MONMOUTH MUNICIPAL JOINT INSURANCE FUND
MINUTES
MAY 8, 2025
ZOOM VIRTUAL MEETING
1:30 P.M.

Meeting Called to Order by Chairman Rogers. Open Public Meeting Statement read into the record by Mr. Thorpe.

Pledge of Allegiance

ROLL CALL OF 2025 EXECUTIVE COMMITTEE:

Tom Rogers	Chairman	Boro of Rumson	Present
Bryan Dempsey	Secretary	Spring Lake	Present
EXECUTIVE	**COMMITTEE**	**MEMBERS**	
Thomas Nolan		Boro of Brielle	Absent
Anthony Mercantante		Middletown	Present
Laurie Roth		Allentown	Absent
Jonathan Capp		Marlboro Township	Present
James Gant		Boro of Sea Girt	Absent

ALTERNATE EXECUTIVE COMMITTEE MEMBERS:

Donna Phelps		Boro of Oceanport	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director /Administrator	Perma Risk Management Services	Stephen A. Sacco	Present
Attorney	Cleary Giacobbe Alfieri & Jacobs	James Cleary, Esq. Mitch Jacobs, Esq.	Absent Present
Treasurer		Steven Mayer	Absent
Claims Service	Qual-Lynx	Kathy Kissane	Present
Safety Director	JA Montgomery Consulting	Paul Shives	Present
Fund Risk Management Consultants	The Danskin Agency Conner Strong & Buckelew	Charles Casagrande Thomas Merchel	Present Present
Auditor	Hulsart & Company	Rich Hellenbrecht	Present
Actuary	Actuarial Advantage	Kyle Mrotek	Absent
Underwriting Manager	Conner Strong & Buckelew	Ed Cooney	Absent

ALSO PRESENT
Jason Thorpe, PERMA
Steven Krolian, PERMA
Justin Macko, Sea Girt Borough
Alison Kelly, Danskin Agency
Charles L. Casagrande, Danskin Agency
John Casagrande, Danskin Agency
Mike Brosnan JA Montgomery
Matt Genna, JA Montgomery
Paul Shives, JA Montgomery
Amy Pieroni, RMC
Dominick Cinelli, RMC
Katherine Walters, CS&B
Thomas Merchel, CS&B
Lisa Gallo, QualCare
Joe Razzano, RMC
Mary Lynch, Hazlet Twp
Paula Cavalier, Union Beach

APPROVAL OF MINUTES: March 13, 2025

MOTION TO APPROVE OPEN MINUTES FOR ABOVE REFERENCED MEETING

MOTION:	Commissioner Capp
SECOND:	Commissioner Demsey
VOTE:	3 ayes;0 nays; 1 Abstention Chairman Rogers

CORRESPONDENCE

Mr. Sacco reported the EJIF, which the Monmouth JIF is a member of, will be doing a stormwater training at the Middletown Municipal Building on June 24, 2025. The save the date flyer is enclosed within the agenda packet and an email with a registration link will be sent out from JA Montgomery. Registration will be capped at 50 participants and will be open to towns first. Mr. Mercantante added this training will also be important for CFO's to attended to enhance their knowledge for preparing their budget. Continuing Education credits will also be available for CMFO/CCFO and CPWM.

EXECUTIVE DIRECTOR:

AUDITOR AND ACTUARY YEAR-END REPORTS – Mr. Helenbrecht of Hulsart & Company presented the Audit as of December 31, 2024. He indicated that the Fund's records and financial position are in excellent shape. Mr. Helenbrecht reported that there was an EJIF return. He also reported the Audit process and internal testing proved positive for the Fund and there were no comments or recommendations from the Auditor's office. Following the presentation, Mr. Sacco asked if there were any questions or comments on the audit. Hearing none, he indicated that Resolution #17-25 had to be adopted and the Group Affidavit had to be executed.

MOTION TO APPROVE 2024 YEAR-END FINANCIALS, ADOPT RESOLUTION #17-25 AND EXECUTE GROUP AFFIDAVIT INDICATING THAT MEMBERS OF THE EXECUTIVE COMMITTEE HAVE READ THE GENERAL COMMENTS SECTION OF THE AUDIT REPORT.

MOTION:	Commissioner Capp
SECOND:	Commissioner Demsey
VOTE:	Unanimous

COMPETITIVE CONTRACT/PROCUREMENT PROCESS – Mr. Sacco reported numerous professional contracts within the Monmouth JIF are set to expire on December 31, 2025. The fund will begin the competitive contracting/procurement process for the professional positions. Mr Sacco asked if there were any questions. Hearing none, Mr. Sacco asked for a motion to adopt Resolution #18-25 which authorizes the hiring of the various fund professionals.

