

SUBURBAN METRO JOINT INSURANCE FUND

May 17, 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	Absent
Joseph Catenaro	Fairfield Township	Present
Richard Budris	Essex Reg'l Health Commission	Present
Carrie Nawrocki	Hudson Reg'l Health Commission	Absent
Keri Eglentowicz	Secaucus Town	Present
Charles Cuccia	Little Falls Township	Present
Allan Susen	Haledon Borough	Absent
Intashan Chowdhury	Prospect Park Borough	Absent
David DiPisa	Nutley BOE	Present
Erin Delaney	Garfield City	Absent
TBD	Passaic Manchester Regional HS	Absent
Robert Dowd	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	Absent
Daniel Golabek	Garfield City	Present

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 Brian Maitland
Underwriter	Conner Strong & Buckelew Edward Cooney-Absent
Managed Care	FMCO Mary Bresadola

OTHERS PRESENT:

Joe Rude, RMC
Zach Edelman, RMC
Frank DeMaio, Nutley
Mike Thompson, JA Montgomery
Don Sciolaro, RMC
Bob Searle, RMC
John Calandriello, RMC
Mary Fenui, Nutley
Dawn Makowski, RMC
Karen Waters, RMC
Tracy Lopez, Perma

APPROVAL OF MINUTES: March 15, 2022 – Open Minutes

MOTION TO APPROVE OPEN MINUTES AS NOTED ABOVE

MOTION:	Commissioner Cuccia
SECOND:	Commissioner Eglentowicz
VOTE:	Unanimous

Correspondence

None

EXECUTIVE DIRECTORS REPORT

2022 MEL/RCF/EJIF March 25th Meeting & Retreat

Executive Director said the MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 25th which provided the sub-committees an opportunity to expand on prior and future activities. A copy of Commissioner Catenaro’s reports are enclosed for review; Commissioner Catenaro said he met with David Grubb, Executive Director of the MEL and reviewed various nuances which result in higher costs to the statewide funds as well as the local JIFs, not out of inefficiency but as a direct impact from COVID19, the pension reforms and Hurricane Ida; the next couple of years will be lean for members.

Executive Director referred to the memorandum provided to the MEL Board of Fund Commissioners which outlines the impact that Commissioner Catenaro touched upon in meeting with Mr. Grubb. The memo outlines the strategy to avoid a supplemental assessment which included the call in of the premium deferral of 2016-2021, charge 2021 COVID claims to the local joint insurance funds and amend the plan of risk management which would require an additional assessment if the surplus is in a negative position as the “surplus floor” will no longer be a percentage of the outstanding claim reserves plus IBNR (Incurred But Not Reported). Executive Director said Mr. Grubb has met with members of the joint insurance funds to discuss the previously mentioned items in addition to the affects of the marketplace, noting that although we are joint insurance fund sharing our risks, coverage for excess insurance is felt by the global market due to weather conditions resulting in fires, flooding and police liability claims, for these reasons Mr. Grubb does not see a 2% budget increase as manageable for the foreseeable future.

Executive Director referred to the next Power of Collaboration ad encouraging members to pass a resolution supporting the budget cap relief urging the NJ Legislature to amend the budget cap law for increasing insurances costs caused by issues beyond local control. Commissioner Catenaro encouraged members to pass the resolution in show of support to have this law amended as municipalities can no longer retain the 2% cap based on the rise in insurance costs; it is critical.

2022 MEL, MR HIF & NJCEL JIF Educational Seminar

Executive Director said the 11th annual seminar was conducted virtually on April 29th and May 6th. Over 200 people attended each session. We are in the process of preparing certificates for continuing education credits.

MEL Membership Renewal

Executive Director said the Fund is scheduled to renew MEL membership effective July 1, 2022. Enclosed in the agenda is Resolution #16-22, as well as, the Indemnity and Trust Agreement, renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2022, through July 1, 2025.

