

**SUBURBAN MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
JUNE 11, 2020
VIA TELECONFERENCE
8:00AM**

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

ROLL CALL OF 2020 FUND COMMISSIONERS:

| | | |
|--------------------------|---------------------------|---------|
| Megan Champney, Chairman | City of Summit | Absent |
| Al Mirabella, Secretary | Township of Scotch Plains | Present |
| James Gildea | Borough of Westfield | Present |
| Judy Sullivan | Township of Bedminster | Present |
| James Damato | Borough of Watchung | Present |
| Sean McCarthy | Township of Bernards | Present |
| Lorene Wright | Township of Harding | Present |

EXECUTIVE COMMITTEE ALTERNATES:

| | | |
|-----------------|--------------------------|---------|
| Anthony Suriano | Borough of Bernardsville | Present |
| Joseph Carty | Borough of Far Hills | Absent |
| Tom Atkins | 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 |
| Trina Lindsey | Township of Bedminster | Absent |

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator PERMA Risk Management Services

Cathleen Kiernan, Joseph Hrubash

Nancy A. Ghani, Robyn Walcoff, Jennifer Conicella

Brandon Tracy

Attorney DiFrancesco, Bateman, Coley, Yospin, Kunzman, Davis & Leher
Stephen Davis, Esq.

Treasurer **Ralph Maresca**

Auditor Suplee, Clooney & Company
Robert Butvilla

Claims Service Qual-Lynx
Claudia Acosta

Underwriting Manager Conner Strong and Buckelew
Edward Cooney

Safety Director/Law Enforcement J.A. Montgomery
Risk Control **Brian Maitland, Michael Brosnan**

Managed Care Provider FMCO
Suzanne Rajsteter

ALSO PRESENT:

Craig Sutherland, Meeker, Sharkey & Hurley

Lindsay Travali, Acrisure

Amy Pieroni, Acrisure

Dominic Cinelli, Brown & Brown

June 11, 2020

MINUTES: Open and Closed Minutes of May 14, 2020.

MOTION TO APPROVE OPEN AND CLOSED MINUTES FOR MAY 14, 2020:

Moved: Commissioner Atkins
Second: Commissioner Gildea
Vote: Unanimous

CORRESPONDENCE:

NONE

AUDITOR

AUDIT REPORT AND ACTUARY VALUATION REPORT AS OF DECEMBER 31, 2019–

Included with the agenda packet was the Audit Report and Actuary’s Valuation Report as of December 31, 2019, as well as, the Group Affidavit to be signed indicating that each member of the Board has read the General Comments Section of the Audit Report.

Fund Auditor, Mr. Robert Butvilla from Suplee, Clooney and Company, provided an overview of the Audit Report as of December 31, 2019. Fund Auditor said the audit is an unmodified opinion and did not contain any findings or comments. Fund Auditor said the financial records are well maintained by PERMA and Fund Treasurer. Executive Director said the Actuary’s Valuation Reserve report as of December 31, 2019 reflects the Incurred But Not Reserved figures, which are provided to the Fund Auditor for the audit. Executive Director said both reports will be filed with the State, as well as the Actuary’s certification that the reserves are accurately reflected in the audited financial statements. Executive Director said the Fund office will distribute individual affidavits for Commissioners to sign and submit for the State filing.

MOTION TO APPROVE YEAR-END FINANCIALS, ADOPT RESOLUTION NO. 18-20 AND EXECUTE AFFIDAVITS INDICATING THAT THE FUND COMMISSIONERS HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT:

Moved: Commissioner Atkins
Second: Commissioner Damato
Roll Call Vote: 8 Ayes – 0 Nays

EXECUTIVE DIRECTOR:

REPORT: Monthly report submitted to Fund Commissioners including monthly Fast-track Accident Frequency, Fast-track Financial report, Fixed Income Portfolio Summary, Claim Activity Report, Interest Rate Summary Comparison, Monthly Loss Ratio by fund year and line of coverage and the Monthly and Annual Regulatory Checklist.

