

**SUBURBAN MUNICIPAL JOINT INSURANCE FUND**

**OPEN MINUTES**

**OCTOBER 13, 2022**

**8:00AM – SCOTCH PLAINS & ZOOM OPTION**

Meeting of the Fund Commissioners called to order by Chairman Mirabella. Open Public Meetings notice read into record.

**ROLL CALL OF 2022 FUND COMMISSIONERS:**

Alexander Mirabella	Township of Scotch Plains	Present
James Gildea	Borough of Westfield	Present
Sean McCarthy	Township of Bernards	Present
James Damato	Borough of Watchung	Present
Megan Champney Kwesilait	City of Summit	Present
Robin Ray	Township of Bedminster	Absent
Vincent DeNave	Township of Harding	Absent

**EXECUTIVE COMMITTEE ALTERNATES:**

Anthony Suriano	Borough of Bernardsville	Present
Joseph Carty	Borough of Far Hills	Present
Glenn Mortimer	Borough of Mountainside	Present

**ALTERNATE FUND COMMISSIONERS:**

Margaret Heisey	Township of Scotch Plains	Absent
Sheila Tweedie	Borough of Far Hills	Absent
Pat Monaco	Borough of Bernards	Absent

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Cathleen Kiernan, Nancy Ghani</b>
Attorney	DiFrancesco, Bateman, Coley, Yospin, Kunzman, Davis & Leher <b>Stephen Davis, Esq.</b>
Claims Service	Qual-Lynx <b>Claudia Acosta</b>
Safety Director/Law Enforcement Risk Control	J.A. Montgomery <b>Paul Shives, Brian Maitland, John Schwartz</b>
Treasurer	<b>Ralph Maresca</b>

**ALSO PRESENT:**

Renee Bays, Meeker Sharkey  
Hallee Cramer, Meeker Sharkey  
Craig Sutherland, Meeker Sharkey  
Dominic Cinelli, Brown & Brown  
Rich Duthie, Pinnacle Risk Solutions  
Lindsay Travali, Acrisure LLC  
Amy Pieroni, Acrisure LLC

**MINUTES:** Open and Closed Minutes of September 8, 2022.

**MOTION TO APPROVE OPEN AND CLOSED MINUTES FOR SEPTEMBER 8, 2022 AS PRESENTED:**

Moved:	Commissioner Gildea
Second:	Commissioner Mortimer
Roll Call Vote:	5 Ayes – 0 Nays – 1 Abstain (Commissioner Damato)

## **EXECUTIVE DIRECTOR:**

**REPORT:** Monthly reports submitted to the Executive Committee including monthly Financial Fast Track, Loss Ratio, Lost Time Accident Frequency, Investment Summary and Rate Comparison, Expected Loss Ratio by Town Report and the Claim Activity Report.

Executive Director reviewed the Financial Fast Track as of August 31<sup>st</sup> noting the Statutory Surplus stands at \$1.9 million. Executive Director reviewed the Loss Ratio report as of July 31<sup>st</sup> and reported Fund Year 2020 continues to trend slightly above the actuarial target with 115.01% of loss funds incurred; claims were not COVID related but represented other claim activity. Executive Director referred to the Lost Time Accident Frequency report as of August 31<sup>st</sup> and reported the JIF's rate is 1.43 as compared to 1.05 last year.

**RULES & CONTRACTS REVIEW COMMITTEE:** Executive Director said the Rules & Contracts Review Committee met on October 6, 2022 to review the draft 2023 budget, discuss dividend options and review contracts set to expire.

### **2023 Proposed Budget**

Included in the agenda was the 2023 Proposed Budget and in Appendix II were the minutes from the Committee's October 6, 2022 meeting.

Executive Director distributed copies of an updated budget as of October 12<sup>th</sup> which reflected a total of \$5,502,480 or a 6.74% increase. Executive Director said there was a formula error in the initial budget, which was recently discovered and corrected for today's meeting. Executive Director said last year during the 2022 Budget development, the Actuary had provided the *WC Pension Offset* as an additional line item. This year, the Actuary separately identified the funds needed for WC Pension Offset, but also inadvertently included them in the *Workers' Compensation* loss fund and as a result it was double counted.