Motion to Adopt Resolution #16-22 and execute the agreement renewing the Fund's membership in the Municipal Excess Liability Joint Insurance Fund for the period of July 1, 2022 through July 1, 2025.

MOTION:	Commissioner Catenaro
SECOND:	Commissioner Cuccia
VOTE:	Unanimous

MEL and RCF Year-end Financials

Executive Director referred to the copy of David Grubb's memorandum to the MEL Board of Fund Commissioners as previously discussed.

Power of Collaboration

Executive Director noted the enclosed Power of Collaboration advertisement to be published in the League of Municipalities magazine as previously discussed.

2021/2022 Elected Officials Seminar

Ms. Lopez said the MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Directions on how to access the course are enclosed.

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 1, 2022. ***Please note our office will accept attendance and apply applicable credits through the month of May.*** 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. Enclosed is a copy of the flyer with instructions to complete the course; flyer has been distributed via email.

Auto IDs/WC Posters/Certificates

Ms. Lopez said the 2022 documents have been uploaded into Origami for members to download on an as-needed basis. To access please follow these steps after logging in:

- Click on Members (ignore menu that appears)
- Click on MEL ID (orange color)

On Right-hand panel look for Files and click on All Files

D2 Cybersecurity – Status Report

Ms. Lopez referred to the monthly status report from the cyber security provider recapping members’ participation and training to date.

2022 Financial Disclosures

Ms. Lopez said JIF Commissioners and professionals were advised to complete the online filing of the Financial Disclosure forms, inclusive of any other municipal related positions that require filing by the April 30, 2022 deadline. The filings were fully completed by respective parties.

Auditor & Actuary Year-End Reports

Ms. Lopez said the financial audit for the period ending December 31, 2021, will be presented for review and approval at the June meeting and will be filed with the Departments of Insurance and Community Affairs by the June 30th deadline.

Pro Forma Monitoring Reports

Executive Director reviewed the financial reports as of March 31, 2022, of note is the surplus year to date deficit of (\$17,146) for the 2018 fund year resulting in a total 2018 deficit of (\$261,652), which is due to transfer to the RCF at year end. Executive Director said the once the year transfers to the RCF, the following two years, 2019 & 2020 will increase the closed years account. Each portion of the closed year account is allocated and accounted for by year for each member. Executive Director also reviewed the Expected Loss Ratio report outlining the fund’s reserves compared to the actuarial targets. The Claims Activity, Loss Time Accident Frequency and balance of reports were also reviewed with an emphasis on the RFP issued for the learning management system as First Net could not longer support the remote training provided to members of the MEL. It is anticipated that a new vendor will be in place by September of 2022.

TREASURER REPORT

Fund Treasurer reviewed the March and April financial reports as distributed. The confirmation of payments for April as well as the May bill list, Resolution #17-22 was also reviewed:

Confirmation of April Payments:

FUND YEAR	AMOUNT
2021	\$ 8,465.00
2022	\$ 116,893.07
Total	\$ 125,358.07

Fund Treasurer referred to correspondence from Fernando Garip, which provided the first quarter update on the JCMI wherein he advises that 20% of the portfolio will be maturing in 2022 which can now be deployed in short-term, high-grade notes and bons at yields exceeding 2.5%.

CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF TRANSFERS FOR THE MONTH OF MARCH 2022:

2018:	\$	81,204.12
2019:	\$	30,619.45
2020:	\$	73,816.85
2021:	\$	75,811.85
2022:	\$	64,349.48

Fund Treasurer noted recoveries in the month of March which total \$14,637.47

CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF TRANSFERS FOR THE MONTH OF APRIL 2022:

2018:	\$	13,639.08
2019:	\$	36,686.21
2020:	\$	21,510.08
2021:	\$	27,177.63
2022:	\$	74,474.69

Fund Treasurer noted recoveries in the month of April which total \$810.00.

Fund Treasurer noted an outstanding assessment of second quarter from Prospect Park Borough. Reminder was sent from the Fund office and confirmed that he has been working with the Fund Auditor for presentation in June.