MOTION TO ADOPT RESOLUTION #18-25 AUTHORIZING THE HIRING OF VARIOUS MONMOUTH JIF PROFESSIONALS THROUGH THE COMPETITIVE CONTRACTING PROCESS.

MOTION:	Commissioner Capp
SECOND:	Commissioner Demsey
VOTE:	Unanimous

NJ CYBER JIF – Mr. Sacco reported that the Cyber JIF met on March 20th. A copy of commissioner Gant's report is enclosed within the agenda packet.

2025 MEL/RCF/EJIF MARCH MEETINGS – Mr. Sacco reported the MEL, RCF, and E-JIF all met on March 21, 2025 at the DoubleTree Hilton. Copies of Commissioner Nolan's reports are enclosed in the agenda packet.

MEL MEMBERSHIP RENEWAL – Mr. Sacco reported the Fund is scheduled to renew their MEL membership effective July 1, 2025. Enclosed in the agenda packet is Resolution 19-25, 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, 2025 through July 1, 2028. Hearing no further questions or comments Mr. Sacco asked for a motion to adopt resolution 19-25.

MOTION TO ADOPT RESOLUTION #19-25 AND EXECUTE THE AGREEMENT RENEWING THE FUND'S MEMBERSHIP IN THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND FOR THE PERIOD OF JULY 1, 2025 THROUGH JULY 1, 2028.

MOTION:	Commissioner Capp
SECOND:	Commissioner Mercantante
VOTE:	Unanimous

MEL BYLAW AMENDMENT – Mr. Sacco reported the MEL provided notice to affiliated Joint Insurance Funds that a public hearing of the MEL's bylaw amendment has been scheduled for June 9, 2025 at the Forsgate Country Club. Enclosed in the agenda is a copy of the resolution adopted by the MEL Board of Fund Commissioners outlining the proposed amendment.

BOILER & MACHINERY – Mr. Sacco reported Chubb is providing free Boiler Safety Training which is available for all members of the fund. Enclosed in the agenda is a flyer containing dates and further information on the sessions.

2025 FINANCIAL DISCLOSURES – The Division of Local Government Services released notice LFN-2025-07 containing Financial Disclosure filing instructions. JIF Commissioners should complete the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. The deadline to file was April 30th.

FINANCIALS – Mr. Sacco referred the Committee to the Q1 Financial Fast Track enclosed within the agenda. He reported that in the first quarter, the investment income increased $395, 385. IBNR decreased $76,866. Case Reserves increased $1, 056,824 from the prior quarter. The paid claims were $1,471,726 for this quarter. The Fund stands at a healthy $11,358,130 surplus, the fund is in excellent financial condition.

TREASURER

In the absence of Mr. Mayer, Chairman rogers referred to the April and May Bills Lists contained within the Agenda Packet.

FUND YEAR	AMOUNT
April Bills List	
Closed Fund Year	$ 642,868.04
2024	$ 46,452.00
2025	$ 2,824,360.46
TOTAL	**$ 3,513,680.50**

FUND YEAR	AMOUNT
May Bills List	
2025	$ 339,038.49
TOTAL	**$ 339,038.49**
TOTAL	**$ 339,038.49**

MOTION TO APPROVE RESOLUTION # 20-25 APPROVAL FOR PAYMENT OF APRIL 2025 BILL LIST AND RESOLUTION # 21-25 APPROVAL FOR PAYMENT OF MAY 2025 BILL LIST

MOTION: Commissioner Demsey
SECOND: Commissioner Capp
ROLL CALL VOTE: Unanimous

MANAGED CARE:

Ms. Gallo referred the Committee to her report enclosed within the agenda. She reported that for the moth of April, there was a savings of $535,201 resulting in 76% savings. Ms. Gallo then referred to the Top 10

Claimants report enclosed in the agenda. She advised that those claimants equal 77% of the total charges. Ms. Gallo referred to the provider specialty by charges report and the out of network utilization is minimal.

CLAIMS SERVICE

Ms. Kissane reported that the Claims Committee met on May 5th to review the PARs and is recommending approval of the same. Ms. Kissane reported there is an add on property PAR to be reviewed, and confirmed we are able to comment on this in open session. It is a property loss for Middletown, the football field was vandalized. She then asked for a motion to approve the claims as recommended by the Claims Committee and the Fund Attorney's legal bills for the month.

MOTION TO APPROVE PAYMENT OF CLAIMS AS RECOMMENDED BY THE CLAIMS COMMITTEE AND MR. CLEARY'S LEGAL BILLS IN THE AMOUNT OF $1,050.00.

