

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES MEETING – NOVEMBER 10, 2020
VIA TELECONFERENCE CALL
12:00 PM**

Meeting of Fund Commissioners was called to order by Chairman McNeilly, who read the Open Public Meeting Notice as follows: In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I. sending sufficient notice to the Daily Record and The Star Ledger
- II. advance written notice of this meeting was filed with the Clerk/Administrator of each member municipality and,
- III. posting this notice on the Public Bulletin Board of all member municipalities

Chairman McNeilly asked for a moment of silence to honor Commissioner Jon Dunleavy, who passed away this weekend. Commissioner Dunleavy will be missed not only for his kindness and warmth, but also for his depth of knowledge and commitment to the community.

Fund Attorney asked to speak, and gave a list of the various ways Commissioner Dunleavy served, including his recent nomination for the Mayor’s Hall of Fame. As Mayor of Bloomingdale, Commissioner Dunleavy was recognized for making significant progress for the town. He was kind hearted, spirited, and expressed deep concern and respect for people along his way. Our sincerest condolences are offered to his wife of 30 years and their four children. Commissioner Dunleavy will be greatly missed and has left a lot of spirit and compassion for the borough and for this fund.

Chairman McNeilly said that as a change in protocol, all participants on the call will enter the meeting muted, and asked that participants unmute themselves only for roll call, voting, giving reports and when asking questions / comments to the board.

Chairman McNeilly asked for Roll Call.

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Stanhope	Brian McNeilly, Chairman	Present
Mount Arlington	Carolyn Rinaldi, Secretary	Present
Denville	Michael Guarino	Present
Netcong	Ralph Blakeslee	Absent
Wharton	Jon Rheinhardt	Present
East Hanover	Joseph Tempesta	Absent
Pequannock	Adam Brewer	Present

ROLL CALL OF 2020 FUND COMMISSIONERS:

Andover	Patricia Bussow	Absent
Bloomingdale		
Boonton Town	Neil Henry	Present
Boonton Township	Douglas Cabana	Present
Butler	Jim Lampmann	Present
Chatham Township	Robert Hoffmann	Present
Chatham Borough	Stephen Williams	Present
Chester	Margaret Nordstrom	Present
Dover	John Schmidt	Present
Essex Fells	Francine Paserchia	Absent

Florham Park	Bill Huyler	Absent
Frelinghuysen	Donna Zilberfarb	Present
Hanover	Silvio Esposito	Absent
Hawthorne	Eric Maurer	Present
Hopatcong	Ronald Tappan	Absent
Kinnelon	James Frieda	Absent
Lincoln Park	Perry Mayers	Present
Long Hill	Nancy Malool	Absent
Madison	James Burnet	Absent
Mendham Borough	Joyce Bushman	Absent
Mendham Township	Karen Fornaro	Absent
Millburn	Jason Gabloff	Absent
Montville	Victor Canning	Absent
Morris Plains	Rosanne Denman	Absent
Mount Olive	Claudia Tomasello	Present
Mountain Lakes	Mitchell Stern	Present
North Caldwell	Kevin O'Sullivan	Absent
Pompton Lakes	Kevin Boyle	Present
Randolph	Darren Maloney	Present
Ringwood	Scott Heck	Present
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Absent
Rockaway Township	Lisa Palmieri	Present
South Orange Village	Adam Loehner	Absent
Sparta	Bill Close	Present
Washington Twp	Andrew Coppola	Absent
West Caldwell	Nikole Baltycki	Absent
West Milford	William Senande	Absent

2020 FUND COMMISSIONER ALTERNATES:

Stanhope	Dana Mooney (Alt.)	Absent
Mount Arlington	Kayleen Knight (Alt.)	Absent
Denville	Steven Ward (Alt.)	Absent
Netcong	Elmer Still (Alt.)	Absent
Wharton	Bill Hamilton (Alt.)	Absent
East Hanover	Kenneth Huelbig (Alt.)	Absent
Andover	Toni Grisaffi (Alt.)	Absent
Bloomington	Sherry Gallagher (Alt.)	Absent
Boonton Town	Cynthia Oravits (Alt.)	Absent
Butler	James Kozimor (Alt.)	Absent
Chatham Township	Debra King (Alt.)	Absent
Chatham Borough	Thaddeus Kobylkarz (Alt.)	Absent

