

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND  
OPEN MINUTES MEETING – MAY 10, 2017  
HANOVER TOWNSHIP MUNICIPAL BUILDING  
12:00 PM**

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

**ROLL CALL OF 2017 EXECUTIVE COMMITTEE:**

Michael Guarino, Chairman	Township of Denville	Present
Brian McNeilly, Secretary	Borough of Stanhope	Present
Ralph Blakeslee	Borough of Netcong	Absent
Adam Brewer	Township of West Caldwell	Present
Joseph Tempesta	Township of East Hanover	Present
Jonathan Rheinhardt	Borough of Wharton	Present
Carolyn Rinaldi	Borough of Mount Arlington	Present

**ROLL CALL OF 2017 FUND COMMISSIONERS:**

Diana Francisco	Township of Andover	Absent
John Dunleavy	Borough of Bloomingdale	Present
Neil Henry	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	Present
Denean Probosco	Borough of Chester	Present
Donald Travisano	Town of Dover	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
Unappointed	Borough of Hopatcong	
Robert Collins	Borough of Kinnelon	Present
Perry Mayers	Borough of Lincoln Park	Present
Guy Piserchia	Township of Long Hill	
James Burnett	Borough of Madison	Present
Richard Merkt	Borough of Mendham	Present
Marybeth Zichelli	Township of Mendham	Absent
Jason Gabloff	Township of Millburn	Absent
Victor Canning	Township of Montville	Absent
June Uhrin	Borough of Morris Plains	Present
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
William Close	Township of Sparta	Absent

Terri Lyons	Township of Washington	Present
Catherine Shanahan	Township of West Milford	Present

**2017 FUND COMMISSIONER ALTERNATES:**

Maryann Frodella	Township of Andover	Present
Sherry Gallagher	Borough of Bloomingdale	Absent
Cynthia Oravits	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
Cindy Phillips	Borough of Florham Park	Absent
Kelli Schanz	Township of Hanover	Absent
Jennifer Scully	Borough of Hawthorne	Absent
Sandy Emmerich	Borough of Madison	Absent
Alex McDonald	Township of Millburn	Absent
June Hercek	Borough of Montville	Absent
Jason Kohn	Borough of Morris Plains	Present
Christine Stachnik	Township of Mount Olive	Absent
Valerie Egan	Borough of Mountain Lakes	Absent
Michael Stanzilis, Mayor	Borough of Mount Arlington	Absent
Christopher Tietjen	Township of Pequannock	Absent
William Marsala	Borough of Ringwood	Absent
Yolanda Dykes	Borough of Rockaway	Absent
Patricia Seger	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	Present
Gabrielle Evangelista	Borough of Wharton	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator

PERMA Risk Management Services  
**Cathleen Kiernan**

Attorney/Litigation Management

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

Underwriting Manager

Conner Strong & Buckelew

Safety Director

J.A. Montgomery Risk Control  
**Brian Maitland**

Treasurer

**Grace Brennan**

Liability Claims Service

D&H Alternative Risk Solutions, Inc.  
**Janine Leahy**

Workers Compensation  
Claim Service

Qual-Lynx  
**Javier Esparra**

Managed Care

FMCO  
**Mary Bresadola**

Auditor

Nisivoccia LLP

**ALSO PRESENT:**

Lisa Palmieri, Rockaway Township  
Claudia Tomasello, Mt. Olive Township  
Patty Esposito, Marsh USA  
Wayne Dietz, Skylands Risk Management  
David Sgalia, Cupo Insurance Agency  
Matthew Struck, Treadstone Risk Management  
Karen Waters, IMAC Insurance Agency, LLC  
Louis Masucci, Jr. Weiner Law Group, LLC  
Sharon Cooper, Public Entity Advocates  
Linda D'Alessio, Polaris Galaxy Group  
Maria Makos, Polaris Galaxy Group  
Frank Covelli, PIA  
Mark Todisco, Chadler Solutions  
Joe Hrubash, PERMA  
Jaine Testa, PERMA

**APPROVAL OF MINUTES -**

April 12, 2017 Open & Closed minutes:

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF APRIL 12, 2017**

Motion:	Commissioner Levine
Second:	Commissioner Dunleavy
Vote:	17 Ayes, 0 Nays, 11 Abstains (Commissioners Dunleavy, Lampmann, Probosco, Travisano, Huyler, Collins, Mayers, Henry, Uhrin, Harris, Sheola, Shanahan, Frodella (alt.))