A memorandum was also included which outlined the various pressures impacting the JIF and MEL budgets, such as change in pension offset, erosion of Title 59 immunities & increased storm activity affecting property as well as other lines.

Executive Director reviewed the Claims section of the revised/distributed Proposed budget and highlighted the following line items changes:

- **Line Item 1 Property** - Coverage for fire, flood, etc. is increasing in the Fund's budget by 8.93% due to the increased frequency of natural disasters over the past few years. This has caused a serious increase in prices charged by both the national and international property insurance markets.
- **Line Item 4 Workers Compensation** – This line item is increasing by 16% due a few outside factors. Executive Director said the New Jersey Department of Labor (NJDOLE) increased the top weekly benefit rate by 9.9%. Executive Director said in addition, WC costs for local governments were impacted by COVID based on changes to legislation. The law that gave firefighters a rebuttable presumption that cancer was compensable under workers' compensation also made Covid 19 presumed to be work-related for first responders.
- **Line Item 5 Workers Compensation Pension Offset** – Prior to February of 2021, when an employee was approved for an accidental disability pension, workers' compensation would be responsible for lifetime medical treatment for that injury but did not make a permanency award, since the ADP weekly benefits was greater than ordinary benefits in recognition of the work-related injury. Executive Director said that offset was reduced in 2021 and now workers' compensation must make a permanency award and pension payments will be offset by that award.

Executive Director reviewed the Premiums section of the revised/distributed Proposed budget and highlighted the following line items changes:

- **Line 18 MEL** – This line item is increasing by 8.59% due to increased costs of liability coverage from the erosion of public entity Title 59 immunities.
- **Line 19 MEL Property** – The line item is increasing by 15.15% reflecting the increased costs and claim activity from storm activity over the past years.

Executive Director reviewed the Expenses, Fees & Contingency section of the revised/distributed budget and said all professional fees were increasing by 2%. Executive Director said except for the Underwriting Manager, the professionals' contracts will be entering the 3<sup>rd</sup> year of a 3-year contract.

Executive Director said this Fund adopted a Retrospective Premium program which allows for adjustments of loss funds. Executive Director said the Rules & Contracts Review Committee agreed to stall the Retrospective Premium program for one year and fund losses at 100%.

Executive Director said the building and content values were globally increased by 12% and 11% to adjust for inflation just before opening the annual underwriting. However, it was later learned that 2.5% increases would be adequate; Executive Director said changes were again made globally to adjust the increases after the renewal deadline.

Mr. Sutherland said the sub-committee reviewed the Loss Projections submitted by the Actuary and felt it was worth noting that these are provided in ranges of low, central and high. Executive Director confirmed this and added the Actuary has historically provided loss fund projections in graduated ranges where the central range is the suggested funding. Executive Director said the Actuary will not certify a budget with loss funds lower than the low range. Executive Director said the 2023 proposed budget reflects the central range for Auto, General Liability and Property; Workers' Compensation and WC Pension Offset have the low range applied to them.

Executive Director said the Rules & Contracts Review Committee recommended the JIF introduce the proposed budget reflecting the expiring self-insured retention of \$300,000; proposed budget reflects an increase of 6.74%.

Executive Director said Actuary has been asked to review the workers' compensation loss projection and the MEL will do another download of data from Origami – so there may be differences in the budget submitted prior to the public hearing.

### **Dividend**

Executive Director said the Committee also reviewed the dividend calculation worksheet and had asked for additional information to make its recommendation at this meeting. Commissioner Gildea said the Committee reviewed historical dividend amounts, considered the budget increase and factors affecting the increase and had initially requested to see distribution of a \$95,000 or \$150,000 dividend to offset the budget increase. Commissioner Gildea said he requested another option of \$125,000; copies of all three dividend options were distributed.

Executive Director said a decision on the dividend should not be delayed by too much time since the Fund office would need to complete a filing and distribute the checks in December. Discussion ensued and Commissioner McCarthy expressed he liked a dividend of \$125,000 since it provides members a slight increase over last year's dividend but is also still conservative.

Executive Director said Fanwood appears in the list of members to receive a dividend noting that dividend distribution from Closed Years is based on a members' share of the Closed Year surplus.