In response to Executive Director, the fund holds the unrealized loss until maturity, as required we must post as a loss until that investment matures.

MOTION TO ADOPT RESOLUTION 17-22 APPROVING THE MAY BILL LIST, CONFIRM PAYMENTS OF APRIL 2022, APPROVE THE CERTIFICATION OF MARCH AND APRIL CLAIM PAYMENTS AND RECOVERIES AS SUBMITTED AND THE TREASURER REPORT.

MOTION:	Commissioner Cuccia
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 and workers compensation cases and two focus claims of which involve serious Covid claims which Executive Director discussed. Fund Attorney commented on several cases which have been concluded due to settlement, dismissal, and dismissal without prejudice under the frivolous suit program. A new liability case was addressed and will continue to be vigorously defended. Fund Attorney said the Fund has been very successful under the frivolous suit program as evidenced by the two cases outlined within the report having an 8- and 10-day life.

Fund attorney also noted procedure under the Fund which has also proven to be successful should a case involve multiple municipal defendants. Typically, when you have multiple defendants you will also have multiple defense attorneys; we assign one attorney and request that the attorney do enough discovery to determine if there is a conflict. If there is a conflict, additional council will be called in and the original attorney handling the defense would have to be removed from the original case because there would ultimately be a conflict.

Fund Attorney said due to the programs in place, the Fund is saving a tremendous amount of legal fees.

In response to Commissioner Budris, Fund Attorney said vaccination status is not a factor in WC claims.

In response to Commissioner Catenaro, Fund Attorney said the Fund was brought in the suit of MK and AF v. Nutley BOE due to the BOE being a member of the fund as being sued for failure to take action.

Executive Director said it was much easier to presume where an employee may have contracted COVID19 as most employees were working from home and rarely in the office; today the contraction of the virus is not as easy to nail down. In addition, Qual-Lynx continues to handle 2020 claims although the MEL will assume along with possible potential of reimbursement from Safety National.

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. The update is a result of the carrier being able to share the claim information which can now allow for Underwriting to share commonalities relating to cyber exposures as lessons learned. Executive Director also referred to the Cyber Risk Management compliance status listing, if compliant with Tiers 1 – 3, members have the opportunity to be reimbursed for portions of the \$25,000 deductible. Executive Director said the MEL is in process to have the Cyber JIF formed and further noted the services will be provided to assist members to become compliance with Tiers 1-3, it is anticipated that there will be changes to the risk management controls of the program due to substantial increases in demands relating the Cyber losses. Lastly, Executive Director referred to the listing of certificates of insurance as previously issued.

MANAGED CARE

Managed Care provider reviewed the agenda report as distributed for the month of April which indicates \$332,872 in provider bills, repriced at \$100,771 resulting in a savings of \$232,101 or 70%. There was a total of 27 cases reported, 9 which were medical only and 1 for loss time resulting in a total of 10 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 months of March and April. Safety Director also referred to the listing of MSI Safety Director and Law Enforcement Bulletins released and the MSI NOW & DVD usage to date. Safety Director also said an additional training was added for public works and utility which included safety and regulatory awareness and elements of the Fast Track to Safety. The additional training is scheduled for this Monday, May 23, 2022.

CLAIMS SERVICE

Closed Session

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

MOVED:	Commissioner Catenaro
SECOND:	Commissioner DiBenedetto
VOTE:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

MOVED: Commissioner Cuccia
SECOND: Commissioner Budris
VOTE: Unanimous

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

MOVED: Commissioner DiPisa
SECOND: Commissioner Catenaro
VOTE: Unanimous

OLD BUSINESS:

None

NEW BUSINESS:

None.