**CORRESPONDENCE – None**

**MONTHLY COMMITTEE REPORTS:**

**Membership, Marketing & Coverage Committee, John Dunleavy, Chair, Bloomingdale Borough** – The committee met prior to the JIF meeting and recommended approval of the application from Denville to add the Denville Business Improvement District to their coverage. The board approved the recommendation at an additional assessment of \$750 to Denville.

**Finance Committee, Jon Rheinhardt, Chair, Wharton Borough**– A meeting of the Finance Committee will be scheduled to review the Audit Report prior to the Fund's June meeting. Chairman Rheinhardt reported that the fund's statutory surplus balance supported renewing the police

accreditation program. Resolution 14-17 was approved in the consent motion authorizing funding for Washington Township and Sparta Township to participate in the program.

**Safety Committee, Carolyn Rinaldi, Chair, Mount Arlington Borough.** – The 2016 Safety Incentive Program Awards have been announced. Gift certificates, good towards the purchase of Grainger products were mailed to Fund Commissioners May 1st.

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

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

**Claims Review Committee, Brian McNeilly, Chair, Stanhope Borough** – The committee met on May 8th at PERMA’s office, in Parsippany 9 Campus Drive, 2nd floor and recommended approving payment authority requests for 9 Workers’ Compensation Claims totaling Payment Authority Requests of \$380,291.44; 1 Property Claim totaling Payment Authority Requests of \$11,551; and 3 Liability Claims totaling Payment Authority Requests of \$121,088.44.

## **EXECUTIVE DIRECTOR/ADMINISTRATOR:**

**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.

### **Due Diligence:**

**Financial Fast Track:** Statutory surplus is \$5.8 million reflecting a \$200,000 difference from last month.

**Police Accreditation:** At last month’s meeting, the board accepted the recommendation of the Finance Committee and authorized the police accreditation grant for the Townships of Sparta and Washington. Resolution 14-17 appointing the Rodgers Group for this service is included in the consent agenda.

**National Flood Insurance Program** --Many municipalities in the MEL have properties in flood zones. Therefore, it is critical that Congress acts to continue the National Flood Insurance Program. The MEL recommends that each JIF adopt the attached resolution 15-17 and pass it on to members for their action as well. Resolution 15-17 is included in the consent agenda. Executive Director said a model resolution will be sent to all members asking them to adopt as well. Resolution is to encourage Congress to reactivate the program, which has a great impact on New Jersey municipalities where the majority of losses are due to flood.

**2017 Coverage Documents** – The fund office will begin distributing the 2017 coverage documents to all Fund Commissioners and Risk Managers via email in the first weeks of May.

**MEL Risk Management Consultant Accreditation Program.** The MEL is instituting a program to recognize the MEL’s numerous experienced RMCs and train new staff. Producers who complete this program may use the designation “MEL Accredited Risk Management Consultant”. To achieve accreditation, a RMC must complete the four all day sessions that will be conducted over a six month period. (See attached registration form and agenda). Each session will be held twice – once in Jamesburg at the Forsgate County Club (Exit 8A) and once at the Conner Strong and Buckelew Headquarters facility in Marlton (Exit 4). The fee is a nominal \$500 payable to the Municipal Excess Liability Joint Insurance Fund. The program is also eligible for 24 producer continuing education

credits. Approval of CEU credits is pending and a follow up notice will be sent once approved. The \$500 cost is for the continuing education credits. The program is open to fund commissioners, at no charge, who are interested in attending. A program geared towards commissioners may be offered in 2018.

