

SUBURBAN METRO JOINT INSURANCE FUND

JUNE 21, 2022

Nutley Parks & Recreation

9:30 AM

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

ROLL CALL OF 2022

FUND COMMISSIONERS

Mauro Tucci, Chair	Township of Nutley	Present
Steve Rovell, Sec	Belleville Township	Present
Joseph Catenaro	Fairfield	Present
Richard Budris	Essex Reg Health Comm	Absent
Carrie Nawrocki	Hudson Reg Health Comm	Absent
Allan Susen	Haledon Borough	Absent
Keri Ann Eglentowicz	Secaucus	Absent
Charles Cuccia	Little Falls	Present
Intashan Chowdhury	Prospect Park Borough	Absent
David DiPisa	Nutley BOE	Absent
Erin Delaney	Garfield City	Absent
TBD	Passaic Manchester Regional HS	Absent
TBD	East Newark Borough	Absent

2022 FUND COMMISSIONER ALTERNATES:

Anthony Iacono	Belleville Township	Absent
Brian Zinn	Manchester Regional HS	Absent
Christa DiBenedetto	Hudson Reg'l Health Commission	Present
Leena Abaza	Borough of Haledon	Absent
Juan Cordero	Essex Reg'l Health Commission	Present
Daniel Golabek	Garfield City	Absent
Greg Jeffas	Secaucus	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	Perma Risk Management Services Cathleen Kiernan
Attorney	Piro, Zinna, Cifelli, Paris & Genitempo James Piro
Claim Services	Qual-Lynx Claudia Acosta
Treasurer	William Homa
Safety	J.A. Montgomery Consulting Ken Schulz
Underwriter	Conner Strong & Buckelew Edward Cooney-Absent
Managed Care	FMCO Mary Bresadola

OTHERS PRESENT:

Gary Vinci, Auditor
Mary Fenui, Nutley
Frank Covelli, RMC
Dawn Makowski, RMC
Bella Polanco, Nutley BOE
Robert Searle, RMC
John Schwartz, J.A. Montgomery
Mike Thompson, J.A. Montgomery
Karen Waters, RMC
Tracy Lopez, Perma

APPROVAL OF MINUTES: May 17, 2022 – Open Minutes

MOTION TO APPROVE OPEN MINUTES AS NOTED ABOVE

MOTION:	Commissioner Rovell
SECOND:	Commissioner Cuccia
VOTE:	Unanimous

Correspondence

None

EXECUTIVE DIRECTORS REPORT

Audit Report and Actuary Valuation Report as of December 31, 2021

Fund Auditor advised that the Audit and Actuarial Reports as of December 31, 2021 was previously provided and advised that the Suburban Metro JIF experienced similar financial challenges when compared with other joint insurance funds advising the current surplus decreased slightly just under \$3.3 million which is a loss of approximately \$400,000 in one year; which in comparison to some of the other funds is actually better. 2021 is the one year that everyone has experienced challenges because of COVID as well as the impact of hurricane Ida; 2021 ended with a \$1 million deficit. The one recommendation in the report was obviously to monitor the deficit of that year.

Fund Treasurer said it was a pleasure working with the auditors, very professional job.

Executive Director said the Fund remains in a positive position for the closed years surplus account which is held in instances of a deficit year wherein the closed years surplus account could address such deficit in the transition to the RCF.

Executive Director said that Actuarial Report was also distributed as they develop the incurred but not reported (IBNR) and then provides the reserve valuations to the auditor, prior to providing the state filings the actuary will certify the reserves are included within the audit.

MOTION TO APPROVE YEAR-END FINANCIALS, ADOPT RESOLUTION #18-22 AND EXECUTE GROUP AFFIDAVIT INDICATING THAT THE FUND COMMISSIONERS HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT.