WC
2025361231
2025357463
2025360330
2025333306
2023300215

GL/PRP/AL
2024322663
2023296588
2025358644
2025354888
2025360830
2025358279
2025357051
2025358766

MOTION:	Commissioner Capp
SECOND:	Commissioner Mercantante
ROLL CALL VOTE:	Unanimous

SAFETY DIRECTOR

Mr. Genna referred to the list of activities and surveys conducted over the past two months.

Mr. Genna reminded everyone that the safety expo is coming up in Monmouth County and will be held May 30th in person at the Wall Township Municipal building.

Mr. Shives reported this is the year for the bi-annual training of Managers and supervisors for the MEL. There are four sessions scheduled so far, all will be conducted via Zoom with the first one taking place on May 20th.

Chairman Rogers added to clarify, there is EPL Training for governing body and administrators, there is Supervisory training for supervisors, police training for police supervisors, and the training that all staff members should be taking every two years.

Safety Report Attached and Made Part of the Minutes

RISK MANAGEMENT CONSULTANT TEAM:

None.

OLD BUSINESS

Executive Director reminded everyone of the scams that have been going around where the "bad actors" are pretending to be municipal court judges and asking the CFO to re route their paycheck to a different account. He referred to the Banking Best Practices that have been sent out paying special attention to having positive payee for all checks.

Executive Director reported about an incident that happened when PERMA dropped off checks for another JIF at the post office and one of the checks was then pulled by a bad actor and they recreated the check. PERMA was able to be catch this because of positive payee and we were able to get the check and catch it before the check was cashed.

NEW BUSINESS

None.

PUBLIC COMMENT

None.

CLOSING COMMENTS

None.

MOTION TO ADJOURN MEETING

MOTION:	Commissioner Capp
SECOND:	Commissioner Dempsey
VOTE:	Unanimous

Meeting Adjourned at: 1:50 P.M.

NEXT MEETING: July 10, 2025
Via Zoom
1:30 P.M.

Resolution No. 17-25

Resolution of Certification
Annual Audit Report for Period Ending December 31, 2024

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 2024 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 Fund Commissioner, 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 Fund Commissioners of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all Fund Commissioners have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the 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 Fund Commissioners.

WHEREAS, such resolution of certification shall be adopted by the 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 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 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 Fund Commissioners of the **Monmouth Municipal Joint Insurance Fund**, hereby state that they have 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: MAY 8, 2025

RESOLUTION NO. 18-25

RESOLUTION OF THE MONMOUTH MUNICIPAL JOINT INSURANCE FUND (FUND) AUTHORIZING THE HIRING OF FUND PROFESSIONALS THROUGH THE COMPETITIVE CONTRACTING PROCESS

WHEREAS, the Monmouth Municipal Joint Insurance Fund (FUND) has a desire to appoint an Executive Director, Claims Administrator, Fund Treasurer, Fund Auditor, Workers Comp Payroll Auditor, Underwriting Manager, Actuary, Fund Risk Management Consultant, Managed Care Provider for Workers Comp, Loss Control Services/ Right to Know Provider, and

WHEREAS, such 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:11-4.1et. Seq., 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.,) of Price and Other Factors; and

WHEREAS, the FUND desires to enter into contracts for one (1) up to a five (5) year contracts that will satisfy the needs of the FUND; and

WHEREAS, as per statute the process will be administered by the Qualified Purchasing Agent (N.J.S.A 40A:11-4.5(d));

NOW, THEREFORE, BE IT RESOLVED by the Monmouth Municipal Joint Insurance Fund, State of New Jersey, as follows:

The Qualified Purchasing Agent is hereby authorized to commence the competitive contract/ procurement as allowable under the New Jersey Local Publics Contract Law for Executive Director, Claims Administrator, Fund Treasurer, Fund Auditor, Workers Comp Payroll Auditor, Underwriting Manager, Actuary, Fund Risk Management Consultant, Managed Care Provider for Workers Comp, Loss Control Services/ Right to Know Provider, allowing for a minimum of 20 days' notice after advertisement to receive responses, per Local Publics Contract Law.

ADOPTED: ***this day by the Governing Body,***

RESOLUTION NO. 19-25
MONMOUTH MUNICIPAL JOINT INSURANCE FUND
RESOLUTION TO RENEW
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

WHEREAS, the **Monmouth Municipal 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 **Monmouth Municipal 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 **Monmouth Municipal 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, 2025** 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 **Monmouth Municipal 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 **Monmouth Municipal 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.