The class scheduled for September 8<sup>th</sup> in Marlton has been rescheduled to September 19<sup>th</sup> in Marlton. The change was made to avoid scheduling conflicts of having two sessions within the same week.

**Cyber Liability:** The JIF purchases its primary cyber liability coverage from XL Catlin. XL Catlin has put together a two-part insurance webinar series. A copy of the announcement, including registration information – that was emailed to all Fund Commissioners and Risk Managers was included in the agenda.

The first webinar was held in April and was well attended and well received. A copy has now been posted to the MEL's webpage, njmel.org and can be viewed at any time.

The next webinar is on May 23rd. Members can register through a link on the MEL's homepage or by calling the fund office.

Commissioner Dunleavy shared the recent experience Bloomingdale had with a cyber attack – through the copier port – and added that working with XL Insurance's recommended attorney and forensics firm, Navigen, was very helpful. Bloomingdale works with a vendor to provide IT services and the vendor was also supportive of working with the forensics firm.

**Safety Expo** – The MEL continues to work with the New Jersey Utility Authorities Joint Insurance Fund (NJUA) to conduct its Annual Safety Expo that includes MEL member town's water & sewer employees. The Safety Expos will be held on June 23rd at the Middlesex County Fire Academy and September 29th at the Camden County Emergency Services Training Center. Registration is through the MEL Safety Institute. Registration information will be mailed to members next week.

**2017 Financial Disclosures:** Commissioners are required to complete the online filing of Financial Disclosure forms as JIF Commissioner, as well as, any municipal related positions that require filing. While the LFB has no statutory authority to extend the filing deadline, due to the delay in opening the 2017 FDS system for filers, the LFB is expected to delay enforcement of the statutory deadline until May 30, 2017. All commissioners have filed their disclosure statements.

**Auditor & Actuary Year-End Reports:** The financial audit for the period ending December 31, 2016 will be ready for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30<sup>th</sup> deadline. The Finance committee will meet prior to the next meeting to review the audit.

**2018 Renewal Online Underwriting Database:** Members and Risk Managers will receive an email when the database is set up to begin the 2018 underwriting renewal – which is expected to begin on or near June 1, 2017. The MEL awarded a contract to Origami for the on-line underwriting – but that system will not be functional until 2018. This year's renewal will still be conducted in the Exigis system.

**MEL, EJIF and RCF Representative** -- At the April meeting it was announced that Chairman Greg Poff accepted a position with the County of Sussex and has stepped down as commissioner. Former Chairman Poff served as the fund's 2017 representative to the New Jersey Environmental Joint Insurance Fund and as alternate representative to the Residual Claims Fund and the Municipal Excess Liability funds. The Fund should therefore elect a new representative and alternate to these funds for the remainder of the 2017 Fund Year.

**MOTION TO ELECT CHAIRMAN MICHAEL GUARINO AS THE MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND'S 2017 REPRESENTATIVE TO THE ENVIRONMENTAL JOINT INSURANCE FUND FOR THE REMAINDER OF 2017.**

**MOTION TO ELECT CHAIRMAN MICHAEL GUARINO AS THE MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND'S ALTERNATE TO THE RESIDUAL CLAIMS JOINT INSURANCE FUND FOR THE REMAINDER OF 2017.**

**MOTION TO ELECT CHAIRMAN MICHAEL GUARINO AS THE MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND'S ALTERNATE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE REMAINDER OF 2017.**

Motion: Commissioner Day  
Second: Commissioner Tempesta  
Vote: unanimous

Executive Director's Report Made Part of Minutes.

**TREASURER:**

The following May 2017 bills list was included for approval on the consent motion as Resolution 16-17.

<b>May 2017</b>	
<b>2017</b>	\$1,159,712.39
<b>2016</b>	\$62,732.88
<b>2015</b>	\$25,918.14
<b>Total</b>	\$1,248,363.41

**CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF MARCH 2017:**

<b>CLOSED</b>	\$0
<b>2013</b>	\$46,421.10
<b>2014</b>	\$87,041.16
<b>2015</b>	\$42,862.34
<b>2016</b>	\$170,116.08
<b>2017</b>	\$167,163.60
<b>TOTAL</b>	\$513,604.28

Treasurer's Report Made Part of Minutes.