MOTION:	Commissioner Rovell
SECOND:	Commissioner Catenaro
VOTE:	Unanimous

RCF/EJIF/MEL Reports

Executive Director said the RCF, EJIF and MEL Funds each met on June 2, 2022 at the Forsgate. Commissioner Catenaro's reports of each meeting were reviewed as distributed.

MEL Representative

Executive Director said Commissioner Catenaro has decided to step down as the Fund's representative to the MEL. Commissioner Catenaro will continue to serve as the EJIF and RCF representative. It would be appropriate to elect a replacement representative.

MOTION TO APPOINT CHARLES CUCCIA AS THE MEL REPRESENTATIVE.

MOTION:	Commissioner Catenaro
SECOND:	Commissioner Rovell
VOTE:	Unanimous

SPELL Fund – Membership Extension

Ms. Lopez said as previously discussed, the SPELL JIF has offered membership for a one-year term providing the Fund a period of time to find an alternate program for the current school board members. Enclosed is resolution 19-22 for consideration.

MOTION TO APPROVE RESOLUTION 19-22 AUTHORIZING THE ONE-YEAR EXTENSION OF MEMBERSHIP IN THE SPELL JIF EFFECTIVE JULY 1, 2022 – JUNE 30, 2023, AND APPOINT TWO DELEGATES (David DiPisa/Lameka Augustin). TO THE SPELL JIF.

MOTION:	Commissioner Rovell
SECOND:	Commissioner Cuccia
VOTE:	Unanimous

Executive Director said Passaic Manchester High School, requested an early release of their fund membership as they are not scheduled to renew until June 30, 2023; however, Fund Attorney said the Board agreed not authorize prior to a competitive quote be provided. Executive Director said as confirmed with their RMC, the quote has not been presented to date as they await final receipt.

In response to Commissioner Catenaro, Executive Director said there is no financial bearing on the Fund should we release PMHS.

MOTION TO AUTHORIZE AUTHORITY TO THE EXECUTIVE DIRECTOR TO EXECUTE BINDING/RELEASE OF MEMBERSHIP SUBJECT TO RECEIPT OF THIRD-PARTY QUOTE PROVIDED TO THE SCHOOL BOARD.

MOTION:	Commissioner Catenaro
SECOND:	Commissioner Rovell
VOTE:	Unanimous

2022 Coverage Documents

Ms. Lopez said the Fund office is in the final stages of preparing coverage documents, which will be posted to Origami during the month of June. An email will be sent to members and risk management consultants once the process is finalized.

2022 MEL, MR HIF & NJCE JIF Educational Seminar

The 11th annual seminar was conducted virtually on Friday, April 29th and Friday, May 6th; with attendance exceeding 260 for each session. The Fund office has submitted attendance to the respective agencies for continuing education credits.

Initially, the MEL/MRHIF/NJCE Educational Seminars had been approved for insurance producer credits – 2 general and 1 ethics - for each day. But – upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. Due to communication issue in their office, April 29th producer certificates have been issued for 2 credits, in error. We are working with the state to resolve. Executive Director’s office has already issued the approved CEU/TCHs for municipal personnel and provided attendance records.

D2 Cybersecurity

Ms. Lopez referred to the cyber security status report recapping members’ participation and training to date. Ms. Lopez advised that a new phishing attempt training was released on June 13th for which member should now be undergoing that training.

Financials

Executive Director referred to the financial reports as of April 30, 2022 beginning with the financial fast track which outlines the RCF and MEL surplus strengthening calling back the deferral compensation and reversed the decision of handling the 2021 covid claims in correlation of the once occurrence endorsement pulled by Safety National. Executive Director noted the 2021 deficit of \$1.2M which the Fund Auditor referred to earlier. The current surplus is \$2.7M. Executive Director reviewed the balance of the financial reports as provided monthly.