PUBLIC COMMENT:

None

MOTION TO ADJOURN:

MOVED: Commissioner Budris
SECOND: Commissioner Catenaro
VOTE: Unanimous

MEETING ADJOURNED: 10:33 AM

RESOLUTION NO. 16-22
SUBURBAN METRO JOINT INSURANCE FUND
RESOLUTION TO RENEW
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

WHEREAS, the **Suburban Metro Joint Insurance Fund**, a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management to its member municipalities in the form of General Liability, Auto Liability, Property and Workers' Compensation coverage; and

WHEREAS, it has been determined that excess coverage is available from the Municipal Excess Liability Joint Insurance Fund, hereinafter referred to as MEL, as established pursuant to N.J.S.A. 40A:10-36 et seq., provided in accordance with N.J.S.A. 40A:10-42; and

WHEREAS, the purchase of such coverage by the MEL is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the MEL shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the MEL to obtain the benefits of joint public entity membership may do so by adopting a resolution; and

WHEREAS, the Board of Fund Commissioners of the **Suburban Metro Joint Insurance Fund** has determined that membership in the MEL is in the best interests of the member municipalities:

NOW THEREFORE BE IT RESOLVED that the Board of Fund Commissioners of the **Suburban Metro Joint Insurance Fund** does hereby resolve and agree to renew membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2022** and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- 1) Excess Workers' Compensation and Employers' Liability Insurance and,
- 2) Excess Liability Insurance excess of the Primary Liability provided by the above mentioned Joint Insurance Fund as indicated on the application previously submitted and,
- 3) Excess Property, including Crime.

BE IT FURTHER RESOLVED that the **Suburban Metro Joint Insurance Fund** hereby adopts the Bylaws of the MEL and in accordance therewith, it is understood that coverage is not

effective until membership is approved by the MEL Commissioners/Executive Committee, State Department of Banking & Insurance and State Department of Community Affairs and that coverage is subject to the terms, conditions and limitations as contained in the MEL's Coverage Manual and its Commercial Excess Insurance, if any; and,

BE IT FURTHER RESOLVED that the Board of Fund Commissioners, or other authorized representative, is authorized and directed to execute any and all written agreements necessary for membership in the MEL including, but not limited to, the Indemnity and Trust Agreement in order to implement membership by the **Suburban Metro Joint Insurance Fund** in the MEL according to its Bylaws, N.J.S.A. 40A:10-36 et seq., N.J.A.C. 11:15-2 and any other statutes or regulations pertaining thereto.

SUBURBAN METRO JOINT INSURANCE FUND

**MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this 17TH day of May 2022, in the County of Essex by and Between: The **Municipal Excess Liability Joint Insurance Fund**, hereinafter referred to as MEL, and the **Suburban Metro Joint Insurance Fund**, hereinafter referred to as the FUND.

WITNESSETH:

WHEREAS, several local governmental units have collectively formed an Excess Liability Joint Insurance Fund as such entity is authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto and;

WHEREAS, the FUND has agreed to become a member of the MEL and to share in the obligations and benefits flowing from such membership with other members of the MEL in accordance with and to the extent provided for in the bylaws of the MEL and in consideration of such obligations and benefits to be shared by the membership of the MEL.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the MEL's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent Statutes and Administrative Regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the MEL with respect to the types of insurance listed in the FUND's resolution.
3. The FUND agrees to renew its membership in the MEL for a period of three (3) years, the commencement of which shall be **July 1, 2022**.
4. The FUND certifies that it has not 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 MEL, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the MEL, all of whom as a condition of membership in the MEL shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the MEL in accordance with the bylaws thereof, this Agreement, the MEL's Risk Management Plan or any applicable statute.
6. If the MEL 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 FUND agrees to reimburse the MEL for all such reasonable expenses, fees and costs on demand.
7. The FUND and the MEL agree that the MEL shall hold all monies paid by the FUND to the MEL as fiduciaries for the benefit of MEL claimants, all in accordance with N.J.A..C 11:15-2.1 et seq.