**ATTORNEY:**

Fund Attorney recently had a roundtable discussion with the fund's Executive Director, worker's compensation claims administrator, defense panel attorneys and worker's compensation court judge. A meeting will be scheduled next with the Legal Review committee.

He discussed preparing a bulletin concerning the waiver of subrogation clause, citing recent claims and language in contracts that can preclude members from subrogating against contractors.

He next discussed a case involving former member, Parsippany that was eventually dismissed on appeal by the appellate court. Case involved a fall at country club property. Case dismissed on motion for summary judgement due to insufficient notice of dangerous condition and was appealed. The appellate court took into account the testimony of the groundskeeper, acknowledging the condition existed, and upheld the dismissal because no clear notice had been provided; therefore, town did not have sufficient opportunity to make repairs. Attorney acknowledged it was a good decision based on the insufficient notice.

Attorney's report made part of minutes

**UNDERWRITING MANAGER:** Underwriting Manager Ed Cooney was not present at the meeting; however, the certificate of insurance report was included in the agenda.

Underwriting manager's report made part of minutes

**CERTIFICATES OF INSURANCE:** List of certificates was included in agenda. A total of 76 certificates were issued between March 22, 2017 and April 21, 2017.

Certificates List made part of minutes

**SAFETY DIRECTOR:**

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 Brewer  
Second: Commissioner Day  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION:**

Motion: Commissioner Day  
Second: Commissioner Tempesta  
Vote: Unanimous

**MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS PRESENTED IN EXECUTIVE SESSION, EXECUTIVE DIRECTOR'S REPORT; RESOLUTION 14-17 POLICE ACCREDITATION PROGRAM; RESOLUTION 15-17 NATIONAL FLOOD INSURANCE PROGRAM; RESOLUTION 16-17 APPROVING THE MAY BILLS LIST; TREASURER'S REPORTS; ATTORNEY'S REPORTS; UNDERWRITING MANAGER'S REPORTS; MONTHLY CERTIFICATES; SAFETY DIRECTOR'S REPORTS; AND MANAGED CARE PROVIDER'S REPORTS; APPROVAL OF APPLICATION OF DENVILLE BUSINESS IMPROVEMENT DISTRICT TO ADD TO DENVILLE'S COVERAGE AT AN ADDITIONAL ANNUAL ASSESSMENT OF \$750.**

Moved: Commissioner Shepard  
Second: Commissioner Maurer  
Roll call Vote: Unanimous

**OLD BUSINESS:**

None

**NEW BUSINESS:**

None

**PUBLIC COMMENT:**

None

**MOTION TO ADJOURN:**

Moved: Commissioner Brewer  
Second: Commissioner Levine  
Vote: Unanimous

Meeting Adjourned 12:35 PM  
Jaine Testa, Assisting Secretary  
For Brian McNeilly, Fund Secretary  
Date prepared June 6, 2017



**RESOLUTION 14-17**

**MORRIS COUNTY  
JOINT INSURANCE FUND  
CONCERNING POLICE ACCREDITATION PROGRAM**

**WHEREAS**, the Morris County Municipal Joint Insurance Fund is duly constituted as a Municipal Joint Insurance Fund pursuant N.J.S.A. 40:A:10 et seq; and

**WHEREAS**, the Board of Fund Commissioners of the Morris County Municipal Joint Insurance Fund appointed a Safety Task Force to review police related matters; and

**WHEREAS**, the Safety Task Force Committee determined that assisting member police departments with the police accreditation process would result in a savings to the Morris County Municipal Joint Insurance Fund; and

**WHEREAS**, the Safety Task Force Committee recommended member towns applying for accreditation support from the Morris County Municipal Joint Insurance Fund must institute loss control measures on accident investigations, mandatory driver retraining for officers involved in “at fault” accidents and develop a “return to work” protocol for officers involved in a workers’ compensation claim with a loss of four weeks lost time duration.

