

**SUBURBAN METRO JOINT INSURANCE FUND**

**June 15, 2021**

**Via Zoom Teleconference**

**9:30 AM**

The meeting was called to order by Chairman Mauro Tucci. Open Public Meeting Notice read into record.

**ROLL CALL OF 2021**

Mauro Tucci, Chair  
Steve Rovell, Sec  
Thomas Duch  
John Serapiglia, Jr.  
Intashan Chowdhury  
Joseph Catenaro  
Carrie Nawrocki  
Allan Susen  
TBD  
Richard Budris  
Keri Eglentowicz  
Charles Cuccia

**FUND COMMISSIONERS:**

Township of Nutley Present  
Belleville Township Absent  
City of Garfield Absent  
Passaic Manchester Regional HS Absent  
Borough of Prospect Park Absent  
Fairfield Township Present  
Hudson Reg'l Health Commission Absent  
Borough of Haledon Absent  
Nutley Board of Education Absent  
Essex Reg'l Health Commission Present  
Town of Secaucus Present  
Little Falls Township Present

**2021 FUND COMMISSIONER ALTERNATES:**

Anthony Iacono Belleville Township Present  
Andrew J. Pavlica City of Garfield Present  
Brian Zinn Manchester Regional HS Absent  
Regina Goham Hudson Reg'l Health Commission Present  
Leena Abaza Borough of Haledon Absent  
Marisol Leguizamon Essex Reg'l Health Commission Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator Perma Risk Management Services  
**Cathleen Kiernan**

Attorney Piro, Zinna, Cifelli, Paris & Genitempo  
**James Piro, Esq.**

Claim Services Qual-Lynx  
**Claudia Acosta**

Treasurer **William Homa**

Safety J.A. Montgomery Consulting  
**Brian Maitland**

Underwriter Conner Strong & Buckelew  
**Edward Cooney**

Managed Care FMCO  
**Alyssa Hrubash**

**OTHERS PRESENT:**

Robert Searle, RMC  
Jennifer Stowe, RMC  
Liz Schick, Lerch, Vinci & Higgins  
Cathy Lambe, Qual-Lynx  
Dawn Alexander, RMC  
John Calendrillo, RMC  
Sharon Fallon, RMC  
Joe Rude, RMC  
Mary Fenui, Nutley  
Michael Thompson, J.A. Montgomery  
Ken Schulz, J.A. Montgomery  
John Schwartz, J.A. Montgomery  
Karen Waters, RMC  
Jennifer Conicella, Perma  
Tracy Lopez, Perma

**APPROVAL OF MINUTES:** May 18, 2021 – Open Minutes

**MOTION TO APPROVE OPEN MINUTES AS NOTED ABOVE**

<b>MOTION:</b>	Commissioner Cuccia
<b>SECOND:</b>	Commissioner Catenaro
<b>VOTE:</b>	Unanimous

**Correspondence**

Executive Director referred to correspondence provided by Qual-Lynx noting that they have been acquired by Mitchell Genex Coventry, a leader in cost containment technology provider networks, clinical services, pharmacy benefit management and disability management. Qual-Lynx believes this acquisition will enhance the current network and services to their clients. Executive Director said although Qual-Lynx has had prior acquisitions, there has never been an any change in services provided to the Fund; in some cases it helped to improve their technology to service clients even though they were much better than most of their competitors prior to the acquisitions. We have been assured that they do not expect any changes in service to the Fund based on this recent acquisition.