Chester	Denean Probosco (Alt.)	Absent
Dover	John Bennett (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent
Hanover	Mark Roddy (Alt.)	Absent
Hawthorne	Jennifer Scully (Alt.)	Absent
Kinnelon	Charlie Daniel (Alt.)	Absent
Lincoln Park	Dina Valente-Stoel (Alt.)	Absent
Mendham Borough	Jeff Cooper (Alt.)	Present
Mendham Township	Debra Bonanno (Alt.)	Absent
Millburn	Alex McDonald (Alt.)	Absent
Montville	June Hercek (Alt.)	Absent
Morris Plains	Michael Koroski (Alt.)	Absent
Mount Olive	Andrew Tatarenko (Alt.)	Absent
Mountain Lakes	Marcy Gianattasio (Alt.)	Absent
North Caldwell	Tami Michelotti (Alt.)	Absent
Rockaway Borough	Kimberly Cuspilich (Alt.)	Absent
Rockaway Township	Patricia Seger (Alt.)	Absent
Sparta	Michele Landtau (Alt.)	Absent
Washington Twp	Roger Read (Alt.)	Absent
West Caldwell	William Wallace (Alt.)	Absent
West Milford	Catherine Shanahan (Alt.)	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/ Administrator

PERMA Risk Management Services

Cathleen Kiernan

Joseph Hrubash

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

Lenape Claims Management

Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx

Claudia Acosta

Caty Lambe

Managed Care

FMCO

Suzanne Rajsteter

Auditor

Nisivoccia LLP

ALSO PRESENT:

Michele Landtau, Sparta
 Breeanna Calabro, Bloomingtondale
 Frank Covelli, P.I.A.
 Wayne F. Dietz, Skylands Risk Management, Inc.
 Pat Cassidy, RD Parisi
 David Voza, The Voza Agency
 Dominick S. Cinelli, Brown & Brown Metro LLC
 Dave Sgalia, Cupo Insurance Agency
 Matthew Struck, Treadstone Risk
 Lindsay Travali, Acrisure
 Amy Pieroni, Acrisure
 Craig Josephsen, David M. Hundertmark Agency Inc.
 Margaret Chalmers, Marsh USA, Inc.
 Jennifer Matos, Henry O. Baker Insurance Group
 Charlotte Wendland, Henry O. Baker Insurance Group
 Sandy Cantwell, PERMA

APPROVAL OF MINUTES -

October 14, 2020 Open minutes:

MOTION TO APPROVE OPEN MINUTES OF October 14, 2020:

Motion: Commissioner Guarino
 Second: Commissioner Stern

Vote: 15 Ayes, 8 Abstain
 (Commissioners Rheinhardt, Cabana, Zilberfarb, Boyle, Heck, Palmieri,
 Close, Cooper (Alt))

CORRESPONDENCE – None.

MONTHLY COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Michael Guarino, Vice-Chair, Denville - The committee met on November 9th via Zoom teleconference to review new member applications submitted for Byram, Franklin Borough, Parsippany-Troy Hills and Roxbury. The committee recommends the Fund offer membership to all four, with pricing determined by the Fund Actuary (based on review of 5 years of loss experience) and the MEL/EJIF and POLEPL rates. Executive Director said if the applicants are interested in pursuing further, the offer is contingent on a satisfactory loss control inspection by our Safety Director. In 1991, the Fund develop a membership scoring element which is no longer able to function as intended. Committee will consider alternatives for future membership applicants. The goal of scoring the applicants remains to identify members that will have a mutually beneficial relationship with the fund. In response to Commissioner Maloney, Executive Director said there are two pricing scenarios outlined for Parsippany-Troy Hills. The first gives a quote at first dollar, and the second gives a quote for them to come in at a self-insured retention, which is what they had in their past membership with the Fund. Parsippany-Troy Hills took a \$400,000 retention on workers compensation and \$100,000

deductible for law enforcement claims. The same retentions were used to calculate the second assessment, and this is the offer the Fund will make for them, as they are a very large town.