**WHEREAS**, The Rodgers Group submitted a proposal with a fee of \$34,000 per agency; and

**WHEREAS**, the Fund Commissioners of the Morris County Municipal Joint Insurance Fund awarded a contract to the Rodgers Group for Police Accreditation Consulting Services for five designated agencies; and

**WHEREAS**, the Finance Committee reviewed the Fund’s financial information and recommended the Fund accept two additional agencies applying for the accreditation incentive program, and the transfer of \$100,000 from the “Closed Years Account” to provide for consulting services, training and management software programs and fees to the accrediting agency.

**NOW, THEREFORE, BE IT RESOLVED** by the Fund Commissioners of the Morris County Municipal Joint Insurance Fund that it does hereby resolve and authorize the additional funding of said costs for the Township of Sparta and the Township of Washington to participate in a LEIP as referenced herein; and

**NOW, THEREFORE BE IT FURTHER RESOLVED** by the Fund Commissioners of the Morris County Municipal Joint Insurance Fund that it does hereby amend the Fund’s Service Agreement to The Rodgers Group - at a fee of \$34,000 per agency.

Adopted this day of before the Governing Body:

**MORRIS COUNTY  
JOINT INSURANCE FUND**

**RESOLUTION NO: 15-17**

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**

**RESOLUTION TO URGE REPRESENTATIVES FROM THE  
STATE OF NEW JERSEY**

**TO**

**SUPPORT THE LEGISLATIVE ACTION TO RE-AUTHORIZE AND EXTEND  
THE NATIONAL FLOOD INSURANCE PROGRAM (“NFIP”)**

**WHEREAS**, floods are the most common and most destructive natural disasters in the United States; and

**WHEREAS**, the National Flood Insurance Act authorizes a National Flood Insurance Program (“NFIP”); and

**WHEREAS**, the NFIP is a Federal program created by Congress to mitigate future flood losses nationwide and to provide access to affordable, federally backed flood insurance protection for property owners; and

**WHEREAS**, the NFIP is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods; and

**WHEREAS**, New Jersey is fourth in the nation in the number of NFIP policies enforced and third in total value of claims paid; and

**WHEREAS**, five hundred and fifty-two communities in New Jersey participate as members of the NFIP which amounts to over 230,000 policies throughout the State of New Jersey; and

**WHEREAS**, the NFIP maintains a significant role in providing financial protection against flood events to New Jersey residents; and

**WHEREAS**, the NFIP is set to expire on September 30, 2017; and

**WHEREAS**, the expiration of this program could cause catastrophic loss of insurance coverage against flooding which is the number one cause of loss of property throughout the United States; and

**WHEREAS**, in the event the program were to expire, the consequences in the form of disruption of coverage and the potential financial burdens to residents throughout the State of New Jersey will be of great economic significance; and

**WHEREAS**, the purpose of this Resolution is to urge the area Federal Representatives to support the extension of the NFIP which promotes the public health, safety and general welfare and minimizes public and private losses due to flooding events in the State of New Jersey

**NOW, THEREFORE, BE IT RESOLVED**, that the Morris County Municipal Joint Insurance Fund (hereinafter the “FUND”) hereby urges its area Federal Legislators and Representatives to take any and all necessary action to insure that the National Flood Insurance Program is extended beyond the September 30, 2017 expiration date.

**BE IT FURTHER RESOLVED**, that a copy of this Resolution shall be forwarded to area Federal Legislators and Representatives.

**BE IT FURTHER RESOLVED**, that a copy of this resolution shall be forwarded to members of the FUND urging them to adopt it as well.