Executive Director said the Fund amended its risk management plan to hold dividends issued to former members in the event a sexual molestation claim is brought against them since a change in legislation allowed for longer claim reporting period for these types of suits.

Ms. Pieroni said her firm also represents municipalities in JIFs that are not MEL-affiliated and those JIFs are facing double-digit budget increases, as well as, considering increased self-insured retentions which may weaken the financial stability of that retained layer. Ms. Pieroni said a 6.7% budget increase with a dividend in the current environment is very palatable since that is not the case in other non-MEL affiliated JIFs.

Commissioner Gildea said annually he reports to his Mayor & Council on the budget process and complimented the financial strength, experience and fiscally conservative nature of this JIF despite the challenging market conditions. Commissioner McCarthy said a 6.74% budget is a bigger increase than seen in recent years; however, with all things considered – Covid, property experience and increase in cyber exposure – it is better than expected. Executive Director said the memorandum in the agenda discusses all the outside factors affecting the budget increases. Memo will be corrected to remove Morris JIF references and re-distributed.

**MOTION TO INTRODUCE THE 2023 BUDGET AND SCHEDULE A PUBLIC HEARING ON NOVEMBER 10, 2022 AT 8:00AM IN SCOTCH PLAINS:**

**MOTION TO ADOPT RESOLUTION 21-22 AUTHORIZING THE RELEASE OF A DIVIDEND IN THE AMOUNT OF \$125,000 FROM THE CLOSED YEARS ACCOUNT, SUBJECT TO STATE APPROVAL.**

Moved:	Commissioner Gildea
Second:	Commissioner Mortimer
Roll Call Vote:	8 Ayes – 0 Nays

**Professional Services – Underwriting Manager**

Executive Director said the current Underwriting Manager contract was awarded a term of October 1, 2019 to December 31, 2022 with options to renew for two 1-year terms. Committee discussed and recommended to extend the contract for 1-year; action to be confirmed at the January 2023 reorganization meeting. Committee also suggests the Fund considering establishing a different contract term for the Executive Director – so that position would not expire the same date as all other professionals. Board agreed with suggestion and action will be taken at the January 2023 Reorganization meeting.

**RCF, EJIF AND MEL MEETINGS:** As reported last month, these JIFs met on September 7, 2022; a verbal report was provided on the major action/discussion items and included in the agenda were the September reports for information.

The RCF, EJIF and MEL are scheduled to meet on October 19, 2022 starting at 10:30AM. The RCF and EJIF will hold public meetings to adopt their respective 2023 budgets; the MEL will be introducing the rate table and budget at their October meeting. The October reports will be included in the next agenda.

**CYBER JIF RESOLUTION, AGREEMENT AND REPRESENTATIVE:** Executive Director said cyber security claims have outpaced premiums almost from the outset and premiums have doubled the last two years. As a result, the MEL Board of Fund Commissioners worked on forming a separate Joint Insurance Fund. In order to manage this risk, we need more members to implement minimum risk control standards.

Enclosed in the agenda was a copy of the budget introduced for Cyber JIF based on all MEL members JIFs joining. Executive Director said the budget considers funding for retained claims, excess premiums and administration, as well as, a portion of the budget is dedicated to loss control services. The MEL is

asking members to execute a Resolution and Agreement to join and to appoint a representative so the interim board can hold a zoom public hearing on the budget on November 11, 2022.

**MOTION TO ADOPT RESOLUTION #22-22 TO JOIN THE CYBER JOINT INSURANCE FUND AND AUTHORIZE THE FUND CHAIRMAN TO EXECUTE THE INDEMNITY & TRUST AGREEMENT.**

**MOTION TO ELECT MEGAN CHAMPNEY AS THE SUBURBAN JIF'S REPRESENTATIVE TO THE NJ CYBER RISK MANAGEMENT FUND.**

Moved: Commissioner Gildea  
Second: Commissioner McCarthy  
Roll Call Vote: 8 Ayes – 0 Nays

**2023 MEMBERSHIP RENEWALS:** Bedminster, Far Hills, Mountainside, Scotch Plains, Summit, Westfield and Watchung are scheduled to renew Fund membership by January 1, 2023. Membership renewal documents were distributed in early August; to date we are waiting on Bedminster and Mountainside to submit their renewal documents.