In response to Commissioner Maloney, Executive Director said any claims in the past or future that are in their retention would be managed and paid by Parsippany. Any claims that occurred in the past would be managed by the JIF that was covering the town at the date of loss.

In response to Commissioner Close, Executive Director said Parsippany does not meet the current rating system at “first dollar” because one element of the scoring process is town can not have more than three claims over five years that one half of its JIF retention. At \$300,000, Parsippany has more than three claims in the past five years over \$150,000. However with the town assuming a \$400,000 retention, none of those claims would have pierced the JIF’s retention excess of \$400,000. Hence, we will only offer the second scenario, with Parsippany taking the retention.

In response to Commissioner Schmidt, Executive Director said the last year Parsippany was a member of the Morris JIF was 2011. Regulations require that JIF memberships be limited to three years; allowing for a three-contract commitment is intended to provide budget stability. Our focus is to keep the fund stable, and the offers are calculated accordingly. New membership approvals are added to the consent agenda.

Finance Committee, Jon Rheinhardt, Chair, Wharton Borough – The committee met on multiple occasions to review the budget and proposed member assessments and recommends a budget reflecting a 1.29% increase. Executive Director said in accordance with the Fund’s assessment methodology, the assessments are capped at 1.25% over the overall budget increase. However the Public Officials/Employment Practices assessment is not included in that equalization process. The Fund also has a process where members with a higher than average loss ratio over a seven year period get a surcharge, which is then distributed as a credit to the members that have a significantly lower than average loss ratio of a five year period. Since that procedure was added to the assessment methodology, the amount of outliers members has been reduced.

Safety Committee, Carolyn Rinaldi, Chair, Mount Arlington Borough – No report.

Contracts and Rules Committee, Ralph Blakeslee, Chair, Netcong Borough – Executive Director said the committee met via teleconference on October 20th to review responses to the Fund’s RFP for Underwriting Manager, Litigation Manager, Executive Director and Treasurer. Minutes of the meeting were included in Appendix II of the Agenda. All responses were from the incumbents, and the committee scored the responses and voted to recommend re-appointment.

Legal Review Committee, William Close, Chair, Sparta Township – Commissioner Close said they are conducting some analysis of the attorneys.

Claims Review Committee, Mitchell Stern, Chair, Mountain Lakes Borough – The committee met on Monday November 9th via conference call and recommended approval of payment authority requests for 8 Workers’ Compensation Claims totaling Payment Authority Requests of \$654,660.04, 7 Property Claims totaling Payment Authority Requests of \$146,940.97, and 6 Liability Claims totaling Payment Authority Requests of \$580,661.81.

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

2021 Budget – Budget and assessments totaling \$20,880,341, including Risk Management Consultant fees distributed and reviewed by Finance Committee.

Motion open the public hearing on the 2021 Budget.

Motion: Commissioner Rheinhardt
Second: Commissioner Close
Role Call Vote: 23 Ayes, 0 Nays, 0 Abstentions

Discussion of Budget & Assessments – None.

Executive Director said as there are no objections the action to adopt the 2021 budget and certify the 2021 Assessments will be added to the consent agenda.

Remote Public Meetings: The Division of Local Government Services issued Local Finance Notice LFN2021-21 regarding holding remote public meetings during a declared emergency. The MEL Fund Attorney has prepared a draft memo which has been distributed to MEL Management Committee for review. The MEL will be meeting to discuss and adopt any changes, and that will be a good opportunity for the Fund to review that result. The focus is on how the Funds manage and ensure public attendance.