**EXECUTIVE DIRECTORS REPORT**

**Audit Report and Actuary Valuation Report as of December 31, 2020**

Ms. Liz Shick of Lerch Vinci & Higgins provided the 2020 year-end audit report beginning with the Comparative Statements of Net Position; at year end the Fund had over \$7.3M in cash and investments; \$3.8M in assessment receivables which is consistent with the fourth quarter assessments not due until January 2021, Excess Insurance of \$261,132 relates to 2020 Covid19 claims and the workers compensation loss fund; prepaid items totaling \$260,918 are for the premiums paid to the SPELL Fund for the school board members – the SPELL Fund is on a fiscal basis in lieu of a calendar year as with the municipalities. Total liabilities for the Fund resulted in \$8,021,507 inclusive of payments that are due to the RCF and the MEL, loss and case reserves and IBNR resulting in a unrestricted net position of \$3,696,380; an increase of approximately \$1,000,000 from last year resulting in total operating revenue less total operating expenses which included claim benefits paid to fund participants; the breakdown of the net position was reviewed as distributed. Ms. Shick recommended that the deficit years shown within the reports continue to

be monitored; the books and records of the Fund were in excellent condition and they appreciated efforts made by the Fund professionals in preparation of the audit.

Fund Treasurer commended the efforts made by Kyle of Lerch Vinci & Higgins and appreciated working with him in preparation of the year end audit.

Executive Director noted that the Fund actuary collects all of the information related to the Fund claims and develops what the ultimate cost would be in the difference between our reserves and the ultimate would result in the incurred but not reported (IBNR) which is then provided to the auditor which are reflected in the audit. The auditor would then have to certify the information originally provided for proper filing with the State.

**MOTION TO APPROVE YEAR-END FINANCIALS, ADOPT RESOLUTION # 19 -21 AND EXECUTE GROUP AFFIDAVIT INDICATING THAT THE FUND COMMISSIONERS HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT.**

<b>MOTION:</b>	Commissioner Cuccia
<b>SECOND:</b>	Commissioner Eglentowicz
<b>VOTE:</b>	Unanimous

The Fund office will file the financial reports with the state by the June 30<sup>th</sup> deadline.

**Qualified Purchasing Agent (QPA)**

Ms. Lopez said the Board of Commissioner approved the appointment of the Canning Group for QPA services on behalf of the Fund during the March 16, 2021 meeting. The QPA has prepared Resolution #20-21 authorizing the hiring of various consulting, professional service and insurance related firms through the competitive contracting process for the period of 2022-2024 with an option to extend to 2025 and 2026.

**MOTION TO ADOPT RESOLUTION #20-21 AUTHORIZING THE HIRING OF VARIOUS CONSULTING, PROFESSIONAL SERVICE AND INSURANCE RELATED FIRMS THROUGH THE COMPETITIVE CONTRACTING PROCESS.**

<b>MOTION:</b>	Commissioner Cuccia
<b>SECOND:</b>	Commissioner Catenaro
<b>VOTE:</b>	Unanimous

**E-Procurement**

Ms. Lopez said on May 26, 2020, the long-awaited guidance from the New Jersey Division of Local Government Services provided for instruction on electronic receipt of bids and procurement. The Fund QPA has had the opportunity to review the requirements and would offered the details for such usage and approval through the letter and resolution explaining the new requirements as distributed.

**MOTION TO ADOPT RESOLUTION #21-21 AUTHORIZING THE FUND QPA TO RECEIVE CERTAIN BIDS IN ACCORD WITH N.J.A.C.5:34-5.1 E-PROCUREMENT FOR FUND YEARS 2022-2024 WITH AN OPTION TO EXTEND FOR AN ADDITIONAL TWO YEARS (2025 AND 2026)**

<b>MOTION:</b>	Commissioner Catenaro
<b>SECOND:</b>	Commissioner Cuccia
<b>VOTE:</b>	Unanimous

### **RCF/EJIF/MEL**

Executive Director said the Residual Claims Fund, Environmental JIF and the Municipal Excess Liability JIF each met on June 2, 2021; each Fund agreed that they will begin to conduct in person meetings beginning in September. Executive Director noted within the EJIF report that the Executive Board passed a motion approving the revision to the E-JIF Periodic Testing & Construction Requirements for Aboveground Storage Tanks (ASTs) with Buried Piping Systems Reimbursement Policy allowing members to receive the \$400 per tank testing reimbursement on an annual basis.

