

**MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND
 OPEN MINUTES MEETING – APRIL 12, 2023
 HANOVER MUNICIPAL BUILDING
 12:00 PM**

Meeting of Fund Commissioners was called to order by Chairwoman Rinaldi.

Chairwoman Rinaldi 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

Chairwoman Rinaldi led the board in the Pledge of Allegiance.

Chairwoman Rinaldi asked for 2023 Roll Call.

ROLL CALL OF 2023 FUND COMMISSIONERS:

Mount Arlington	Carolyn Rinaldi	Present
Pequannock	Adam Brewer	Present
Netcong	Ralph Blakeslee	Present
East Hanover	Joseph Tempesta	Absent
Mountain Lakes	Mitchell Stern	Absent
Rockaway Township	Lisa Palmieri	Present
Stanhope	Brian McNeilly	Present

Andover	Patricia Bussow	Absent
Bloomingtondale	Mike Sondermeyer	Absent
Boonton Town	Neil Henry	Present
Boonton Township	Douglas Cabana	Present
Butler	Jim Lampmann	Present
Chatham Township	Ziad Shehady	Absent
Chatham Borough	Stephen Williams	Present
Chester	Margaret Nordstrom	Present
Denville	Steven Ward	Absent
Dover	Jonathan Delaney	Present
Essex Fells	Francine Paserchia	Absent
Florham Park	Bill Huyler	Absent
Frelinghuysen	Donna Zilberfarb	Absent
Hanover	Silvio Esposito	Present
Hawthorne	Eric Maurer	Present
Hopatcong	David Fanslau	Present
Kinnelon	James Freda	Absent

Lincoln Park	Perry Mayers	Present
Long Hill	TBD	Absent
Madison	James Burnet	Present
Mendham Borough	Joyce Bushman	Absent
Mendham Township	Jason Gabloff	Absent
Millburn	Matthew Laracy	Absent
Montville	June Hercek	Absent
Morris Plains	Rosanne Denman	Absent
Mount Olive	Claudia Quinn	Present
North Caldwell	Kevin O'Sullivan	Absent
Pompton Lakes	Paula Cozzarelli	Present
Randolph	Debbie Bonanno	Absent
Ringwood	Scott Heck	Present
Riverdale	Paul Carelli	Absent
Rockaway Borough	Patricia Reiche	Present
South Orange Village	Julie Doran	Present
Sparta	Grant Rome	Absent
Washington Twp	TBD	Absent
West Caldwell	Nikole Baltycki	Present
West Milford	William Senande	Present
Wharton	Joseph Kovalcik	Absent

2023 FUND COMMISSIONER ALTERNATES:

Mount Arlington	Lauren Schaeffner (Alt.)	Absent
Netcong	Elmer Still (Alt.)	Absent
East Hanover	Kenneth Huelbig (Alt.)	Present
Mountain Lakes	Chief Shawn Bennett (Alt.)	Absent
Rockaway Township	Patricia Seger (Alt.)	Present
Stanhope	Angelica Sabatini	Absent

Andover	Toni Grisaffi (Alt.)	Absent
Boonton Town	Cynthia Oravits (Alt.)	Absent
Butler	James Kozimor (Alt.)	Absent
Chatham Township	Debra King (Alt.)	Absent
Chatham Borough	Karen Fornaro (Alt.)	Absent
Chester	Dena Dziergoski (Alt.)	Absent
Denville	Jessica Falce (Alt.)	Present
Dover	Reynaldo Julve (Alt.)	Absent
Florham Park	Cindy Phillips (Alt.)	Absent

Hanover	Michael Loock (Alt.)	Absent
Hawthorne	Jennifer Scully (Alt.)	Absent
Kinnelon	Charlie Daniel (Alt.)	Absent
Lincoln Park	Dina Valente-Stoel (Alt.)	Absent
Long Hill	Colette Armenti (Alt.)	Absent
Madison	Chrissy Mahler (Alt.)	Absent
Mendham Borough	Eric Mesias (Alt.)	Present
Mendham Township	Ross Johnson (Alt.)	Absent
Millburn	Jesse Moehlman (Alt.)	Absent
Montville	Nicholas Breiner (Alt.)	Absent
Morris Plains	Michael Koroski (Alt.)	Absent
Mount Olive	Andrew Tatarenko (Alt.)	Absent
North Caldwell	Tami Michelotti (Alt.)	Absent
Randolph	Greg Poff	Absent
Ringwood	Zachary Faiola (Alt.)	Absent
Riverdale	Lisa O'Neill (Alt.)	Absent
Rockaway Borough	Robert O'Connor (Alt.)	Absent
Sparta	Michele Landtau (Alt.)	Present
Washington Twp	Roger Read (Alt.)	Present
West Caldwell	William Wallace (Alt.)	Absent
West Milford	Catherine Shanahan (Alt.)	Absent
Wharton	Bill Hamilton (Alt.)	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator

PERMA Risk Management Services
Cathleen Kiernan

Attorney/Litigation Management

Dorsey & Semrau, Esq.
Fred Semrau, Esq.

Safety Director

J.A. Montgomery Consulting
Ken Schulz
Michael Thompson

Liability Claims Service

Lenape Claims Management
Theresa Laoudis

Workers Compensation
Claim Service

Qual-Lynx
Claudia Acosta

Managed Care

FMCO
Mary Bresadola
Marie Lamb

ALSO PRESENT:

Jonathan Testa, Dorsey & Semrau
Ezio Altamura, Otterstedt Insurance Agency
Matthew McArow, Jr. Otterstedt Insurance Agency
Dave Vozza, The Vozza Agency
Karen Waters, IMAC Insurance Company
Carmella Kluse, RD Parisi
Lindsay Travali, Acrisure
Frank Covelli, P.I.A.
Renee Gear, P.I.A.
Dave Sgalia, Cupo Insurance
Wayne Ring, Brown & Brown
Charlotte Wendall, Henry O’Baker
Giovanni Mancini, Treadstone Risk Management
Dave Grubb, PERMA
Sandra Cantwell, PERMA

APPROVAL OF MINUTES -

MOTION TO APPROVE OPEN MINUTES OF MARCH 8, 2023:

Motion: Commissioner Williams
Second: Commissioner Cozzarelli
Vote: 18 Ayes, 0 Nays, 10 Abstains
(Commissioners Blakeslee, Mayers, Burnet, Reiche, Doran, Baltycki, Senande, Huelbig (Alt.), Falce (Alt.), Mesias (Alt.))

CORRESPONDENCE – None

MONTHLY COMMITTEE REPORTS:

Membership, Marketing & Coverage Committee, Jim Lampmann, Chair – No report.

Finance Committee, Jason Gabloff, Chair – No report.

Safety Committee, Bill Huyler, Chair – Executive Director said vouchers have been distributed for the 2022 SIP awards that were announced last month.

Contracts and Rules Committee, Ralph Blakeslee, Chair – Commissioner Blakeslee said the committee recommends the Fund retain a property appraiser to provide the appraisal data the carriers are requiring to provide quotes for coverage. Resolution 19-23 and minutes from the committee meeting are included in the agenda.

Legal Review Committee, Adam Brewer, Chair – No report.

Claims Review Committee, Mitchell Stern, Chair – Chairwoman Rinaldi said the committee met on Monday April 10th and is recommending approval of payment authority requests for 14 Workers’ Compensation Claims totaling Payment Authority Requests of \$1,309,196.97, 4 Property Claims totaling Payment Authority Requests of \$75,536.77 and 4 Liability Claims totaling Payment Authority Requests of \$203,707.00.

Presentation: Executive Director introduced Mr. Dave Grubb, Executive Director for the Municipal Excess Liability Fund, to give an update on the financials and the current environment.

Mr. Grubb said 2022 was a difficult year due to legislative actions, court decisions and a worldwide insurance industry crisis. He then referenced a copy of an article distributed at the meeting from the League Magazine, November 2022. As a result of last year's events, the MEL experienced a loss of \$3.6 million and will finish the year with a \$11.3 million surplus. Fortunately, the MEL system remains financially strong. Unlike many non-MEL JIFs, the MEL will not need to issue additional assessments to member municipalities and authorities. Mr. Grubb noted the following events that impacted workers compensation:

- The State increased the weekly benefit by 9.9% and New Jersey now has the highest premium rates in the country.
- Judges are also permitting injured workers to reopen their cases years and even decades after their accidents.
- The state compounded this problem by changing the pension system that until 2021 paid most of the non-medical cost of some workers permanently disabled on the job. Under the new rules, worker's compensation is now the primary payer.
- New Jersey adopted a law that requires Workers' Compensation judges to presume that COVID is work related for emergency workers. As a result, New Jersey experienced the second highest workers' compensation cost for COVID in the country.
- New Jersey also adopted a law that requires judges to presume that cancer is job related for fire fighters.