**STATUTORY BONDS:** Underwriting Manager's office has contacted municipal clerks of towns that are renewing their JIF membership to secure updated bond applications for statutory positions.

**RETROSPECTIVE PREMIUM:** In accordance with the Retrospective Premium program adopted by the Fund in 2010, we are in the process of reviewing claims experience for the 2017, 2018, 2019, 2020 and 2021 claims year, including reserves and incurred but not reported reserves (IBNR). Fund year 2017 has now been transferred to the RCF so this will be the final calculation for 2017. Any member that triggered the retrospective premium will be billed on the 2023 assessment billing.

**TREASURER:** Included in the agenda was the August Confirmation of Payments, October bills list as Resolution 23-22, the Treasurer's reports as of July and the investment reports as of August 31<sup>st</sup>.

**VOUCHER LIST:**

**OCTOBER 2022 VOUCHER PAYMENTS, RESOLUTION 23-22**

Fund Year 2022: \$110,214.42  
Total: \$110,214.42

**CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS FOR MONTHS OF JULY 2022:**

Fund Year 2022: \$63,328.59  
Fund Year 2021: (\$6,028.10)  
Fund Year 2020: \$22,727.10  
Fund Year 2019: \$15,000.00  
Fund Year 2018: \$3,663.70  
Closed: \$0.00  
**Total: \$98,691.29**

**MOTION TO ADOPT RESOLUTION 23-22 APPROVING OCTOBER 2022 BILLS LIST AND APPROVE CONFIRMATION & CERTIFICATION OF JULY 2022 CLAIM TRANSFERS AS SUBMITTED:**

Moved: Commissioner McCarthy  
Second: Commissioner Gildea  
Roll Call Vote: 8 Ayes – 0 Nays  
Voucher List and Treasurer's Report Made Part of Minutes.

**ATTORNEY:**

**REPORT:** Included in the agenda was a report of appellate decisions affecting municipalities.  
Monthly Report Made Part of Minutes.

**UNDERWRITING MANAGER:**

**CERTIFICATE REPORT:** Included in the agenda was the certificate report for the period 8/22/22 to 9/22/22. There were a total of 7 certificates issued.

**CYBER COMPLIANCE REPORT:** Included in the agenda was the cyber compliance report as of 8/31/22.

Monthly Report Made Part of Minutes.

**MANAGED CARE:**

**MONTHLY REPORT:** Included in the agenda was the September report submitted by FMCO. The total provider billed amount for 2022 was \$1,135,415, repriced to \$342,337 for a total savings of 70% and a PPO penetration of 96%.

Monthly Activity Report Made Part of Minutes.

**SAFETY DIRECTOR:**

**MONTHLY REPORT:** Included in the agenda was the September 2022 report noting the activities/trainings, MSI classes and a Safety Director bulletins distributed during the month.

Monthly Report Made Part of the Minutes.

**CLAIMS:**

**REPORT:** Claims Administrator said they have Payment Authority Requests to present during Closed Session.

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

Moved: Commissioner Mortimer  
Second: Commissioner Gildea  
Roll Call Vote: 8 Ayes – 0 Nays

**PAYMENT AUTHORIZATION REQUESTS:** Executive Committee reviewed payment authorization requests presented by Claims Service in Executive Session.

**MOTION TO RETURN TO OPEN SESSION:**

Moved: Commissioner Gildea  
Second: Commissioner McCarthy  
Roll Call Vote: 8 Ayes – 0 Nays

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST PRESENTED IN EXECUTIVE SESSION BY QUAL-LYNX:**

Moved: Commissioner Gildea  
Second: Commissioner Mortimer  
Roll Call Vote: 8 Ayes – 0 Nays

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

NONE

**MOTION TO ADJOURN:**

Moved: Commissioner Mortimer  
Second: Commissioner Gildea  
Roll Call Vote: Unanimous

**MEETING ADJOURNED:** 8:56AM

**NEXT MEETING:** November 10, 2022 - 8:00 AM

Nancy A. Ghani, Account Executive  
for

JAMES GILDEA, SECRETARY

October 13, 2022

**RESOLUTION NO. 21 - 22**

**RESOLUTION OF THE EXECUTIVE COMMITTEE  
OF THE SUBURBAN MUNICIPAL JOINT INSURANCE FUND  
AUTHORIZING REFUND FROM CLOSED YEARS ACCOUNT**