Included in the agenda were tracking reports as of April 30, 2020; Executive Director referred to the Financial Fast Track (FFT) and said the Fund’s current statutory surplus stands at \$4 million. Executive Director noted line 9 as *RCF Surplus Trigger Assessment* and said this represents the MEL and RCF initiative instituted last year to protect the statutory surplus from possible unanticipated claims arising out of legislation regarding sexual molestation and firefighter cancer presumption. Executive Director said as these are unanticipated claims, both the MEL and RCF amended their Risk Management Plans to include a trigger should the surplus for all fund years combined is no less than 12.5 percent of unpaid claims including incurred but not reserved claims. Executive Director said if this occur then the local JIF would be billed supplementary assessments for those claims. Executive Director said this trigger is similar to annual transfer of open liabilities of local JIFs to the RCF where the actuary applies a higher level of confidence to account for claim development over time.

Executive Director reviewed the Lost Time Accident Frequency (LTAF) and said the JIF’s rate is 1.18; the overall MEL/JIF rate is 0.89. Executive Director said the LTAF report does not include COVID-19 related claims adding that this report is not intended to measure this type of exposure. In addition, the low accident rate for this JIF and others is attributed to abbreviated working conditions.

Executive Director said the Loss Ratio Report includes COVID-19 claims so the actuarial targets vs. budgeted loss funds will be higher for Fund Year 2020. Executive Director said the Fund office is working with the MEL's Workers' Compensation Claims Administrator to track COVID-19 related claims on a MEL-wide basis and noted a lot of the submitted claims are report only of potential exposure with two-week quarantine and not actual contraction of the virus. Executive Director said the Fund office is awaiting confirmation from the Excess Workers' Compensation carrier if COVID-19 claims will be adjusted as one occurrence on a MEL-wide basis under the policy. In anticipation of this, the FFT notes what the Fund is expected to recover once this is determined.

PROFESSIONAL SERVICES: Executive Director said with the exception of Underwriting Manager, the 3-year contract period for all other professional services, various consulting firms and other services will expire at year-end.

Executive Director said the recommendation is to procure these services via a Competitive Contract Request for Proposals (CCRFP), which allows for 3-year contract term and an option to extend the contract for year 4 and year 5. Executive Director said this procurement process is based on recommendation and guidance by the MEL's Qualified Purchasing Agent (QPA). Executive Director noted in the past the Fund issued Request for Qualification (RFQs), which were similar to CCRFPs but not as stringent in terms of fee negotiations. Executive Director said the CCRFP document will include a statement that prospective vendors will accept fees as set by the Fund's Board of Fund Commissioners; the Fund office is using the MEL's QPA as guidance for this since a CCRFP does not allow for fee negotiations. Included in the agenda was Resolution 20-20 drafted by the Executive Director for use by local JIFs for the procurement of these services.

MOTION TO ADOPT RESOLUTION 19-20 AUTHORIZING THE USE OF COMPETITIVE CONTRACT REQUEST FOR PROPOSALS FOR VARIOUS CONSULTING, PROFESSIONAL SERVICES, CONSULTING AND OTHER SERVICES.

| | |
|-----------------|---|
| Moved: | Commissioner Atkins |
| Second: | Commissioner Gildea |
| Roll Call Vote: | 7 Ayes – 0 Nays (Commissioner Wright no response) |

RCF REPORT: The RCF met on June 3, 2020 via teleconference; enclosed in the agenda was Chairwoman Champney's report.

EJIF REPORT: The EJIF met on June 3, 2020 via teleconference; enclosed in the agenda was Chairwoman Champney's report.

MEL REPORT: The MEL met on June 3, 2020 via teleconference; enclosed in the agenda was Chairwoman Champney's report.

NJUA SAFETY EXPO 2020: Executive Director said the New Jersey Utility Authorities JIF (NJUA) and the Municipal Excess Liability Joint Insurance Fund (MEL) have had to cancel the NJUA Safety Expo scheduled for June 19th at the Middlesex Fire Academy. Each year, the Expo is held in two locations; one in June and the second in September. Executive Director said a decision has not yet been made for the September training.