MONMOUTH MUNICIPAL JOINT INSURANCE FUND

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 20-25 **APRIL 2025**

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

BE IT RESOLVED that the Monmouth County 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

Vendor Name	Comment	Invoice Amount
MUNICIPAL EXCESS LIABILITY RCF	2024 ASSESSMENT FOR CLOSE FY 2020	642,868.04
		642,868.04
	Total Payments FY CLOSED	**642,868.04**

FUND YEAR 2024

Vendor Name	Comment	Invoice Amount
J.A. MONTGOMERY CONSULTING	2024 RIGHT TO KNOW SERVICES 04/25	46,452.00
		46,452.00
	Total Payments FY 2024	**46,452.00**

FUND YEAR 2025

Vendor Name	Comment	Invoice Amount
MUNICIPAL EXCESS LIABILITY JIF	FPB 2ND QTR 2025	20,901.75
		20,901.75
MUNICIPAL EXCESS LIABILITY JIF	MEL- PROPERTY 2ND QTR 2025	686,471.50
MUNICIPAL EXCESS LIABILITY JIF	MEL- 2ND QTR 2025	941,960.00
		1,628,431.50
APEX INSURANCE AGENCY ,LLC	POL EPL 2025 - 2ND INSTALL 04/25	955,781.50
		955,781.50
QUAL-LYNX	OUTSIDE ADJUSTER 04/25	7,404.17
QUAL-LYNX	CLAIM ADJ. SERVICES 04/25	52,026.08
		59,430.25
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 04/25	14,914.42
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 04/25	2,550.00
		17,464.42
QUALCARE, INC.	WC ACCESS/UM- 04/25	19,039.00
		19,039.00
PERMA	POSTAGE 03/25	37.73
PERMA	ADMINISTRATION FEES 04/25	35,833.92
PERMA	LOSS FUND MGMT FEE 04/25	3,166.16
		39,037.81
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 04/25	4,094.66
		4,094.66
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE THRU 3/25 INV 145778	10,224.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 3/25 INV 145778	1,872.00
		12,096.00
STEPHEN MAYER	TREASURER FEE 04/25	1,905.00
		1,905.00
MUNICIPAL EXCESS LIABILITY JIF	MSI 2ND QTR 2025	20,965.25
		20,965.25
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 04/25	40,745.83
		40,745.83

CONNER STRONG & BUCKELEW	SELECTIVE BOND RENEWAL 5/25-5/26	2,410.00
		2,410.00
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 04/25	1,127.08
		1,127.08
GANNETT NEW YORK NJ LOCALIQ	A# 1120891 AD 11105686 3/6/25	41.60
		41.60
EXECU-TECH, INC.	WEBSITE MAINTENANCE 04/25	200.00
		200.00
THE CANNING GROUP LLC	QPA INV 25-04 04/25	583.33
		583.33
ACCESS	INV 11420440 DEPT 410 2/28/25	105.48
		105.48
	Total Payments FY 2025	**2,824,360.46**
	TOTAL PAYMENTS ALL FUND YEARS	**3,513,680.50**

MONMOUTH COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST

Resolution No. 21-25 **MAY 2025**

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

BE IT RESOLVED that the Monmouth County 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 2024

Vendor Name	Comment	Invoice Amount
QUAL-LYNX	BOND PERFORM 1/24-12/24 MARSH USA	874.00
		874.00
	Total Payments FY 2024	**874.00**

FUND YEAR 2025

Vendor Name	Comment	Invoice Amount
QUAL-LYNX	OUTSIDE ADJUSTER 05/25	7,404.17
QUAL-LYNX	CLAIMS ADJ. SERVICES 05/25	52,026.08
		59,430.25
J.A. MONTGOMERY CONSULTING	SAFETY DIRECTOR 05/25	14,914.42
J.A. MONTGOMERY CONSULTING	LAW ENFORCEMENT 05/25	2,550.00
		17,464.42
QUALCARE, INC.	WC ACCESS/UM INV 10359931 05/25	19,039.00
		19,039.00
PERMA	LOSS FUND MGMT FEE 05/25	3,166.16
PERMA	ADMINISTRATION FEES 05/25	35,833.92
		39,000.08
THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 05/25	4,094.66
		4,094.66
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LITIGATION FEE THRU 4/25 INV 147094	11,190.00
CLEARY GIACOBBE ALFIERI AND JACOB, LLC	LEGAL SERVICES THRU 4/25 INV 147094	1,872.00
		13,062.00
STEPHEN MAYER	TREASURER FEE 05/25	1,905.00
		1,905.00
DANSKIN INSURANCE AGENCY, INC.	RMC FEES 05/25	40,745.83
		40,745.83
CONNER STRONG & BUCKELEW	UNDERWRITING MGMT FEE 05/25	1,127.08
		1,127.08
EXECU-TECH, INC.	WEBSITE MAINTENANCE 05/25	200.00
		200.00
ACCESS	INV 11475336 DEPT 410 03/31/25	222.70
		222.70
	Total Payments FY 2025	**196,291.02**
	TOTAL PAYMENTS ALL FUND YEARS	**197,165.02**