Liability has also experienced increased expenses since a supreme court decision in 2021 (Gonzales v Jersey City) that has made it harder to obtain summary judgement resulting in increased legal fees and exposure to a jury verdict.

A recent amendment in the sexual molestation statute of limitations will increase total liability costs by an estimated 6%.

Morris JIF Executive Director said there are three or four claims currently in the MEL system that pre-date the JIF system for sexual molestation. The MEL has hired an archivist to help those members research for policies they had at that time.

Mr. Grubb continued by saying that the property premiums are also increasing at double digit rates due to the higher frequency of natural disasters worldwide and the jump caused by supply chain issues and labor shortages. In response to these events, the MEL's actuary has increased claim reserves by \$16 million (15%). Most of this is to cover Incurred But Not yet Reported (IBNR), and Mr. Grubb referred to the projected year end 2022 MEL Financial Fast Track that was distributed.

The Residual Claims Fund (RCF) is taking the largest hit because this is where the longest open claims are managed. The impact on the RCF will result in a \$14 – \$15 million additional assessment, of which the MEL will pick up half and local JIFs will pick up the other half.

The Federal Reserve's increase in interest rates will generate additional investment income going forward. While all insurers including JIFs are required to book an investment loss this year, this is a temporary adjustment because the MEL invests its assets in conservative short term fixed securities including bonds issued by our members. The MEL only sells securities on their due dates or when the new higher rates create an opportunity to increase investment yield. Therefore, this "loss" will become a profit in the next few years as our investments are replaced with bonds that yield substantially higher interest.

In conclusion, Mr. Grubb said communication is critical to keeping our membership aware of the changing environment and the impact on the insurance industry and the JIFs. The MEL has the surplus to manage this, and we are already looking at ways to minimize the increase to the 2024 budget. Executive Director emphasized the likelihood of budget increases greater than those in the recent past.

In response to Commissioner Cozzarelli, Executive Director said a ‘reopened’ claim typically occurs when an injured claimant completes treatment and the claim is closed, and within the allowed two years the claimant requests additional treatment and reopens the claim – and, very often, repeatedly.

Mr. Grubb said he invites commissioners to attend a MEL or RCF Claims Committee meeting to get an idea of the higher value and long-term claims development.

Fund Attorney said the team has anticipated many of the challenges for claims management and have been discussing over the past several years various strategies. One result was last year’s recommendation to add two claims professionals; one to focus on worker’s compensation and one to focus on property. These two positions were filled late last year, without increasing the budget but rather reallocating funds to cover the expense.

Commissioner Heck asked for a projected timetable where the unrealized losses begin to turn around and what impact reductions in surplus will have on upcoming budgets. Mr. Grubb said that DOBI will not require any additional assessments to resolve the impact of “unrealized gains”. Mr. Grubb also said the Fund’s are not able to anticipate investment income when adopted budgets, so the “unrealized gains” will not impact upcoming budgets. Mr. Grubb then said the various items impacting prior years’ budgets will have an impact on future budgets but added that a lot will depend on how accurately the Actuary has gauged the impact of this items – noting there is a lot of uncertainty (reserves & IBNR) in the finances.

EXECUTIVE DIRECTOR/ADMINISTRATOR REPORT:

Property Appraisals: Rules/Contracts Review Committee met on April 6th to review updating property appraisals. The property market has been very difficult over last several years and continues to worsen. Underwriting Manager is telling us the JIFs need to update their values, collect more complete primary COPE info for all locations over \$500k, such as proper legal address, square foot, stories, construction, and occupancy. In addition, there is an expectation that each JIF will need to implement a program to maintain. Some JIFs have had more recent appraisals than Morris JIF. As a result, it will be acceptable for those JIFs to have their appraiser “trend” the values for 2024 renewal & implement a program for physical appraisals for 2024.