Executive Director said with regards to the MEL, the Audit Committee was provided with an overview of the Joint Cash Management Program and added the Audit Universe was revised so the Internal Auditor can review this program in 2021 rather than 2022. The audit universe is on a rotating basis as to what is reviewed each year such as treasury, underwriting or reinsurance and it was decided to move up the treasury giving them the opportunity to complete an internal audit of the Joint Cash Management Program. The MEL, EJIF and RCF began this process in 2020.

Executive Director added that there is an underwriting review based on applications for statutory positions; in some cases the applicants fail the process; the MEL Coverage Committee noted the increased risk with a member retaining the applicant for the statutory position and recommended to an increase the deductible from \$1,000 to \$10,000; the process would begin at renewal and when a member renews their three year membership within the local JIFs. Executive Director said there is an appeal process for which the applicant can utilize based on the fail status provided by underwriting.

Executive Director said a special meeting of the MEL Board was held on April 27, 2021 to consider membership of Middlesex County Municipal Joint Insurance. Executive Director said the Middlesex JIF has accepted the MEL's conditions for membership; we are now waiting for the Department of Banking and Insurance to put the Middlesex JIF under supervision. In the interim, the MEL has bound coverage for Cyber Liability and Excess Workers' Compensation (excess of JIF retention) for Middlesex JIF members.

### **MEL, MR HIF & NJCE Educational Seminar**

The 10th annual seminar was conducted virtually on 2 half-day sessions: Friday, May 14th and Friday, May 21 from 9 am to 12 noon. There were 224 participants in the 1st session and 217 participants in the 2nd session. The seminar materials will be uploaded to the MEL webpage and certificates will be issued.

### **Employment Practices Compliance Program**

Executive Director encouraged members to visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program; **Deadlines for updates and training has been extended to November 1, 2021 (from June 1, 2021)**. Please use the following link to view an outline of the MEL program and its model documents and employee handbook:

<https://njmel.org/insurance/public-officials/risk-management-program/>

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar: "*Protecting Children From Abuse – Managers/Supervisors*". This course for Managers

includes an Employment Practices component. A copy of the notice distributed to members from J.A. Montgomery on classes scheduled through September were reviewed as provided.

### **D2 Cybersecurity – Status Report**

Ms. Lopez said referred to the monthly status report from the cyber security provider which recaps member participation and training to date.

### **2021 Financial Disclosures**

Ms. Lopez said Commissioners and respective professionals can begin online filing for JIF positions, as well as any other municipal related positions that require filing. The Suburban Metro JIF roster has been updated and emails with filing information have been sent to Fund Commissioners and Professionals. The Local Finance Board, at its meeting of April 14, 2021, voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021. To date 12 of the 16 commissioners and professionals have filed.

### **Due Diligence Reports**

Executive Director reviewed the April reports which included the Financial Fast Track, Loss Ratio Analysis by fund year and line of coverage, Claim Activity Report, Lost Time Accident Frequency, Lost Days Report and MSI Usage report. In addition, the Regulatory Checklist, EPL/POL status report and the current list of Risk Management Consultant agreements were reviewed. Executive Director referred to the financial fast track specifically line item 9 which outlines the funding for the MEL & RCF triggers; this program was implemented within the MEL and RCF Risk Management Plans in 2019 to essentially protect the finances of the MEL and the RCF in response to the legislation extending the reporting period to bring sexual molestation claims; the claims which may be brought forward would affect the closed years which have been transferred to the RCF, the IBNR and reserves had not been set aside for these types of claims, therefore the MEL and RCF prepared financing in anticipation of these types of claims creating funding for same in addition to having a 12.5% cushion. In addition, the Firefighter’s Cancer Presumption legislation was taken into consideration which will be treated like an occupational claim which may also affect the closed years. Executive Director said the MEL is not anticipating a full recovery of Covid19 claims from Safety National, excess workers’ compensation carrier. Combined with the MEL’s share of the RCF additional assessment, the MEL’s surplus floor was also triggered. Based on the items discussed in addition to a continuing hard market and regulatory changes with the accidental disability pension we can expect to see an increase in the 2022 budgets.