Residual Claims Fund (RCF): The public hearing on the RCF 2021 budget was held on October 21, 2020 via Zoom audio/video conference and the 2021 budget was adopted. A copy of Commissioner Rheinhardt’s report and the budget is in the agenda. In addition, Resolution 36-20 authorizes the transfer of the Morris County Municipal JIF’s Fund Year 2016 liabilities to the Residual Claims Fund as of December 31, 2020 valuation.

Motion to adopt Resolution 36-20 authorizing the transfer of Fund Year 2016 liabilities to the Residual Claims Fund was added to the consent agenda.

Environmental JIF (EJIF): The public hearing on the EJIF 2021 budget was held on October 21, 2020 via Zoom audio/video conference and the 2021 budget was adopted. A copy of Commissioner Rheinhardt’s report and the budget is in the agenda.

MEL Report: The MEL met on October 21, 2020 via Zoom; a copy of Commissioner Rheinhardt’s report is in the agenda. Commissioner Rheinhardt said as we know, the MEL rate table was held; the EJIF budget came in at a negative and the dividends went up slightly, and the increase in the RCF budget was slightly under 2%. All are fair and reasonable.

Employment Practices Program - A webinar was held on October 29th to provide guidance to members’ counsel and administrators on the new Personnel Manual and Employee Handbook. A copy of that notice was included in the agenda; that memorandum also summarizes the various training elements of the Employment Practices Compliance Program. The webinar may be posted on the website or another session scheduled, as needed. A frequent question was if it is acceptable to have one manual to use for both personnel manual and handbook. Although the recommendation is to provide two manuals, it is acceptable. A secondary question if updating their existing program to meet the new minimum would be acceptable, and the answer is yes however moving forward they will deviate from the recommended model.

2021 Membership Renewals –All twelve members scheduled to renew fund membership by January 1, 2021 are renewing, and the Fund office is in the process of following up with members to obtain their paperwork.

Cyber Security Challenges and Covid 19: Included in the agenda is a copy of an article published in the League of Municipalities Magazine, written by Ed Cooney, MEL’s Underwriting Manager and Michael Geraghty, CISO for the State of New Jersey and Director of NJCCIC.

Cyber Task Force: The Executive Director said the MEL’s Cyber Task Force has been working on modifications to the MEL’s Cyber Risk Management Program and should be completed soon. The premium for Cyber is doubling from \$2,000 to \$4,000 next year, due to the losses in the past year are outweighing the premiums. The best way to contain losses is to manage the risk, which is the focus of the task force. Commissioner Rheinhardt said they are spreading out the requirements over three tiers and are focused on making the tiers reasonable to achieve, while having the desired impact and remaining affordable. Executive Director said being in compliance with all tiers will allow members to recover the full \$25,000 deductible in the event of a loss.

D2 Cybersecurity – Status Report – The monthly status report from the cyber security provider is included in the agenda and recaps member participation and training to date.

2020/2021 Elected Officials Seminar: The MEL’s Annual Elected Officials Seminar will be included in the League of Municipalities Virtual Conference, and is scheduled for Wednesday, November 18th at 3:15 PM. The seminar will eventually be added to the MEL Safety Institute Learning Management System. An email will be sent out this week to notify members. As in past years, anybody who takes the seminar will receive a \$250 credit against their assessment.

SEM Website: The New Jersey Sustainable Energy Joint Meeting (SEM) recently launched their updated website. A copy of the announcement is included in the agenda packet. Some members of the Morris JIF participate in this program.

Due Diligence Reports: The September Financial Fast Track shows the Fund at \$9.7 surplus, which is up about \$3 million from year-end. This is mostly because of a reduction in claim reserves and IBNR.

The Loss Ratio report shows loss ratio by year. The third and fourth columns measure where our development is compared to some standard actuarial targets, and most of the years are either at, below or just slightly above the actuarial target.

The Lost Time Accident Frequency report shows the Fund stands at 1.11 compared to 1.5 for this time last year. Any Covid claims are removed from this report, as we expect it will finally be treated as one occurrence, and the numbers are not included here because they are not indicative of your risk.