For those JIFs where too much time has passed since their last appraisal, they will need to catch up. The last appraisals for this JIF were conducted in 2010 and 2011 and included property valued at \$150,000 or greater. There is a consensus to limit both physical appraisals and trending to locations with a reported building value in excess of \$500,000 or scheduled content value in excess of \$500,000 if building value is less than \$500,000 and outdoor property – when not at a location – in excess of \$500,000. Committee recommends issuing a Competitive Contract Request for Proposal (RFP). Resolution 19-23 authorizing the RFP is included in the consent agenda.

2023 MEL/RCF/EJIF March 24th Meeting & Retreat: The MEL, RCF and EJIF held their March 24th meetings in conjunction with the MEL Annual Retreat. Commissioner reports are in the agenda.

MEL Cyber Liability JIF: A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals. The Cyber JIF will serve much like the Environmental JIF, providing resources and services to members to help them control exposure and manage claim events. Executive Director said the JIF is in the process of evaluating vendors and the best approach to provide training services.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 21st and Friday, April 28th from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A copy of the Seminar Flyer was included in the agenda and Fund commissioners and risk management consultants have already received an email containing the link to register.

2023/2024 Elected Officials Seminar: Fund Attorney and Executive Director are in the process of scheduling a webinar presentation of the Elected Officials Seminar for the Morris JIF governing body members, administrators & clerks during the month of March. Course is now available online through the MEL Safety Institute. Directions to access the on-line course were included in the agenda and were distributed via email to commissioners and risk management consultants.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 2023. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is capped at approximately 5% of the member's MEL assessment.

EJIF Environmental Alert: The New Jersey Department of Environmental Protection (NJDEP) issued a new Tier A Municipal Stormwater General Permit. Enclosed is the March 2023 Environmental Alert from the EJIF on the change, which includes links for more information.

D2 Cybersecurity-Status Report—Included is the monthly status report from the cyber security provider which recaps member participation and training to date. We are in the process of distributing a status of employee usage to Fund Commissioners. Please contact the D2 or the Fund office if the number of trained employees does not seem correct. The Fund contract with D2 will end in June and we will transfer to use the training services through the Cyber JIF.

2023 Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th. Filing is not yet open but the Fund office will send an email when filing begins.

Executive Director said the presentation by First Managed Care Options (FMCO) will be postponed to next month due to the MEL Executive Director presentation added to today's meeting.

Due Diligence Reports: The January 2023 Financial Fast Track show a statutory surplus of \$10 million but does not yet reflect the MEL and RCF surplus strengthening. Lost Time Accident Frequency is starting off the year very good. The number of claims occurring is not increasing; however, the costs to manage and treat claims has significantly increased, along with the circumstances that were out of our control, like Covid, named storm IDA, and legislative changes.

Lexington, our carrier for POL/EPL, has kept current coverage and deductibles in place from last year. Updated EPL Program Compliance requirements will be announced shortly; expecting only a few changes in the personnel manual and the required training for supervisors and police will be posted as soon as dates are scheduled.

Executive Director’s Report Made Part of Minutes.

TREASURER:

Treasurer said Resolution 20-23 for April 2023 bills list was included for approval on the consent motion.

April 2023	
Closed	\$11,188.00
2022	\$18,600.00
2023	\$3,052,704.60
Total	\$3,082,492.60

Confirmation: Resolution 18-23 for Corrected March 2023 bills list

March 2023	
2022	\$2,075.00
2023	\$200,995.11
Total	\$203,070.11

CLAIMS PAYMENT AND IMPREST TRANSFERS AS OF FEBRUARY 2023:

CLOSED	\$0
2019	\$72,293.24
2020	\$34,344.48
2021	\$80,866.40
2022	\$285,866.69
2023	\$49,493.63
TOTAL	\$522,864.44

Treasurer’s Report Made Part of Minutes.

ATTORNEY’S REPORT:

Fund Attorney said in the case of Kurdzialek vs. Montville, the plaintiff alleged a slip and fall in 2019, resulting in back injury / sprain. Catherine Flynn was assigned counsel and a review of medical reports showed the plaintiff had another slip and fall incident at a Shoprite in 2018. The case was subsequently dismissed without prejudice by the plaintiff and reserves on this case will be released.

Fund Attorney encouraged members to review the memo in the agenda concerning maintaining their websites. The State Division of Civil Rights is bringing claims for mistreatment and inaccurate information. John Testa is currently defending a member.