In response to Chairman Tucci, Executive Director said Mr. Grubb has provided a projection based on actuarial numbers with respects to the accidental disability pension in the area of approximately 11% in the market for New Jersey. The MEL adopted a flat rate budget although the market increased by 2%; members did not receive that increase.

### **TREASURER REPORT**

Fund Treasurer reviewed June bill list. The May treasurer reports were reviewed as distributed inclusive of the JCMi Executive Summary.

June bill list Resolution #22-21 was also reviewed:

<b>FUND YEAR</b>	<b>AMOUNT</b>
2021	<b>\$ 105,146.34</b>
Total	<b>\$ 105,146.34</b>

**CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF TRANSFERS FOR THE MONTH OF MAY 2021:**

2017:	\$	19,189.57
2018:	\$	53,153.00
2019:	\$	6,216.10
2020:	\$	58,592.66
2021:	\$	176,433.38

**MOTION TO RESOLUTION 22-21 APPROVING THE JUNE BILL LIST AND APPROVE THE CERTIFICATION OF MAY CLAIM PAYMENTS AND RECOVERIES AS SUBMITTED AND THE TREASURER REPORT.**

<b>MOTION:</b>	Commissioner Cuccia
<b>SECOND:</b>	Commissioner Catenaro
<b>VOTE:</b>	Unanimous

*Treasurer's Report & Investment Report made part of the minutes.*

**ATTORNEY**

Fund Attorney referred the agenda report as distributed noted three additional pro se liability cases for policy and or prosecutorial claims of misconduct which are considered challenging due to the courts and communication. One of the cases was filed in the Federal Court in lieu of the appellate division and the second is a claim from South Orange; prior member that has not been a member of the Fund since 2015. Fund attorney noted the two liability cases closed which closed quickly due to the frivolous suite program; since the inception of the program, the Fund has saved millions of dollars as they close usually close within 90 days. Fund Attorney said with regards to EPL/POL claims the Fund has not had EPL/POL litigation since May of 2018, very admirable. Since the EPL/POL coverage was placed with a traditional carrier, this fund has had a total of 32 cases, the most recent case received will bring that total to 33.

*Attorney Report made part of the minutes.*

**UNDERWRITING MANAGER**

Ms. Lopez referred to the Underwriting Manager report as distributed reminding members of the Version2 of the Cyber Risk Management Program issued in March, members that were in compliance will be grandfathered into the new program until January 1, 2022; at that time all aspects of Version2 must be met for full compliance status. Any member not previously in compliance will have to meet the requirements of Version2. The new program is available on the MEL website for review and anyone needing assistance may also contact the MEL Underwriting Department. The current cyber compliance reports were reviewed as distributed as well as the listing of certificates of insurance as previously issued.

Executive Director emphasized the importance of the Cyber Security Training and suggested that we review persons that have been hacked or failed the training to avoid any potential future real threats.

## **MANAGED CARE**

Managed Care provider reviewed the agenda report as distributed for the month of May which indicates the total case management of 15 cases in provider bills of \$137,626 repriced at \$38,142 resulting in a savings of \$99,485 or 72%.

*Managed Care Report made part of the minutes.*

## **SAFETY DIRECTOR**

Safety Director referred to the safety report as distributed outlining May activities, loss control and law enforcement surveys. Safety Director also reviewed the MSI Safety Director bulletins and messages previously distributed in addition to the MSI NOW & MSI DVD activity. Safety Director reminded members that the Safety Recognition Luncheon is scheduled for today at 12PM.