2020 COVERAGE DOCUMENTS: Executive Director said the 2020 coverage documents have been generated and the fund office is determining the whether to upload to Origami (password protected) for members to access or to distribute via email as has been done in the past.

EPL COMPLIANCE PROGRAM: Executive Director said the MEL hired a law firm to re-write the model personnel policy, which will include civil-service and non-civil service versions. Executive Director said the MEL approved the revised Personnel Manuals and Employee Handbooks at their June 3rd meeting. Following some minor adjustments, the documents will be uploaded to the MEL webpage and a notice will be issued to members when that has been completed. Executive Director said the deadline to adopt the model and complete the trainings associated is June 2021. Executive Director said the Manager/Supervisor and Police Command Staff trainings were all set to proceed just prior to the health crisis outbreak. Executive Director said the fund office is working to deliver this training through other means if instructor-led sessions are not an option.

MEL CYBER TASK FORCE: The MEL’s Cyber Task Force met on May 15th. Underwriting Manager reported the Task Force focus is to revise the MEL’s Cyber Risk Management Program so it’s easier for members not currently in compliance to adopt and comply with. Underwriting Manager said members that have opted into the program to achieve Tier 1 or Tier 2 status will be grandfathered in once the new Cyber Risk Management Program is issued. Underwriting Manager said the Cyber Task Force will continue to issue bulletins on best practices for cyber-security issues.

2020 FINANCIAL DISCLOSURES: The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for JIF Commissioners, as well as, any other municipal related positions that require filing. Emails were sent to Fund Commissioners and Professionals. To date 7 Fund Commissioners have already completed their filing.

In light of the circumstances surrounding COVID-19, the Local Finance Board, at its meeting of April 22, 2020, voted to extend the date at which the Board would take enforcement action against non-fillers of the 2020 FDS until July 31, 2020 from the statutory deadline of April 30, 2020. The Board appreciates and recognizes the dedication of local government officers and employees during this difficult time

TREASURER:

VOUCHER LIST:

JUNE 2020 VOUCHER PAYMENTS, RESOLUTION 20-20

Closed Year: \$231,122.35
 Fund Year 2020: \$86,203.41
 Total: \$317,325.76

CONFIRMATION OF CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS' TRANSFERS FOR MONTHS OF APRIL 2020:

| | |
|----------------|---------------------|
| Fund Year 2020 | 27,811.59 |
| Fund Year 2019 | 41,108.91 |
| Fund Year 2018 | 33,686.36 |
| Fund Year 2017 | 13,706.44 |
| Fund Year 2016 | 6,097.55 |
| Closed | 0.00 |
| TOTAL | \$122,410.85 |

MOTION TO APPROVE JUNE 2020 BILLS LIST RESOLUTION 20-20 AND APPROVE CONFIRMATION & CERTIFICATION CLAIM TRANSFERS OF APRIL 2020 AS SUBMITTED:

Moved: Commissioner Gildea
 Second: Commissioner Atkins
 Roll Call Vote: 8 Ayes-0 Nays
Voucher List and Treasurer’s Report Made Part of Minutes.

ATTORNEY:

REPORT: Included in the agenda were reports of appellate decisions impacting municipalities. Fund Attorney noted his report included guidance on OPRA and how to respond to requests during the health crisis.

Executive Director said several members in other JIF have received OPRA requests regarding police litigation information. Executive Director said the Fund office has a dedicated team to respond and/or assist with OPRA requests and advised members to forward these upon receipt to the Fund office.

Monthly Report Made Part of Minutes.

UNDERWRITING MANAGER:

REPORT: There were no certificates requested/issued for the period 4/22/20 – 5/22/20.