Concerning land use, Fund Attorney said there are recent important decisions regarding redevelopment studies, which impacts members looking at rezoning or redevelopment plans. Members should share with town planners to make sure plans are done correctly and avoid this type of litigation.

Lastly, there has been confusion concerning Daniel's Law and instructions from the state has not been clear on some of the concerns. An example is when to give notice to people within 200 feet, and what reducers are in place. Members should ensure compliance with their municipal clerks and attorney.

UNDERWRITING MANAGER:

Executive Director said member compliance in the Cyber report is based on the new program, rolled out this year. The worksheet is in Origami and the MEL Cyber webpage. Members need to be working towards compliance in the new program. Compliance status from last year has allowed members to have their deductibles grandfathered for this year while they work on the new standards. Chertoff Group, a consulting firm hired by the MEL, will soon have a survey to distribute to the members to get a baseline of the technology in use by the membership and allow them to better target services.

CERTIFICATES OF INSURANCE: Monthly insurance certificates report included.

Underwriting manager's report and Certificates made part of minutes.

SAFETY DIRECTOR: Safety Director gave an overview of the safety report and the various trainings being used and available to members. The DVD program is being discontinued and if members would like to obtain any of the DVDs, please contact the Safety Director's office.

In response to the Fund Attorney, Mr. Grubb congratulated the following members for obtaining the maximum total of 100 points in the 2022 Safety Incentive Program: Bloomingdale, Butler, Hawthorne, Kinnelon, Milburn, Netcong and West Milford and noted that Ringwood achieved a total score of 99.

Safety Director's Report Made Part of Minutes.

MANAGED CARE: Managed Care Provider gave an overview of the month's savings.

Managed Care Provider's Report Made Part of Minutes

Claims Administration: No report.

Executive Session: Executive Director confirmed that the claims information had been sent confidentially to the board and there were no questions or concerns that need to be reviewed in Executive Session.

Motion to Approve Claim Authority Payments as Presented in Executive Session, Executive Director's Report; Resolution 19-23 authorizing the Competitive Contract Request for Proposal (RFP) for Property Appraiser, Resolution 18-23 Approving Corrected March bills list; Resolution 20-23 Approving April Bills List; Treasurer's Reports; Attorney's Reports; Underwriting Manager's Reports; Monthly Certificates;

Safety Director's Reports; And Managed Care Provider's Reports

Moved: Commissioner Blakeslee
Second: Commissioner McNeilly
Roll call Vote: Unanimous

OLD BUSINESS:

None.

NEW BUSINESS:

None.

PUBLIC COMMENT:

None.

MOTION TO ADJOURN:

Moved: Commissioner Mayers
Second: Commissioner Cozzarelli
Vote: Unanimous

Meeting Adjourned: 12:41 PM
Sandy Cantwell, Assisting Secretary
For Adam Brewer, Secretary

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION #19-23

**AUTHORIZING THE HIRING
OF PROPERTY APPRAISAL PROFESSIONAL SERVICE THROUGH THE
COMPETITIVE CONTRACTING PROCESS**

WHEREAS, the Morris County Municipal Joint Insurance Fund (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

PROPERTY APPRAISAL SERVICES

and

WHEREAS, the Fund under the authority of (N.J.S.A. 11:15-2.4) is subject to the auspices of the New Jersey Local Publics Contract Law for its procurement at (N.J.S.A.40A:11-1); and

WHEREAS, such desired services are currently available to be provided through the competitive contracting process under the New Jersey Local Publics Contract Law, (N.J.S.A. 40A:11-4.1(a)through (r)).; and

WHEREAS, the Fund desires to evaluate such service offerings from Vendors within the procedures as set forth in the New Jersey Local Publics Contract Law (N.J.S.A.40A:11-4.1 et. seq. and N.J.A.C. 5:34-4 et. Seq.); and

WHEREAS, the competitive contracting process satisfies the fair and open requirement as established under (N.J.S.A. 19:44A-20.5 et. Seq.), and

WHEREAS, the Fund desires to enter into a contract that will satisfy the needs of the Fund; and

WHEREAS, as per statute the process will be administered by the Qualified Purchasing Agent (N.J.S.A 40A:11-4.5(d));

NOW, THEREFORE, BE IT RESOLVED by the Board of Fund Commissioners of the Morris County Municipal Joint Insurance Fund resolve to authorize the Qualified Purchasing Agent to procure Property Appraisal Professional Services, and Insurance Related firms through the competitive contacting process in accord with (N.J.S.A. 40A:11-4.1 et. Seq.).