## **CLAIMS SERVICE**

### **Closed Session**

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

**MOVED:** Commissioner Catenaro  
**SECOND:** Commissioner Cuccia  
**VOTE:** Unanimous

### **MOTION TO RETURN TO OPEN SESSION:**

**MOVED:** Commissioner Eglentowicz  
**SECOND:** Commissioner Cuccia  
**VOTE:** Unanimous

### **MOTION TO APPROVE PAYMENT AUTHORITY REQUESTS FOR FILE NUMBERS AS SUBMITTED BY THE CLAIMS ADMINISTRATOR.**

**MOVED:** Commissioner Catenaro  
**SECOND:** Commissioner Budris  
**VOTE:** Unanimous

### **OLD BUSINESS:**

None

### **NEW BUSINESS:**

### **PUBLIC COMMENT:**

None

### **MOTION TO ADJOURN:**

**MOVED:** Commissioner Catenaro  
**SECOND:** Commissioner Cuccia  
**VOTE:** Unanimous

**MEETING ADJOURNED: 10:25 AM**

**Resolution No. 19-21**

**Resolution of Certification  
Annual Audit Report for Period Ending December 31, 2020**

**WHEREAS**, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

**WHEREAS**, the Annual Report of Audit for the year 2020 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF FUND COMMISSIONERS of the Suburban Metro Joint Insurance Fund, and

**WHEREAS**, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

**WHEREAS**, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF FUND COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments  
and  
Recommendations  
  
and

**WHEREAS**, the members of the BOARD OF FUND COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments  
and  
Recommendations

as evidenced by the group affidavit form of the BOARD OF FUND COMMISSIONERS.

**WHEREAS**, such resolution of certification shall be adopted by the BOARD OF FUND COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

**WHEREAS**, all members of the BOARD OF FUND COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

**WHEREAS**, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF FUND COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of

the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

**NOW, THEREFORE, BE IT RESOLVED**, that the BOARD OF FUND COMMISSIONERS of the Suburban Metro Joint Insurance Fund, hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

**I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE  
RESOLUTION PASSED AT THE MEETING HELD ON JUNE 15, 2021.**

**SUBURBAN METRO JOINT INSURANCE FUND  
RESOLUTION 20-21  
AUTHORIZING THE HIRING OF VARIOUS CONSULTING, PROFESSIONAL  
SERVICE, AND INSURANCE RELATED THROUGH THE COMPETITIVE  
CONTRACTING PROCESS**

**WHEREAS**, the Suburban Metro Joint Insurance Fund (Hereinafter the "Fund") has a need for the following services to be provided for the efficient operation of the Fund;

ACTUARY  
EXECUTIVE DIRECTOR  
FUND ATTORNEY  
FUND AUDITOR  
CLAIMS ADMINISTRATOR  
CDL DRUG & ALCOHOL MONITOR  
DEFENSE ATTORNEY  
PAYROLL/VEHICLE AUDITOR  
MANAGED CARE PROVIDER  
SAFETY DIRECTOR  
TREASURER  
UNDERWRITING MANAGER  
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 Suburban Metro Joint Insurance Fund resolve to authorize the Qualified Purchasing Agent to procure the Consulting, Professional Services, and Insurance Related firms through the competitive contacting process in accord with (N.J.S.A. 40A:11-4.1 et. Seq.), as follows:

ACTUARY  
EXECUTIVE DIRECTOR  
FUND ATTORNEY  
FUND AUDITOR  
CLAIMS ADMINISTRATOR  
CDL DRUG & ALCOHOL MONITOR  
DEFENSE ATTORNEY  
PAYROLL/VEHICLE AUDITOR  
MANAGED CARE PROVIDER  
SAFETY DIRECTOR  
TREASURER  
UNDERWRITING MANAGER

ADOPTED: this 15th day of June 2021 before the Governing Body

**REOSLUTION #21-21**

**RESOLUTION OF THE SUBURBAN METRO JOINT INSURANCE FUND,  
AUTHORIZING THE QUALIFIED PURCHASING AGENT TO RECEIVE CERTAIN  
BIDS IN ACCORD WITH N.J.A.C.5:34-5.1,  
E- PROCUREMENT**

**WHEREAS**, the Suburban Metro Joint Insurance Fund (FUND) has appointed a Qualified Purchasing Agent in accord with N.J.S.A. 40A:11-9; and