Note the POL/EPL report shows where each member stands in their deductible, and in order to keep them the updates need to be completed by June 1, 2021.

The reports following give information of our filings with the state, Risk Management agreements, and our contract compliance.

Executive Director’s Report Made Part Of Minutes.

TREASURER:

Executive Director said the 2020 November bills list and September claims transfer is included for approval on the consent motion.

November 2020	
2019	\$55,251.00
2020	\$225,762.21
Total	\$281,013.21

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF SEPTEMBER 2020:

CLOSED	\$0
2016	\$19,288.95
2017	\$63,882.96
2018	\$22,232.40
2019	\$84,999.33
2020	\$247,120.46
TOTAL	\$437,524.10

Treasurer's Report Made Part of Minutes.

ATTORNEY:

Fund Attorney said there were 300 participants who signed up for the October 29th webinar and it was deemed as very helpful. Thank you to the panel of volunteers that attended a practice presentation for input. The panel included Adam Brewer, Jon Rheinhardt, Darren Maloney, Cate Kiernan and Joe Hrubash. They will most likely offer this presentation again in the future.

Fund Attorney gave an overview of a slip and fall case in Millburn, where Mark Semeraro (defense attorney) received a dismissal with no liability. Another case to make mention is Garcia versus Wharton, which is a former police officer alleging harassment. These cases are not easy to obtain full dismissal, but Eric Harrison (defense attorney) was able to and it's a really good outcome.

The Fund has certain claims that are not necessarily administered by the Fund, and they are employment practices claims / public officials liability and employment matters as well as land use type cases. Our carrier QBE handles them and the Fund is receiving good outcomes. Fund Attorney said he and Executive meeting with QBE's TPA for the purposes of review and interaction of any current claims with the Fund. If you have any concerns, contact him or the Executive Director. They will report on the results of the meeting.

UNDERWRITING MANAGER:

Executive Director said that when the Cyber task force completes the new three tier loss control program, members that are currently compliant will remain so for another six months while they are making any updates they may need.

CERTIFICATES OF INSURANCE: Report on Certificates issued and Cyber report submitted for information.

Underwriting manager's report made part of minutes

SAFETY DIRECTOR:

Safety Director said the list of loss control activities are in the reports, and also include the law enforcement surveys, which is when John Schwartz goes out to meet with the police chiefs. In-person training continues to be suspended until further notice, but they are seeing good attendance for the live instructor-led webinars.

Safety Director's Report Made Part of Minutes.

MANAGED CARE:

Managed Care Provider's Report Made Part of Minutes

MOTION TO APPROVE CLAIM AUTHORITY PAYMENTS AS DISTRIBUTED ELECTRONICALLY, AUTHORIZATION TO OFFER MEMBERSHIP TO BYRAM, FRANKLIN BOROUGH, PARSIPPANY-TROY HILLS AND ROXBURY, APPROVE THE CLOSE OF THE PUBLIC HEARING AND ADOPT THE 2021 BUDGET AND CERTIFY THE 2021 ASSESSMENTS, EXECUTIVE DIRECTOR'S REPORT, RESOLUTION 36-20 AUTHORIZING THE TRANSFER OF FUND YEAR 2016 LIABILITIES TO RESIDUAL CLAIMS FUND, RESOLUTION 37-20 APPROVING THE NOVEMBER BILLS LIST AND SEPTEMBER CLAIMS TRANSFERS, ATTORNEY'S REPORTS, UNDERWRITING MANAGER'S REPORTS, SAFETY DIRECTOR'S REPORTS, AND MANAGED CARE PROVIDER'S REPORTS

Moved: Commissioner Rheinhardt
Second: Commissioner Mauer
Roll call Vote: Unanimous

OLD BUSINESS:

None.

NEW BUSINESS:

None.

PUBLIC COMMENT:

None.