TREASURER REPORT

Fund Treasurer reviewed June bill list, Resolution #20-22:

FUND YEAR	AMOUNT
Fund Year Aggregate	\$ 532,887.95
Closed Year	\$ 27,767.43
2020 Fund Year	\$ 999.97
2021 Fund Year	\$ 1,235.29
2022 Fund Year	\$ 795,815.31
Total	\$ 1,358,705.94

Fund Treasurer reviewed the JCMI summary report as of May 31, 2022 as distributed.

Ms. Lopez apologized as the financial reports distributed were duplicates of April as provided during the May meeting. The May reports will be included in the July agenda for review.

MOTION TO ADOPT RESOLUTION 20-22 APPROVING THE JUNE BILL LIST AND APPROVE THE TREASURER REPORTS AS PROVIDED.

MOTION:	Commissioner Rovell
SECOND:	Commissioner Catenaro

VOTE:

Unanimous

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

ATTORNEY

Fund Attorney referred the agenda report as distributed which highlighted new and closed liability cases (specifically Pullman v. Fairfield and Jefferson v. South Orange) in addition to workers compensation cases.

Attorney Report made part of the minutes.

UNDERWRITING MANAGER

In the absence of the Underwriting Manager, Executive Director referred to the report which included an update from the MEL Cyber Task Force-Active Threats and Vulnerabilities, Cyber Compliance status report and the listing of certificates of insurance as previously issued. Executive Director emphasized the importance of the cyber compliance by members as the Underwriting Manager noted how difficult it will be to market the program for the 2023 fund year should our members throughout the MEL not comply which as a reminder, prompted the feasibility of the MEL creating a Cyber JIF.

MANAGED CARE

Managed Care provider reviewed the agenda report as distributed for the month of May which indicates \$283,252 in provider bills, repriced at \$108,176 resulting in a savings of \$175,077 or 62%. There was a total of 34 cases reported, 6 which were medical only and 3 for loss time resulting in a total of 9 cases managed.

Managed Care Report made part of the minutes.

SAFETY DIRECTOR

Safety Director referred to the safety report as distributed noting the loss control and law enforcement surveys completed during the month of May. Safety Director also referred to the listing of MSI Safety Director Bulletins released and the MSI NOW & DVD usage to date

Executive Director said that an RFP was released for the Learning Management System because of First Net not having the ability to handle the live training provided by J.A. Montgomery. The new system is scheduled to be launched in September by the new provider BIS Solutions.

CLAIMS SERVICE

Closed Session

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

MOVED:

Commissioner Rovell

SECOND:

Commissioner Catenaro

VOTE:

Unanimous

MOTION TO RETURN TO OPEN SESSION:

MOVED:

Commissioner Catenaro

SECOND:

Commissioner Cuccia

VOTE:

Unanimous

MOTION TO APPROVE PAYMENT AUTHORITY REQUESTS FOR FILE NUMBERS AS SUBMITTED.

MOVED: Commissioner Catenaro
SECOND: Commissioner Cuccia
VOTE: Unanimous

OLD BUSINESS:

Executive Director said members should be advised that the annual renewal notice will be distributed by Origami for members to update their exposure data and noted a follow up email will be issued from the Fund office which will include reporting requirements and coverage guidelines as provided by the Underwriting Manager. We recommend Members and risk management consultants pay close attention to the email to be distributed.

NEW BUSINESS:

None.

PUBLIC COMMENT:

None

MOTION TO ADJOURN:

MOVED: Commissioner Rovell
SECOND: Commissioner Catenaro
VOTE: Unanimous

MEETING ADJOURNED: 10:15 AM

Resolution No. 18-22

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

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 2021 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 21, 2022.**

Attest:

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF FUND COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625.