**WHEREAS**, N.J.A.C. 11:15-2.21 provides that a FUND may seek approval from the Commissioner of Insurance for a refund of excess monies from any FUND year upon compliance with certain requirements; and

**WHEREAS**, the FUND has obtained a calculation from its Actuary and Executive Director as to the amount of money which is available for distribution consistent with the aforementioned regulations, and the financial integrity of the FUND; and

**WHEREAS**, the Fund Commissioners have determined that it would be in the best interest of the FUND and its member municipalities to make certain refunds;

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

1. Section B of N.J.A.C. 11:15-2.21 provides that the FUND may seek approval for refunds from any claim fund which has been completed for not less than twenty-four months. Based upon this requirement, surplus monies in closed fund years are eligible for refunds at the discretion of the FUND, the Department of Insurance, and the Department of Community Affairs.

2. The Fund Commissioners have balanced the interests of the member municipalities in obtaining the benefit of such monies as are available for refund against the need for the FUND to protect and preserve its financial integrity. It is the conclusion of the Executive Committee that the following amount can be refunded at this time:

\$ \_\_\_\_\_ **Closed Years**

3. The Executive Director is, therefore, authorized and directed to submit such documents as the regulations require to the Department of Insurance and the Department of Community Affairs for the approval of the refunds in the amounts set forth above.

4. This authorization is based upon the approval of Actuarial Advantage (Fund Actuary) expressed in its Actuarial Report valued as of December 31, 2021 and Auditor's Report of the Historical Operating Results as of December 31, 2021. The aforementioned refund monies shall be allocated, as required and necessary, from the various loss and contingency funds for the respective years, all in accordance with the Actuary's analysis of available monies.

5. The FUND Treasurer is authorized to prepare and execute checks for the pro-rated amount of the aforementioned refunds due to each member municipalities for the year in question, provided, however, the FUND Treasurer shall deduct any outstanding balances without regard for Fund year, upon receipt of written documentation of approval or acquiescence of these refunds from

the Department of Insurance and the Department of Community Affairs. Said refunds shall be made to the municipalities which were members of the FUND for the years in question in the same ratio as said municipalities were assessed for the years in question.

**SUBURBAN MUNICIPAL JOINT INSURANCE FUND**

MOVED BY: \_\_\_\_\_

SECONDED BY: \_\_\_\_\_

**AFFIRMATIVE VOTES:** \_\_\_\_\_

**NEGATIVE VOTES:** \_\_\_\_\_

The foregoing is a true and exact copy of a Resolution adopted at the October 13, 2022 meeting of the Suburban Municipal Joint Insurance Fund.

\_\_\_\_\_  
CHAIR

\_\_\_\_\_  
SECRETARY



**RESOLUTION NO. 22 - 22**

**NEW JERSEY CYBER RISK MANAGEMENT FUND  
RESOLUTION TO JOIN  
SUBJECT TO APPROVAL OF ASSESSMENT**

WHEREAS, a number of joint insurance funds in the state of New Jersey have joined together to form the New Jersey Cyber Risk Management Fund (hereinafter the "FUND") as permitted by N.J.S.A 40: 10-36);

WHEREAS, said FUND was approved to become operational by New Jersey Department of Banking and Insurance and the Department of Community Affairs,

WHEREAS, the statutes and regulations governing the creation and operation of a Joint Insurance Fund contain elaborate restrictions and safeguards concerning the safe and efficient administration of the public interest entrusted to such a Fund;

NOW THEREFORE, be it resolved that the **Suburban Municipal Joint Insurance Fund** (hereinafter the "MEMBER") does hereby agree to join the FUND subject only to the right to approve the initial assessment when the same is received from the FUND following processing of the application.