CYBER RISK MANAGEMENT COMPLIANCE REPORT: Included in the agenda was a Cyber Risk Management Compliance Report as of 6/11/2020. The report notes which members have submitted a completed checklist to achieve Tier 1 or Tier 2 status in the event a cyber-claim occurs. The Incomplete status in the compliance report indicates that a member either did not submit a questionnaire in Origami and/or submitted but requires additional documentation. This does not mean a member cannot follow up and provide the updated information to be approved.

COVID-19 GOVERNOR DIRECTIVES: Underwriting Manager said members have submitted various questions to Underwriting or Risk Control in response to the directives issued by the Governor's office. Underwriting Manager said a summary guide of insurance and risk control issues will be distributed as supplementary information to the bulletins J.A. Montgomery has been releasing.

2021 RENEWAL: Underwriting Manager provided a summary report of the 2021 renewal noting that the insurance marketplace is hardening with increased rates and coverage restrictions; however, the JIF program was designed to adapt to changing marketplaces. Underwriting Manager said he is working closely with local JIF Executive Directors to ensure rate stability for the upcoming renewal.

Monthly Report Made Part of Minutes.

MANAGED CARE:

MONTHLY REPORT: Included in the agenda was the May 2020 report submitted by FMCO. Managed Care Provider reported the total provider billed amount was \$400,420, was re-priced to \$143,351 for a total savings of 64% and a PPO penetration of 94%.

Monthly Activity Report Made Part of Minutes.

SAFETY DIRECTOR:

MONTHLY REPORT: Safety Director reviewed the report noting the activities/trainings and MSI classes.

Safety Director reported the MEL Media Library program, the mailing delivery of DVD of safety-related topics, has been suspended due to COVID-19. As reported last month, J.A. Montgomery was able to secure an online streaming service called **MSI NOW** which is available 24/7. Safety Director said there are approximately 130 titles available; members can contact his office to see if specific topics not currently listed are available.

Safety Director said the MSI Training in-person sessions have been suspended indefinitely and are being replaced with interactive webinars via Zoom, which were launched in June. Safety Director said additional sessions will be added each 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 Gildea
Second: Commissioner Atkins
Roll Call Vote: Unanimous

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

MOTION TO RETURN TO OPEN SESSION:

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

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

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

OLD BUSINESS:

Executive Director said given the current status of New Jersey regarding reopening the July meeting will be held via Zoom Audio/Video.

NEW BUSINESS:

NONE

PUBLIC COMMENT:

NONE

MOTION TO ADJOURN:

Moved: Commissioner Atkins
Second: Commissioner Gildea
Vote: Unanimous

MEETING ADJOURNED: 8:46AM

Nancy A. Ghani, Account Executive
for
Al Mirabella, SECRETARY

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2019**

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 2019 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, 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 Municipal 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 11, 2020.

Alexander Mirabella, Fund Secretary

RESOLUTION 19-20

**SUBURBAN MUNICIPAL JOINT INSURANCE FUND
RESOLUTION AUTHORIZING THE HIRING
OF VARIOUS CONSULTING, PROFESSIONAL SERVICES, CONSULTING AND OTHER SERVICES
THROUGH THE COMPETITIVE CONTRACTING PROCESS**

WHEREAS, the Suburban Municipal 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
AUDITOR
CLAIMS ADMINISTRATOR
FUND ATTORNEY
INTERNAL AUDITOR
MANAGED CARE
SAFETY DIRECTOR
TREASURER

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 (n)).; 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-20.4 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 Executive Director (N.J.S.A 40A:11-4.5(d));

NOW, THEREFORE, BE IT RESOLVED by the Executive Committee of the Suburban Municipal Joint Insurance Fund resolve to authorize the Executive Director to procure the Professional Services, Consulting, and other services through the competitive contacting process in accord with (N.J.S.A. 40A:11-4.1 et. Seq.), as follows:

ACTUARY
EXECUTIVE DIRECTOR
AUDITOR
CLAIMS ADMINISTRATOR
FUND ATTORNEY
INTERNAL AUDITOR

MANAGED CARE
SAFETY DIRECTOR
TREASURER

SUBURBAN MUNICIPAL JOINT INSURANCE FUND
Adopted this 11 day of June, 2020.