**Suburban Metro Joint Insurance Fund
(SMJIF)**

**RESOLUTION TO RENEW MEMBERSHIP IN THE
SCHOOL POOL FOR EXCESS LIABILITY LIMITS JOINT INSURANCE FUND
(SPELL JIF)**

RESOLUTION NO. 19-22

WHEREAS, the Suburban Metro Joint Insurance Fund is a statutorily authorized “Group” as defined in N.J.S.18A:18B1-10 et. seq.; **and**

WHEREAS, the Group has duly elected a Board of Trustees, “Board”, to govern the affairs of the Group; **and**

WHEREAS, the bylaws of the Group permit the “Board”, to enter into an agreement to form an excess liability limits joint self-insurance fund with other statutorily authorized groups; **and**

WHEREAS, the Board believes that this action will help in achieving stability and lower cost on a long term basis for the cost of financing risk; **and**

WHEREAS, the Board believes that the formation of the School Pool for Excess Liability Limits Joint Insurance Fund, hereinafter referred to as “SPELL JIF”, will and has provided the Board and other Groups with the most efficient vehicle for financing risk;

NOW THEREFORE, be it resolved that the Board agrees to renew its membership in the SPELL JIF, a joint self-insurance fund as defined and authorized in N.J.S.A. 18A:18B1-10 et. seq., for a one year period beginning July 1, 2022 through June 30, 2023 and limited to its current two member school districts; **and**

BE IT FURTHER RESOLVED, the Board understands that SPELL JIF shall include all lines of insurance permitted by statute and authorized by its member representatives as enumerated below:

1. Worker’s Compensation and Employer’s Liability,
2. General Liability and Automobile Liability,
3. Property Damage, including Physical Damages to Automobiles, Boiler & Machinery, Faithful Performance, and Fidelity,
4. Educator’s Legal Liability (Errors & Omissions),
5. Pollution Legal Liability Insurance
6. Cyber Liability
7. Violent & Malicious Acts Coverage
8. Disaster Management Services.

BE IT FURTHER RESOLVED, that the Board does hereby direct the Board Secretary to execute an Indemnity and Trust Agreement between the Group/Board and SPELL JIF.

**SCHOOL POOL FOR EXCESS LIABILITY LIMITS
JOINT INSURANCE FUND
(SPELL JIF)**

INDEMNITY AND TRUST AGREEMENT

THIS AGREEMENT, made this 21st day of June, 2022, in the County of Essex, State of New Jersey, by and between: School Pool for Excess Liability Limits (SPELL JIF), hereinafter referred to as "FUND", and the Suburban Metro Joint Insurance Fund, hereinafter referred to as "GROUP";

WITNESSETH:

WHEREAS, two school districts comprise the insurance group and have collectively formed a Joint Insurance Fund as such an entity is authorized and described in N.J.S.A. 18A:18B-1 et.seq.; and

WHEREAS, the GROUP has agreed to become a member of the FUND in accordance with and to the extent provided for in the Bylaws of the FUND and in consideration of such obligations and benefits to be shared by the membership of the FUND;

NOW, THEREFORE, it is agreed as follows:

1. The GROUP, upon entering the FUND, accepts the FUND's Bylaws as may be approved and adopted and agrees to be bound by and to accept and to comply with each and every provision of the FUND's Bylaws and applicable statutes and/or administrative regulations pertaining to same.
2. The GROUP agrees to participate in the FUND with respect to the types of insurance listed in the GROUP's "Resolution to Join".
3. The GROUP agrees to become a member in the FUND for a single period not to exceed one (1) year, the commencement of which shall begin July 1, 2022.
4. The GROUP certifies that it has never defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the FUND, the GROUP agrees that it shall jointly and severally assume and discharge the liability of each and every member of the FUND all of whom, as a condition of membership in the FUND, shall execute a verbatim counterpart to this Agreement. By execution hereof the full faith and credit of the GROUP is pledged to the punctual payment of any sums which shall become due to the FUND in accordance with the Bylaws thereof, this Agreement or any applicable statutes and/or regulations. However, nothing herein shall be construed as an obligation of the GROUP for specific claims and expenses that are not covered by the FUND, or for that portion of any specific claims or liability that exceeds the FUND's limits of coverage.