8. The MEL shall establish separate Trust Accounts for each of the following categories of risk and liability, if applicable:
 - a) Workers Compensation and Employers Liability
 - b) Liability, other than motor vehicle
 - c) Property Damage, other than motor vehicle
 - d) Motor Vehicle
 - e) Primary Statutory Bonds & Excess Public Officials Bonds

The MEL shall maintain Trust Accounts aforementioned in accordance with N.J.S.A. 40A:10-36, N.J.A.C. 11:15-2 et seq., N.J.S.A. 40A:5-1 and such other Statutes as may be applicable. More specifically, each of the aforementioned separate Trust Accounts shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by N.J.A.C. 11:15-2.2 et seq.

9. Each FUND who shall become a member of the MEL shall be obligated to execute this Agreement.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

SUBURBAN METRO JOINT INSURANCE FUND

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

Resolution No. 17-22

MAY 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.

<u>FUND YEAR 2021</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002245			
002245	NANINA'S IN THE PARK	SAFETY LUNCH 4.26.22	3,465.00
			3,465.00
002246			
002246	THE TOWNSHIP OF BELLEVILLE	2021 SIP - GOLD AWARD	1,000.00
			1,000.00
002247			
002247	THE TOWN OF SECAUCUS	2021 SIP - GOLD AWARD	1,000.00
			1,000.00
002248			
002248	THE CITY OF GARFIELD	2021 SIP - SILVER AWARD	750.00
			750.00
002249			
002249	THE TOWNSHIP OF NUTLEY	2021 SIP - SILVER AWARD	750.00
			750.00
002250			
002250	TOWNSHIP OF LITTLE FALLS	2021 SIP - SILVER AWARD	750.00
			750.00
002251			
002251	TOWNSHIP OF FAIRFIELD	2021 SIP - SILVER AWARD	750.00
			750.00
		Total Payments FY 2021	8,465.00
<u>FUND YEAR 2022</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
002252			
002252	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES 5/22	12,742.49
			12,742.49
002253			
002253	QUAL-LYNX	CLAIM ADJUSTING SERVICES 5/22	29,365.90
			29,365.90
002254			
002254	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR FEE 5/22	6,598.32
			6,598.32
002255			
002255	DYNAMIC TESTING SERVICES LLC	BELLEVILLE 5.3.22	214.34
002255	DYNAMIC TESTING SERVICES LLC	SECAUCUS 5.3.22	417.86
002255	DYNAMIC TESTING SERVICES LLC	NUTLEY 5.3.22	372.39
			1,004.59
002256			
002256	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/22	55.08
002256	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 5/22	24,113.00
			24,168.08
002257			
002257	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 5/22	2,897.67
			2,897.67

002258			
002258	PIRO, ZINNA, CIFELLI, PARIS & GENITEMPO, LLC	ATTORNEY RETAINER FEE 4/22	7,614.91
			7,614.91
002259			
002259	WILLIAM M. HOMA, CPA	TREASURER FEE 5/22	1,391.75
			1,391.75
002260			
002260	NEWTECH SERVICES, INC.	MONTHLY WEB MAINT/HOST & DR 5/22	178.50
			178.50
002261			
002261	CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 5/22	778.00
			778.00
002262			
002262	THE CANNING GROUP LLC	QPA SERVICES 4/1/22-4/30/22	583.33
			583.33
002263			
002263	FOUNDATION RISK PARTNERS	TOWN OF SECAUCUS - 2ND QTR RMC FEE 2022	11,250.00
			11,250.00
002264			
002264	AL ALEXANDER AGENCY INC.	PROSPECT PARK - 1ST RMC FEE 2022	6,322.26
002264	AL ALEXANDER AGENCY INC.	HALEDON - 1ST RMC FEE 2022	11,977.38
			18,299.64
002265			
002265	NJ ADVANCE MEDIA	ACCT #1000867515 - MTG CANC. - 4.14.22	19.89
			19.89
		Total Payments FY 2022	116,893.07
		TOTAL PAYMENTS ALL FUND YEARS	125,358.07