**WHEREAS**, the State of New Jersey in Administrative Code in response to the Covid 19 crisis has promulgated rules to allow for electronic receipt of bids with the rules at N.J.A.C. 5:34-1 et. Seq. and

**WHEREAS**, Sean P. Canning, QPA has recommended the use of BidNet Direct software which complies with all the administrative rule as required by the New Jersey Administrative Rules; and

**WHEREAS**, the electronic procurement platform is available to other officials as required to virtually observe bid openings in a transparent manner and provide for bids available for public inspection; and

**WHEREAS**, the cost to the FUND and to the Vendors wishing to conduct business with the FUND is a zero cost.

**NOW, THEREFORE, BE IT RESOLVED** by the Suburban Metro Joint Insurance Fund, as follows:

1. That Sean P. Canning QPA of The Canning Group LLC is hereby authorized to conduct bid openings and procurement in accord with N.J.S.A.40A:11-9 through E-Procurement in accord with N.J.A.C. 5:34-1 et. Seq., through BidNet Direct at a zero cost to the FUND and to vendors for bid response.

ADOPTED: this 15th of June, 2021 day before the Governing Body

**SUBURBAN METRO JOINT INSURANCE FUND**  
**(formerly Suburban Essex Joint Insurance Fund) BILLS LIST**

Resolution No. 22-21

JUNE 2021

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

**BE IT RESOLVED** that the Suburban Essex 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 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002069			
002069	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES 6/21	12,395.00
			<b>12,395.00</b>
002070			
002070	QUAL-LYNX	CLAIMS ADJ. SERVICES 6/21	28,430.40
002070	QUAL-LYNX	PERFORMANCE BOND 1/1/21-12/31/21	192.00
			<b>28,622.40</b>
002071			
002071	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 6/21	6,290.67
			<b>6,290.67</b>
002072			
002072	DYNAMIC TESTING SERVICES LLC	PROSPECT PARK 6.2.21	203.52
002072	DYNAMIC TESTING SERVICES LLC	HALEDON 6.2.21	316.10
002072	DYNAMIC TESTING SERVICES LLC	BELLEVILLE 6.2.21	214.34
002072	DYNAMIC TESTING SERVICES LLC	FAIRFIELD 6.2.21	158.05
			<b>892.01</b>
002073			
002073	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/21	83.73
002073	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 6/21	23,506.11
002073	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/21	52.82
			<b>23,642.66</b>
002074			
002074	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONS. SERVICES 6/21	2,840.91
			<b>2,840.91</b>
002075			
002075	PIRO, ZINNA, CIFELLI, PARIS &	ATTORNEY FEES 5/21	7,383.91
			<b>7,383.91</b>
002076			
002076	WILLIAM M. HOMA, CPA	TREASURER FEE 6/21	1,364.50
			<b>1,364.50</b>
002077			
002077	NEWTECH SERVICES, INC.	MONTHLY WEB MAINT/HOST & DR 6/21	178.50
			<b>178.50</b>
002078			
002078	CONNER STRONG & BUCKELEW	UNDERWRITING MANAGER FEE 6/21	762.00
			<b>762.00</b>
002079			
002079	THE CANNING GROUP LLC	QPA SERVICES 5/1/21-5/31/21	583.33
			<b>583.33</b>
002080			
002080	ALLSTATE INFORMATION MANAGEMNT	ACCT#415 - ARC. AND STOR. - 4.30.21	52.47
			<b>52.47</b>
002081			
002081	RUSSO & ASSOCIATES LLC	INT. AUD. REV. OF FUND MEM. WC 5.29.21	2,337.81
			<b>2,337.81</b>
002082			
002082	AL ALEXANDER AGENCY INC.	PROSPECT PARK - 1ST RMC FEE 2021	6,149.73
002082	AL ALEXANDER AGENCY INC.	HALEDON - 1ST RMC FEE 2021	11,650.44
			<b>17,800.17</b>
		<b>Total Payments FY 2021</b>	<b>105,146.34</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>105,146.34</b>