Adopted this 12th Day of April 2023.:

Carolyn Rinaldi, Chairperson

Date: April 12, 2023

Adam Brewer, Secretary

Date: April 12, 2023

MORRIS COUNTY MUNICIPAL JOINT INSURANCE FUND BILLS LIST

Resolution No. 20-23

APRIL 2023

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

CLOSED

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002797			
002797	SUBURBAN METRO JOINT INS FUND	MORRIS TO PAY FOR FAIRFIELDS EJIF DIVI	11,188.00
			11,188.00
		Total Payments FY CLOSED	11,188.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
02625			
02625	THE ACTUARIAL ADVANTAGE	VOID CHECK	-3,808.18
			-3,808.18
002798			
002798	EAST HANOVER TOWNSHIP	2022 ON-LINE SEMINAR CREDITS	500.00
			500.00
002799			
002799	WEST CALDWELL TOWNSHIP	2022 ON-LINE SEMINAR CREDITS	250.00
			250.00
002800			
002800	BOROUGH OF POMPTON LAKES	2022 ON-LINE SEMINAR CREDITS	750.00
			750.00
002801			
002801	CHATHAM BOROUGH	2022 ON-LINE SEMINAR CREDITS	250.00
			250.00
002802			
002802	BOROUGH OF FLORHAM PARK	2022 ON-LINE SEMINAR CREDITS	250.00
			250.00
002803			
002803	BOROUGH OF BLOOMINGDALE	2022 ON-LINE SEMINAR CREDITS	1,250.00
			1,250.00
002804			
002804	TOWNSHIP OF DENVILLE	2022 ON-LINE SEMINAR CREDITS	750.00
			750.00
002805			
002805	MADISON BOROUGH	2022 ON-LINE SEMINAR CREDITS	500.00
			500.00
002806			
002806	HAWTHORNE BOROUGH	2022 SAFETY AWARD- BOR. HAWTHORNE	1,000.00
			1,000.00

002807			
002807	CHATHAM TOWNSHIP	2022 SAFETY AWARD - CHATHAM TWP.	750.00
			750.00
002808			
002808	BOROUGH OF NORTH CALDWELL	2022 SAFETY AWARD- NORTH CALDWELL	100.00
			100.00
002809			
002809	BOONTON TOWNSHIP	2022 SAFETY AWARD- BOONTON TWP	250.00
			250.00
002810			
002810	BOROUGH OF LINCOLN PARK	2022 SAFETY AWARD- LINCOLN PARK	250.00
			250.00
002811			
002811	THE ACTUARIAL ADVANTAGE	ACTUARY 7/22	3,808.18
			3,808.18
002812			
002812	DENVILLE TOWNSHIP	2022 SAFETY AWARD - DENVILLE TWP.	250.00
			250.00
002813			
002813	FRELINGHUYSEN TOWNSHIP	2022 SAFETY AWARD- FRELINGHUYSEN	100.00
			100.00
002814			
002814	SOUTH ORANGE VILLAGE TOWNSHIP	2022 SAFETY AWARD- SOUTH ORANGE VILLAGE	500.00
			500.00
002815			
002815	BUTLER BOROUGH	2022 SAFETY AWARD - BUTLER	1,000.00
			1,000.00
002816			
002816	KINNELON BOROUGH	2022 SAFETY AWARD- KINNELON	1,000.00
			1,000.00
002817			
002817	WEST MILFORD TOWNSHIP	2022 SAFETY AWARD- WEST MILFORD	1,000.00
			1,000.00
002818			
002818	MOUNTAIN LAKES BOROUGH	2022 SAFETY AWARD- MOUNTAIN LAKES	100.00
			100.00
002819			
002819	MILLBURN TOWNSHIP	2022 SAFETY AWARD- MILLBURN	1,000.00
			1,000.00
002820			
002820	ANDOVER TOWNSHIP	2022 SAFETY AWARD- ANDOVER TWP.	100.00
			100.00
002821			
002821	TOWN OF DOVER	2022 SAFETY AWARD- DOVER	750.00
			750.00
002822			
002822	MADISON BOROUGH	2022 SAFETY AWARD- MADISON	100.00
			100.00
002823			
002823	MORRIS PLAINS BOROUGH	2022 SAFETY AWARD- MORRIS PLAINS	500.00
			500.00
002824			
002824	MOUNT ARLINGTON BOROUGH	2022 SAFETY AWARD- MT. ARLINGTON	500.00
			500.00