6. If the FUND, in the enforcement of any part of this Agreement, shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the GROUP agrees to reimburse the FUND for all such reasonable expenses, fees and costs on demand.
7. The GROUP and the FUND agree that the FUND shall hold all monies paid by the GROUP to the FUND as fiduciaries for the benefit of FUND claimants all in accordance with applicable statutes and/or regulations.
8. The FUND shall maintain a trust account as defined in the Bylaws and in accordance with N.J.A.C. 4.6 et seq. for the following categories of excess risk and liability:
 1. Workers' Compensation and Employers' Liability,
 2. General Liability and Automobile Liability,
 3. Property Damage, including Automobile Physical Damages to Automobiles, Boiler & Machinery, Faithful Performance and Fidelity,
 4. Educator's Legal Liability (Errors & Omissions),
 5. Pollution Legal Liability Insurance,
 6. Cyber Liability,
 7. Violent & Malicious Acts Coverage,
 8. Disaster Management Services.
9. The FUND shall maintain its trust account solely for the payment of claims, allocated claim expense and primary, excess and/or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by applicable state statute and/or administrative code(s).
10. Each GROUP who shall become a member of the FUND shall be obligated to execute this Agreement.

**SCHOOL POOL FOR EXCESS LIABILITY LIMITS
JOINT INSURANCE FUND**

ACCASBOJIF, BCIPJIF, GCSSDJIF & SMJIF

(“Fund”)

**RESOLUTION TO APPOINT TWO DELEGATES AND AN ALTERNATE
DELEGATE**

WHEREAS, the SURBURBAN METRO JOINT INSURANCE FUND, hereinafter referred to as “MEMBER” is a member of the SCHOOL POOL FOR EXCESS LIABILITY LIMITS JOINT INSURANCE FUND, hereinafter referred to as “FUND”; and

WHEREAS, both the statutes regulating membership in the FUND and the FUND’s Bylaws require the MEMBER to appoint two Fund Delegates and one Alternate Fund Delegate to act as the MEMBER’s representatives to the FUND; and

NOW THEREFORE BE IT RESOLVED, that the MEMBER appoints _____ and _____ as its Delegates and _____ as its Alternate Delegate to the FUND and empowers said Delegates and Alternate Delegate (in the case one of the Delegates is absent) to; exercise the voting rights provided in the FUND’s bylaws to Delegates in a manner which best protects the MEMBER and FUND, to implement and strengthen the MEMBER’s safety and risk management efforts, to participate fully and with efficiency in the FUND, to comply with all conditions of membership as defined in the FUND Bylaws and Risk Management Program, and to execute all agreements in compliance with membership by the MEMBER in the FUND.

AYES: _____

NAYS: _____

ABSTAINS: _____

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

Resolution No. 20-22

JUNE 2022

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 AGGREGATE

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002266			
002266	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND	2020 SURPLUS TRIGGER CORRECTION	-1,029.71
002266	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND	2016-2021 RETRO. PREMIUM CANCELLATION	533,917.66
			532,887.95
		Total Payments FY Aggregate	532,887.95

FUND YEAR CLOSED

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002267			
002267	MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND	SUPP. ASSESSMENT FY 2007 (CAL. YR 2003)	27,767.42
			27,767.42
		Total Payments FY Closed	27,767.42

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002268			
002268	BOROUGH OF HALEDON	EPL/POL TRAINING - ATN CREDITS (2020 FY)	999.97
			999.97
		Total Payments FY 2020	999.97

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002269			
002269	BOROUGH OF HALEDON	2021 SAFETY INC. PROGRAM - BRONZE AWARD	500.00
			500.00
002270			
002270	DREW & ROGERS, INC.	RUBBERIZED COB & SETUP CHARGES 5/22	735.29
			735.29
		Total Payments FY 2021	1,235.29