Acting Chairman Al Mirabella

**SUBURBAN MUNICIPAL JOINT INSURANCE FUND
BILLS LIST**

Resolution No. 20 - 20

JUNE 2020

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.

FUND YEAR CLOSED

| <u>Check Number</u> | <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|---------------------|--------------------------------|-------------------------------------|-----------------------|
| 001747 | | VOID | |
| 001748 | | | |
| 001748 | MUNICIPAL EXCESS LIABILITY RCF | 2019 ASSESSMENT - CLOSURE OF FY '15 | 189,396.35 |
| | | | 189,396.35 |
| 001749 | | | |
| 001749 | MUNICIPAL EXCESS LIABILITY RCF | SURPLUS TRIGGER ASSESS 12.31.19 | 41,726.00 |
| | | | 41,726.00 |
| | | Total Payments FY CLOSED | 231,122.35 |

FUND YEAR 2020

| <u>Check Number</u> | <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|---------------------|--------------------------------|------------------------------|-----------------------|
| 001750 | | | |
| 001750 | FIRST MANAGED CARE OPTION | MANAGED CARE SERVICES 6/20 | 6,856.84 |
| | | | 6,856.84 |
| 001751 | | | |
| 001751 | QUAL-LYNX | PERFORMANCE BOND # 106451927 | 120.00 |
| 001751 | QUAL-LYNX | CLAIM ADJ 6/20 | 17,724.83 |
| | | | 17,844.83 |
| 001752 | | | |
| 001752 | J.A. MONTGOMERY RISK CONTROL | SAFETY DIRECTOR 6/20 | 5,531.80 |
| | | | 5,531.80 |
| 001753 | | | |
| 001753 | PERMA RISK MANAGEMENT SERVICES | POSTAGE 2/20 | 15.35 |
| 001753 | PERMA RISK MANAGEMENT SERVICES | EXEC DIRECTOR 6/20 | 15,315.15 |
| 001753 | PERMA RISK MANAGEMENT SERVICES | EXEC DIRECTOR 3/20 | 15,315.15 |
| 001753 | PERMA RISK MANAGEMENT SERVICES | EXEC DIRECTOR 4/20 | 15,315.15 |
| | | | 45,960.80 |

| | | | |
|--------|--------------------------------|--------------------------------------|---------------------|
| 001754 | | | |
| 001754 | THE ACTUARIAL ADVANTAGE | ACTUARY FEE 6/20 | 2,735.39 |
| | | | 2,735.39 |
| 001755 | | | |
| 001755 | RALPH A MARESCA, JR | TREASURER FEE 6/20 | 1,596.44 |
| | | | 1,596.44 |
| 001756 | | | |
| 001756 | NJ ADVANCE MEDIA | AD#0009601397 - MTG - 5/20 | 52.70 |
| | | | 52.70 |
| 001757 | | | |
| 001757 | NEWTECH SERVICES INC. | WEBS MAINT/HOST & DR 6/20 | 175.00 |
| | | | 175.00 |
| 001758 | | | |
| 001758 | ALLSTATE INFORMATION MANAGEMNT | ACCT#416 - ARC & STOR - 4.30.20 | 32.16 |
| | | | 32.16 |
| 001759 | | | |
| 001759 | CONNER STRONG & BUCKELEW | UNDERWRITING FEE 6/20 | 1,667.00 |
| | | | 1,667.00 |
| 001760 | | | |
| 001760 | RUSSO & ASSOCIATES LLC | FUND MEMBERS FOR WC 5/20 | 3,750.45 |
| | | | 3,750.45 |
| | | Total Payments FY 2020 | 86,203.41 |
| | | TOTAL PAYMENTS ALL FUND YEARS | \$317,325.76 |

Chairperson

Attest:

Dated: _____

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

Treasurer

SUBURBAN MUNICIPAL JOINT INSURANCE FUND
Adopted this 11 day of June, 2020.

Acting Chairman Al Mirabella