MOTION TO ADJOURN:

Moved: Commissioner Guarino
Second: Commissioner Brewer
Vote: Unanimous

Meeting Adjourned: 12:52 PM
Sandy Cantwell, Assisting Secretary
For Carolyn Rinaldi, Secretary
Date prepared: November 12, 2020

RESOLUTION NO. 36-20
OF THE
MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Board of Fund Commissioners of the **Morris County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interest of the member local units and joined the Residual Claims Fund.

NOW, THEREFORE, BE IT RESOLVED that the Board of Fund Commissioners of the **Morris County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks.

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>Member Fund S.I.R.</u>
2016	WC/GL/AL & PROPERTY	Varies

BE IT FURTHER RESOLVED that the actual transfer of claim liabilities to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/20

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest:
Brian McNeilly,
Chairperson

Carolyn Rinaldi
Secretary

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 37-20

November 2020

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
2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002110			
002110	PEQUANNOCK	RMC FEE 2019	28,957.00
			28,957.00
002111			
002111	CHATHAM BOROUGH	RMC FEE 2019	20,431.00
			20,431.00
002112			
002112	NORTH ARLINGTON BOROUGH	REIMBURSE 2ND RMC 2019	5,863.00
			5,863.00
Total Payments FY 2019			55,251.00

FUND YEAR
2020

002113			
002113	FIRST MCO	MANAGED CARE 11/20	24,460.74
			24,460.74
002114			
002114	FRED SEMRAU ESQ.	LITIGATION MGMT 11/20	16,473.45
			16,473.45
002115			
002115	QUAL-LYNX	TPA 11/20	23,872.49
			23,872.49
002116			
002116	VALLEY MEDICAL GROUP	DOT TESTING, TRAINING & MRO - Q3	10,980.92
			10,980.92
002117			
002117	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 10/20	17,857.50
002117	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 11/20	1,250.00
			19,107.50
002118			
002118	LENAPE CLAIMS MANAGEMENT INC.	CLAIM FEES 11/20	20,585.64
			20,585.64
002119			
002119	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/20	130.91
002119	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 11/20	29,369.63
			29,500.54
002120			

002120	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 11/20	3,527.08
			3,527.08
002121			
002121	FRED SEMRAU, ESQUIRE	ATTORNEY FEE 11/20	2,083.33
			2,083.33
002122			
002122	GRACE BRENNAN	TREASURERS FEE 11/20	2,147.99
			2,147.99
002123			
002123	DAILY RECORD	LEGAL AD 10.10.2020	44.03
			44.03
002124			
002124	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 10/20	1,021.00
			1,021.00
002125			
002125	ALLSTATE INFORMATION MANAGEMENT	ACCT#417 - ARC & STOR - 9.30.2020	95.38
			95.38
002126			
002126	NEWTECH SERVICES INC.	WEBSITE SERVICES 11/20	175.00
			175.00
002127			
002127	NJ ADVANCE MEDIA	PAST DUE PAYMENT JULY AD	164.22
002127	NJ ADVANCE MEDIA	AD FOR OCT. MEETING	27.90
			192.12
002128			
002128	SKYLANDS RISK MANAGEMENT INC	RMC FEE STANHOPE INSTALLMENT 2 OF 2	4,423.00
002128	SKYLANDS RISK MANAGEMENT INC	RMC FEE STANHOPE INSTALLMENT 1 OF 2	4,423.00
			8,846.00
002129			
002129	CHATHAM BOROUGH	RMC FEE 11/20	20,773.00
			20,773.00
002130			
002130	PEQUANNOCK TOWNSHIP	RMC FEE 11/20	30,072.00
			30,072.00
002131			
002131	NORTH ARLINGTON BOROUGH	RMC FEE 11/20	11,804.00
			11,804.00
		Total Payments FY 2020	225,762.21
		TOTAL PAYMENTS ALL FUND YEARS	281,013.21

Brian McNeilly
Chairperson

Attest:

Carolyn Rinaldi, Secretary

Dated: November 10, 2020

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Grace Brennan
Treasurer