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND**

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

Resolution No. 16-17

MAY 2017

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>001234</b>			
001234	POLARIS GALAXY INSURANCE LLC	RMC FEE 2015 - 5/2/17	25,918.14
			<b>25,918.14</b>
		Total Payments FY 2015	25,918.14

**FUND YEAR 2016**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>001235</b>			
001235	WILLIS OF NEW JERSEY, INC.	RMC FEE 2ND 2016 - 3/18/2017 - LONG HILL	10,390.58
001235	WILLIS OF NEW JERSEY, INC.	ADJUSTMENT FOR EPL 2016	-15.01
			<b>10,375.57</b>
<b>001236</b>			
001236	WEST MILFORD TOWNSHIP	RMC FEE 2ND 2016 INSTALLMENT	25,761.00
			<b>25,761.00</b>
<b>001237</b>			
001237	POLARIS GALAXY INSURANCE LLC	RMC FEE 2016 - 5/2/2017	26,596.31
			<b>26,596.31</b>
		Total Payments FY 2016	62,732.88

**FUND YEAR 2017**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
<b>001238</b>			
001238	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES FEE 04/2017	21,465.08
			<b>21,465.08</b>
<b>001239</b>			
001239	APEX INS SERV c/o QBE INSURANCE	POL & EPL 2 OF 2 INSTALLMENT 2017	971,020.50
			<b>971,020.50</b>
<b>001240</b>			
001240	APEX INS SERV c/o XL INSURANCE	TECH ERRORS & OMISSIONS 2OF2 INSTALL	23,551.00
			<b>23,551.00</b>
<b>001241</b>			
001241	APEX INS SERV c/o BEAZLEY	TECH ERRORS & OMISSIONS 2OF2 INSTALL	9,331.00
			<b>9,331.00</b>
<b>001242</b>			
001242	TROPHY KING OF PARSIPPANY	CLOCK BC69 W/LASER ENGRAVING - 4/1/17	90.00
			<b>90.00</b>
<b>001243</b>			
001243	FRED SEMRAU ESQ.	LITIGATION MANAGEMENT - 05/2017	16,766.93
001243	FRED SEMRAU ESQ.	LITIGATION MANAGEMENT - 4/2017 - ADJUST	623.64
			<b>17,390.57</b>
<b>001244</b>			

001244	QUAL-LYNX	CLAIMS ADJUSTING SERVICES - 05/2017	20,825.00 <b>20,825.00</b>
<b>001245</b>			
001245	VALLEY MEDICAL GROUP	DOT TESTING, TRAINING & MRO 1ST QTR 2017	10,398.78 <b>10,398.78</b>
<b>001246</b>			
001246	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 05/2017	16,766.91 <b>16,766.91</b>
<b>001247</b>			
001247	LENAPE CLAIMS MANAGEMENT INC.	CLAIMS ADMIN - 05/2017	19,044.38 <b>19,044.38</b>
<b>001248</b>			
001248	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 04/2017	69.76
001248	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/2017	24,469.46 <b>24,539.22</b>
<b>001249</b>			
001249	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES - 05/2017	3,323.00 <b>3,323.00</b>
<b>001250</b>			
001250	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 05/2017	2,346.19
001250	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 04/2017 - ADJUSTMENT	46.00 <b>2,392.19</b>
<b>001251</b>			
001251	GRACE BRENNAN	TREASURER FEE 05/2017	2,064.67 <b>2,064.67</b>
<b>001252</b>			
001252	DAILY RECORD	ACCT: ASB-187377 - 4/27/17 - CLAIMS REVI	41.16 <b>41.16</b>
<b>001253</b>			
001253	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 05/2017	961.92 <b>961.92</b>
<b>001254</b>			
001254	ALLSTATE INFORMATION MANAGEMNT	ACCT: 417 - ACT & STOR 3/31/2017	67.55 <b>67.55</b>
<b>001255</b>			
001255	BOONTON TOWN	RMC FEE 1ST INSTALLMENT 2017	10,867.20 <b>10,867.20</b>
<b>001256</b>			
001256	MOUNTAIN LAKES BOROUGH	RMC FEE 1ST INSTALLMENT 2017	5,572.26 <b>5,572.26</b>

Total Payments FY 2017 1,159,712.39  
**TOTAL PAYMENTS ALL FUND YEARS \$ 1,248,363.41**