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002271			
002271	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES 6/22	12,742.49
			12,742.49
002272			
002272	NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK	2022 SECOND EJIF INSTALLMENT	75,077.00
			75,077.00

002273			
002273	QUAL-LYNX	CLAIM ADJUSTING SERVICES 6/22	29,365.90
002273	QUAL-LYNX	PERFORMANCE BOND 1/1/22-12/31/22	440.00
			29,805.90
002274			
002274	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 6/22	6,598.32
			6,598.32
002275			
002275	DYNAMIC TESTING SERVICES LLC	BELLEVILLE 6.6.22	214.34
002275	DYNAMIC TESTING SERVICES LLC	PROSPECT PARK 6.6.22	305.28
002275	DYNAMIC TESTING SERVICES LLC	HALEDON 6.6.22	428.68
002275	DYNAMIC TESTING SERVICES LLC	FAIRFIELD 6.6.22	158.05
002275	DYNAMIC TESTING SERVICES LLC	GARFIELD 6.6.22	428.68
			1,535.03
002276			
002276	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22	36.57
002276	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 6/22	24,113.00
			24,149.57
002277			
002277	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 6/22	2,897.67
			2,897.67
002278			
002278	PIRO, ZINNA, CIFELLI, PARIS & GENITEMPO, LLC	ATTORNEY RETAINER FEE 5/22	7,614.91
			7,614.91
002279			
002279	WILLIAM M. HOMA, CPA	TREASURER FEE 6/22	1,391.75
			1,391.75
002280			
002280	NEWTECH SERVICES, INC.	MONTHLY WEB MAINT/HOST & DR 6/22	178.50
			178.50
002281			
002281	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 6/22	778.00
			778.00
002282			
002282	THE CANNING GROUP LLC	QPA SERVICES 5/1/22-5/31/22	583.33
			583.33
002283			
002283	SCHOOL POOL FOR EXCESS LIABILITY LIMITS	BOE RENEWAL PREMIUM - 1ST INS. 2022-2023	494,498.00
			494,498.00
002284			
002284	FOUNDATION RISK PARTNERS	TOWN OF SECAUCUS - 3RD QTR RMC FEE 2022	11,250.00
			11,250.00
002285			
002285	RUSSO & ASSOCIATES LLC	INT. AUDIT WC REVIEW OF MEMBERS 5/22	3,179.40
			3,179.40
002286			
002286	ACCESS	ACCT #415 - ARC. AND STOR. - 5.31.22	5.88
002286	ACCESS	ACCT #415 - ARC. AND STOR. - 5.31.22	55.31
002286	ACCESS	ACCT #415 - ARC. AND STOR. - 4.30.22	107.79
002286	ACCESS	ACCT #415 - ARC. AND STOR. - 4.30.22	5.49
			174.47
002287			
002287	C. WALTER SEARLE INSURANCE AGENCY	TOWNSHIP OF NUTLEY - 3RD RMC FEE 2022	20,000.00
002287	C. WALTER SEARLE INSURANCE AGENCY	NUTLEY BOE - 3RD RMC FEE 2022	16,760.97
			36,760.97
002288			
002288	IMAC INSURANCE AGENCY, LLC	FAIRFIELD TWP - 3RD&4TH RMC FEES 2022	18,192.00
002288	IMAC INSURANCE AGENCY, LLC	BELLEVILLE TWP - 3RD&4TH RMC FEES 2022	63,842.00
			82,034.00

002289			
002289	ALLIANT INSURANCE SERVICES, INC.	PASSAIC CTY MAN. REG. - 2ND RMC FEE 2022	2,283.00
002289	ALLIANT INSURANCE SERVICES, INC.	PASSAIC CTY MAN. REG. - 1ST RMC FEE 2022	2,283.00
			4,566.00
		Total Payments FY 2022	795,815.31
		TOTAL PAYMENTS ALL FUND YEARS	1,358,705.94