002825			
002825	RANDOLPH TOWNSHIP	2022 SAFETY AWARD- RANDOLPH TWP.	250.00
			250.00
002826			
002826	STANHOPE BOROUGH	2022 SAFETY AWARD- STANHOPE	250.00
			250.00
002827			
002827	ESSEX FELLS BOROUGH	2022 SAFETY AWARD- ESSEX FELLS	750.00
			750.00
002828			
002828	BOROUGH OF BLOOMINGDALE	2022 SAFETY AWARD- BLOOMINGDALE	1,000.00
			1,000.00
002829			
002829	ROCKAWAY TOWNSHIP	2022 SAFETY AWARD- TWP OF ROCKAWAY	500.00
			500.00
002830			
002830	MOUNT OLIVE TOWNSHIP	2022 SAFETY AWARD- MOUNT OLIVE	750.00
			750.00
002831			
002831	MONTVILLE TOWNSHIP	2022 SAFETY AWARD- MONTVILLE	100.00
			100.00
002832			
002832	PEQUANNOCK TOWNSHIP	2022 SAFETY AWARD- PEQUANNOCK	750.00
			750.00
002833			
002833	CHESTER BOROUGH	2022 SAFETY INCENTIVE AWARD	500.00
			500.00
		Total Payments FY 2022	18,600.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002834			
002834	MUNICIPAL EXCESS LIABILITY JIF	FPB 2ND QTR 2023	5,550.25
			5,550.25
002835			
002835	FIRST MANAGED CARE OPTION	MANAGED CARE FEE 04/23	25,957.93
002835	FIRST MANAGED CARE OPTION	MANAGED CARE FEE 03/23	25,957.93
			51,915.86
002836			
002836	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY 2ND QTR 2023	574,008.00
002836	MUNICIPAL EXCESS LIABILITY JIF	MEL 2ND QTR 2023	1,041,636.25
			1,615,644.25
002837			
002837	APEX INSURANCE AGENCY, LLC	POL/EPL AND LAND USE 2ND INSTALL 2023	1,221,924.00
			1,221,924.00
002838			
002838	DORSEY& SEMRAU	LITIGATION MGMT 04/23	17,481.75
			17,481.75
002839			
002839	QUAL-LYNX	TPA SERVICES 04/23	25,333.67
			25,333.67

002840			
002840	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 04/23	18,803.23
002840	J.A. MONTGOMERY RISK CONTROL	LAW ENFORCEMENT 04/23	1,346.11
			20,149.34
002841			
002841	LENAPE CLAIMS MANAGEMENT, INC.	TPA FEE 04/23	21,845.65
			21,845.65
002842			
002842	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/23	71.80
002842	PERMA RISK MANAGEMENT SERVICES	ADMIN FEE 04/23	31,167.29
002842	PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/23	80.57
			31,319.66
002843			
002843	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE 04/23	3,884.35
			3,884.35
002844			
002844	DORSEY & SEMRAU	ATTORNEY FEE 04/23	2,210.85
			2,210.85
002845			
002845	GRACE BRENNAN	TREASURER FEE 04/23	2,279.47
			2,279.47
002846			
002846	CONNER STRONG & BUCKELEW	SELECTIVE INS - SURETY BOND 5/23-5/24	3,032.00
			3,032.00
002847			
002847	MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2023	28,874.50
			28,874.50
002848			
002848	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 04/23	1,084.00
			1,084.00
002849			
002849	NEWTECH SERVICES INC.	WEBSITE MAINT/ DIS RECOVERY 04/23	175.00
			175.00
		Total Payments FY 2023	3,052,704.60
		TOTAL PAYMENTS ALL FUND YEARS	\$3,082,492.60

Carolyn Rinaldi
Chairperson

Attest:

Adam Brewer, Secretary

Dated: April 12, 2023

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

Grace Brennan, Treasurer