| 000567 | | | |
| 000567 | CONNER STRONG & BUCKELEW | UNDERWRITING MANAGER FEE 03/2016 | 943.07 |
| | | | 943.07 |
| 000568 | | | |
| 000568 | ALLSTATE INFORMATION MANAGEMNT | ACCT: 417 - ACT & STOR 01/31/2016 | 105.28 |
| | | | 105.28 |
| 000569 | | | |
| 000569 | VITALES DELI | MEETING - 02/10/16 | 704.44 |
| 000569 | VITALES DELI | MEETING - 01/12/16 | 784.47 |
| | | | 1,488.91 |
| 000570 | | | |
| 000570 | NEWTECH SERVICES INC. | MONTHLY WEBSITE MAINTENANCE/HOSTNG 2/16 | 75.00 |
| | | | 75.00 |
| 000571 | | | |
| 000571 | ADVENT INSURANCE SERVICES | RMC FEE 1ST 2016 - MOUNT ARLINGTON | 5,679.20 |
| | | | 5,679.20 |
| 000572 | | | |
| 000572 | BOONTON TOWN | RMC FEE 1ST 2016 - BOONTON TOWN | 10,667.35 |
| | | | 10,667.35 |
| 000573 | | | |
| 000573 | MOUNTAIN LAKES BOROUGH | RMC FEE 1ST 2016 - MOUNTAIN LAKES BORO | 5,790.47 |
| | | | 5,790.47 |
| 000574 | | | |
| 000574 | CUPO INSURANCE AGENCY | RMC FEE 1ST 2016 - BOONTON TWP | 2,959.97 |
| 000574 | CUPO INSURANCE AGENCY | RMC FEE 1ST 2016 - ROCKAWAY BORO | 6,855.28 |
| 000574 | CUPO INSURANCE AGENCY | RMC FEE 1ST 2016 - CHATHAM TWP | 11,594.02 |
| | | | 21,409.27 |
| 000575 | | | |
| 000575 | MENDHAM TOWNSHIP | RMC FEE 1ST 2016 - MENDHAM TWP | 7,551.91 |
| | | | 7,551.91 |

Total Payments FY 2016 192,816.72

TOTAL PAYMENTS ALL FUND YEARS \$ 200,416.72