BE IT FURTHER RESOLVED that the MEMBER is applying to the FUND for the following types of coverages:

1. CYBER RISK

BE IT FURTHER RESOLVED that the MEMBER hereby adopts and approves of the bylaws of the FUND;

BE IT FURTHER RESOLVED that the period of membership shall be for the FUND's 2023, 2024 and 2025 Fund Years; and

BE IT FURTHER RESOLVED that **Chairman Alexander Mirabella** is authorized to execute the application for membership and the accompanying certification on behalf of the MEMBER; and

BE IT FURTHER RESOLVED that **Chairman Alexander Mirabella** is authorized and directed to execute the Indemnity and Trust Agreement and such other documents signifying membership in the FUND as are required by the FUND's bylaws and to deliver same to the Executive Director of the FUND with the express reservation that said document shall become effective only upon the applicant's admission to the FUND following approval by the FUND, passage by the MEMBER of a Resolution Accepting Assessment and approval by the New Jersey Department of Banking and Insurance and the Department of Community Affairs.

**ATTEST:** \_\_\_\_\_

**DATED:** \_\_\_\_\_

**SUBURBAN MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST**

Resolution No. 23-22

OCTOBER 2022

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

BE IT RESOLVED that the Suburban 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.

<u>FUND YEAR 2022</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002064			
002064	NEWTECH SERVICES INC.	VOID AND REISSUE	-175.00
			<b>-175.00</b>
002184			
002184	FIRST MANAGED CARE OPTION	MANAGED CARE SERVICES 10/22	7,133.86
			<b>7,133.86</b>
002185			
002185	QUAL-LYNX	CLAIM ADJUSTING SERVICES 10/22	18,440.91
			<b>18,440.91</b>
002186			
002186	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR - LOSS CONT. SERV. 10/22	5,755.29
			<b>5,755.29</b>
002187			
002187	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	15.92
002187	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/22	15,933.88
			<b>15,949.80</b>
002188			
002188	THE ACTUARIAL ADVANTAGE	FUND ACTUARY FEE 10/22	2,845.89
			<b>2,845.89</b>
002189			
002189	DIFRANCESCO BATEMAN, KUNZMAN, DAVIS	ATTORNEY DISBURSEMENTS 5/22	5,512.07
002189	DIFRANCESCO BATEMAN, KUNZMAN, DAVIS	ATTORNEY DISBURSEMENTS 4/22	4,887.41
			<b>10,399.48</b>
002190			
002190	RALPH A MARESCA, JR	TREASURER FEE 10/22	1,660.94
			<b>1,660.94</b>
002191			
002191	MEEKER SHARKEY & HURLEY	WATCHUNG BORO. - 4TH INS. RMC FEE 2022	4,903.00
002191	MEEKER SHARKEY & HURLEY	HARDING TWP. - 4TH INS. RMC FEE 2022	2,216.00
002191	MEEKER SHARKEY & HURLEY	BEDMINSTER TWP. - 4TH INS. RMC FEE 2022	4,929.00
002191	MEEKER SHARKEY & HURLEY	BERNARDS TWP. - 4TH INS. RMC FEE 2022	10,596.00
002191	MEEKER SHARKEY & HURLEY	FAR HILLS BORO. - 4TH INS. RMC FEE 2022	788.00
			<b>23,432.00</b>
002192			
002192	NEWTECH SERVICES INC.	WEBSITE MAINTENANCE & DR 10/22	175.00
			<b>175.00</b>
002193			
002193	CONNER STRONG & BUCKELEW	UNDERWRITER MGMT FEE 10/22	1,734.00
			<b>1,734.00</b>
002194			
002194	ACCESS	ACCT #416 - ARC. AND STOR. - 5.31.22	54.70
002194	ACCESS	ACCT #416 - ARC. AND STOR. - 5.31.22	6.55
			<b>61.25</b>
002195			
002195	PINNACLE INSURANCE SOLUTIONS, LLC	MOUNTAINSIDE - 4TH QTR RMC FEE 2022	4,719.00
			<b>4,719.00</b>
002196			
002196	TOWN OF WESTFIELD	4TH QUARTER RMC FEE 2022	17,907.00
			<b>17,907.00</b>
002197			
002197	NEWTECH SERVICES INC.	MONTHLY WEBSITE MAINT & DR 2/22	175.00
			<b>175.00</b>
		<b>Total Payments FY 2022</b>	<b>110,214.42</b>
		<b>TOTAL PAYMENTS FUND YEARS</b>	<b>110,214.42</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer