

AGENDA PACKET



Monday, November 21, 2016 at 3:00 PM

Atlantic County Library 40 Farragut Ave, Mays Landing, NJ

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ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Atlantic County Library 40 Farragut Ave Mays Landing, NJ November 21, 2016 – 3:00 PM

AGENDA

I.	Meeting called to order by Chairman		
II.	Flag Salute		
III.	Statem A.	Notice of this meeting was given by: 1. Sending sufficient notice herewith to: a. <i>The Press of Atlantic City</i> b. <i>Courier Post</i> , Cherry Hill, New Jersey; and 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and 3. Posting notice on the public bulletin boards of all member municipalities.	
IV.	Roll Ca A. B. C. D.	Fund Commissioners Fund Professionals Risk Management Consultants Move up Alternates (if necessary)	
V.	Approv A. B.	Adoption of the October 26, 2016 minutes – Motion – All in Favor Approval of the October 26, 2016 Closed Session minutes – Motion – All in Favor The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.	
VI.	Joint Ir	Session – Resolution 2016 Authorizing a Closed Session of the Atlantic County Municipal asurance Fund to discuss matters affecting the protection of safety and property of the public and to spending or anticipated litigation and/or contract negotiations – Motion -Roll Call Claims Review Committee Report – Closed Session Items Professionals' Reports 1. Claims Administrator's Report 2. Executive Director's Report 3. Safety Director's Report 4. Solicitor's Report	
VII.	Reopei	n Public Portion of Meeting – Motion – All in Favor	
VIII.	Claims	Review Committee Report – Open Session Items	
IX.	Authorization of Claims Payments – Motion - Roll Call		
X.	Authorization to Abandon Subrogation (if necessary) – Motion - Roll Call		
XI.	Claims A.	Administrator's Report Lessons Learned from Losses – November 2016	

XII.	Managed Health Care Report			
	A. Managed Care Summary	•		
	B. Average Days to Report	-		
	C. Transitional Duty Summary			
	D. PPO Savings and Penetration Reports	Pages 23-24		
	E. Paid Provider by Specialty	Page 25		
	F. Top 5 Providers	Page 26		
XIII.	Solicitor's Report			
	A. Closed Cases Report	Pages 27-30		
XIV.	Committee Reports			
	A. Strategic Planning Committee Meeting Minutes – November 3, 2016	Pages 31-36		
	B. Finance Committee Meeting – November 9, 2016			
	2. 2017 Budget Introduction – Motion to Introduce – Roll Call	_		
	3. 2017 Assessment Allocation Strategy - Motion to Introduce - Roll (-		
	4. 2017 Assessment Certification - Motion to Introduce - Roll Call	Page 56		
	C. 2017 Nomination Slate	Page 57		
XV.	Wellness Director Report			
AV.	A. Wellness Report	Page 58		
	B. In Good Health Newsletter			
	C. Move It.	-		
XVI.	Executive Director's Report	· ·		
	A. Lost Time Accident Frequency Reports			
	B. Certificates of Insurance	-		
	C. 2015 Safety Incentive Program Awards.	Page 74		
	D. 2016 Optional Safety Budget.	Page 75		
	E. 2016 Wellness Incentive.	Page 76		
	F. Employment Practices Liability Coverage Update	Page 77		
	G. EPL Allowance	Page 78		
	H. EPL Helpline – Authorized Contact List.	Pages 79-80		
	I. Financial Fast Track Report.	Page 81		
	J. Regulatory Filing Checklists	Pages 82-83		
	K. Monthly Activity Calendar			
	L. Skateboard Park Approval Status	Page 86		
	M. Capehart & Scatchard Updates	Pages 87-95		
	N. Statutory Bonds			
	O. Elected Officials Seminars - Invite	Pages 97-98		
	P. Dividend Distribution Notice			
	Q. Inclement Weather Policy			
	R. New Member Activity			
XVII.	MEL and/or RCF Reports			
	A. MEL Report – October 19, 2016.	•		
	B. Resolution appointing the 2017 MEL/RCF Representatives – Motion – Roll	CallPage 109		
	C. Elected Officials Seminars at the League of Municipalities, AC	Pages 110-111		

XVIII.	Safe	ty Director's Report
	A.	Activity ReportPages 112-118
	B.	Bulletin: Leaf Collection
	C.	Bulletin: October is Fire Prevention Month
XIX.	Trea	surer's Report as of October 31, 2016
	A.	Fund Status
	B.	Investment Report
	C.	Payment Register – Motion - Roll Call
	D.	Approval of November Bill List – Motion – Roll Call Page 171
	E.	Approval of November RMC Bill List – Motion – Roll Call
	F.	Reconciliation
	G.	Summary Report by Check Amount
XX.	Misc	cellaneous Business
	A.	Motion to Authorize the Executive Director's Office to bind EPL/POL Coverage with QBE Insurance for the 2017 Fund Year – Motion – All in Favor
	B.	Motion to Authorize the Executive Director's Office to bind Volunteers Directors & Officers Coverage with QBE Insurance for the 2017 Fund Year – Motion – All in Favor
	C.	Motion to Authorize the Executive Director's Office to bind Cyber Liability Coverage with XL Insurance for the 2017 Fund Year – Motion – All in Favor
	D.	Resolution amending Resolution 2016-09 "Adopting Fiscal Policies and Procedures" – Motion
		- Roll CallPage 176

The Next Meeting will be held on Wednesday, December 21, 2016 at 3:00 PM, Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ

XXI. Public Comment

- A. Motion to Open Meeting to Public Comment Motion All in Favor
- B. Motion to Close Meeting to Public Comment Motion All in Favor

XXII. Motion to Adjourn Meeting – All in Favor



THE FLANDERS HOTEL 716 East 11th Street Ocean City, New Jersey

October 26, 2016-3:00PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on October 26, 2016, at The Flanders Hotel, 716 East 11th St, Ocean City, New Jersey at 3PM, prevailing time. *Chair Smuz*, **Upper Township**, presiding. The meeting was called to order at 3:00 PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *The Press of Atlantic City* and the *Courier Post*, Cherry Hill, New Jersey; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Atlantic County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Atlantic County Municipal Joint Insurance Fund.

ROLL CALL

Those in attendance were:

Jessica Thompson, Alt., Absecon City Karen Blowers, **Brigantine City** Joseph Santagata, Buena Borough Neil Young, Cape May City Heather Sparks, Commercial Twp Rose Turner, Corbin City Karen Seifrit, Deerfield Twp Glenn Clarke, **Dennis Twp** Bob Campbell, **Downe Twp** Peter Miller, Egg Harbor Twp Linda Kent, Estell Manor City Cheryl Prakash, Alt., Galloway Twp Ingrid Perez, **HamiltonTwp** Ed Beck, Linwood City Rich Hirsch, Longport Borough Julie Picard, Lower Twp Lisa McLaughlin, Margate City Connie Mahon, Middle Twp Susan Robostello, Millville City Dawn Stollenwerk, Mullica Twp Scott Jett, North Wildwood City Liz Woods, Ocean City Stephen Wilkins, Pleasantville City

Kellie Seib, Sea Isle City
Lucy Samuelsen, Somers Point City(arrived 3:20)
Teri Smuz, Upper Twp
Roy Spoltore, Upper Deerfield Twp
Susan Danson, Alt., Waterford Twp
Chris Ridings, West Wildwood City
Dorothy Jo Ayres, Weymouth Twp
Patricia Feketics, Wildwood Crest Borough
Lisa Garrison, Woodbine Borough

Absent were:

Scott Wahl, Avalon Borough
Stephen O'Connor, Cape May Point
Patricia Gatto, Folsom Borough
Rachel Zaccaria, Newfield Borough
Jim Dickinson, Northfield City
Jim Craft, Stone Harbor Borough
James Goos, Ventnor City
Lauren Vitelli, West Cape May Borough
Chris Wood, Wildwood City

Also present were:

Paul J. Miola, Executive Director, *AJG Risk Management Services, Inc.*Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*Chris Roselli, Claims Administrator, *Qual-Lynx*Karen Beatty, Managed Care Provider, *Qual-Care*Tracy Forlenza, Recording Secretary
Joanne Hall, Safety, *J.A. Montgomery Risk Control*David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*John Hansen, Treasurer
Valerie Smith, Wellness Director

Also present were the Risk Management Consultants from the following agencies:

C. J. Adams Company
J. Byrne Agency, Inc.
Fairview Insurance Agency
Gerber Insurance
Glenn Insurance
Thomas Heist Insurance Agency
Insurance Agencies, Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent RMCs were:

AJM Insurance

> Alamo Insurance Atlantic Associates BCA Insurance Hardenberg Insurance

These minutes do not necessarily reflect the order in which some items were discussed.

MOVE UP ALTERNATES

In absence of Ms. Samuelsen, Somers Point, alternate Ms. Picard, Lower Twp., was moved to the Executive Board for voting purposes and Ms. Robostello will be Acting Secretary.

APPROVAL OF MINUTES-OPEN SESSION

Chair Smuz entertained a motion to approve the meeting minutes of the September 21, 2016 Executive Committee Meeting as presented.

Motion by Ms. Perez, seconded by Ms. Mahon, to approve the meeting minutes of the September 21, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

APPROVAL OF MINUTES - CLOSED SESSION

Confidential Closed Session Meeting Minutes were distributed to the Executive Committee Members.

Chair Smuz entertained a motion to adopt the Closed Session Meeting Minutes of the September 21, 2016 Meeting of the Fund as presented.

Motion by Mr. Hirsch, seconded by Ms. Mahon, to approve the Closed Session minutes of the September 21, 2016 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the September 21, 2016 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

Confidential Closed Session Meeting Minutes were collected.

CLOSED SESSION - RESOLUTION #2016-39

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and acting on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Smuz entertained a motion to adopt Closed Session Resolution 2016-39 as presented.

Motion by Ms. Perez, seconded by Ms. Mahon to adopt Resolution 2016-39.

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township** Rich Hirsch, **Longport Borough** Julie Picard, **Lower Township** Connie Mahon, **Middle Township**

Susan Robostello, Acting Sec, Millville City

Teri Smuz, Chair, Upper Township

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Smuz entertained a motion to reopen the public portion of the meeting.

Motion by Ms. Mahon, seconded by Ms. Perez, to reopen the public portion of the meeting. All in favor. Motion carried.

CLAIMS REVIEW COMMITTEE REPORT - OPEN SESSION ITEMS

Ms. Perez reported on the Claims Review Committee meeting minutes of October 13, 2016. She noted they are a handout to the membership and are self- explanatory.

She highlighted the following items:

September PARs

The Committee reviewed twenty-seven (27) claims at the October 13, 2016 meeting. Of the claims reviewed, eighteen (18) Workers' Compensation (8 Police, 2 Streets, 2 Fire, and 6 Other); six (6) General Liability; and three (3) Property PARs were approved for settlement or continuing defense.

The next meeting is November 10, 2016 at the Hamilton Township Municipal Building, Mays Landing. Ms. Perez asked if there were any questions. No questions were entertained.

AUTHORIZATION OF CLAIMS PAYMENTS

Chair Smuz presented the claims for payment as discussed in *Closed Session*.

Chair Smuz asked if there were any questions at this time. No questions were entertained.

Chair Smuz entertained a motion to approve the claims for payment as discussed in *Closed Session*.

Motion by Ms. Mahon, seconded by Mr. Hirsch approve the claims for payment as discussed in Closed Session. They are as follows:

September 2016 PARs:

Workers' Compensation	General Liability	Property
Z43966	X26668	Z44625
Z05390	X45657	Z44372
Z21364	X72441	Z45440
X91331	X74580	
Z36349	X94142	
X91384	Z12714	
Z03411		
Z44725		
Z42470		
Z41057		
X86679		
Z40238		
Z41505		
Z43047		
Z40100		
Z24308		
Z40532 (01-02)		
X92426 (01-02)		

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township**Rich Hirsch, **Longport Borough**Julie Picard, **Lower Township**Connie Mahon, **Middle Township**

Susan Robostello, Acting Sec, Millville City

Teri Smuz, Chair, Upper Township

Nays: None

Abstain:

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Chair Smuz entertained a motion for authorization to abandon subrogation attempts as discussed in *Closed Session*.

Motion by Ms. Robostello, seconded by Mr. Hirsch to abandon subrogation attempts as discussed in Closed Session. There was one (1) claim(s) for Abandonment of Subrogation.

Qual-Lynx File #
X92426 (01-02)

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township**Rich Hirsch, **Longport Borough**Julie Picard, **Lower Township**Connie Mahon, **Middle Township**Susan Robostello, *Acting Sec*, **Millville City**

Susan Robosteno, Acting Sec, Williams Cl

Teri Smuz, Chair, Upper Township

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses - October

Mr. Roselli reported on the *Lessons Learned from Losses* which is included in the agenda packet. He noted that this month's lesson was about managing your own risk. He noted that risk management is a tool to help control cost, balance your budget, and keep your employees and others safe. Being your own risk manager is important. He noted to remember S.A.R.A. when aiming to provide a safer work environment which stands for Scan, Analyze, Response and Assess.

Mr. Roselli asked if there were any questions. No questions were entertained.

The remainder of the Claims Administrator's report was provided in Closed Session.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for September 2016.

Lost Time v. Medical Only Cases

Ms. Beatty presented the ACM JIF Lost Time v. Medical Only Cases (Intake Report).

	September	YTD
Lost Time	2	37
Medical Only	48	426
Report Only	21	291
Total Intakes(New Claims)	71	754
Report Only % of Total	29.6%	38.6%
Medical Only/Lost Time Ratio	96:04	92:08
Average Days to Report	1.9	2.1

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
Transitional Duty Days Available	8,385
Transitional Duty Days Worked	6,528
% of Transitional Duty Days Worked	77.9%
Transitional Duty Days Not Accommodated	1,857
% of Transitional Duty Days Not Accommodated	22.1%

PPO Penetration Report:

Ms. Beatty presented the self-explanatory *PPO Penetration Rate Report*.

PPO Penetration Rate	Sept	YTD
Bill Count	433	4,755
Original Provider Charges	\$399,230	\$6,735,616
Re-priced Bill Amount	\$148,951	\$2,167,090
Savings	\$250,279	\$4,625,770
% of Savings	62.7%	68.7%
Participating Provider Penetration Rate- Bill count	95.6%	96.1%
Participating Provider Penetration Rate-Provider Charges	94.9%	98.2%
EPO Penetration Rate – Bill Count	95.2%	92.5%
EPO Penetration Rate –Provider Charges	91.6%	94.3%

Nurse Case Management	Sept
Monthly Total	270

Ms. Beatty asked if there were any questions at this time. No questions were entertained.

SOLICITOR'S REPORT

Mr. DeWeese presented the following reports:

Closed Claims

Mr. DeWeese noted that there were three (3) case(s) closed in October. He noted that a synopsis can be found in the agenda packet and provided the following brief synopsis of each:

Closed Case	Description
Braxton v. City of Brigantine	Constitutional Rights. Defense Counsel, Thomas B. Reynolds, Esquire was assigned and filed a Dispositive Motion for Summary Judgment. Order granted on September 14, 2016. No payment made.
Hilbert v. Borough of Wildwood Crest	Trip and Fall. Defense Counsel, Erin R. Thompson, Esquire was assigned and filed a Stipulation of Dismissal with Prejudice after the Plaintiff failed to attend a scheduled IME. No payment made.
Powell v. City of Pleasantville	Trip and Fall. Defense Counsel, Robert Merenich, Esquire was assigned. He found the sidewalk was replaced recently and convinced the Plaintiff's attorney to execute a Stipulation of Dismissal which was filed on September 14, 2016. No payment made.

Mr. DeWeese asked if there were any questions. No questions were entertained.

General Liability File Status Report

Mr. DeWeese reported that he reviewed his full General Liability report with the Claims Review Committee noting there are 88 active files. He reminded any member if they would like their individual report of these claims to please contact his office.

Subrogation File Summary Report

Mr. DeWeese noted that there are 66 files totaling \$2.2 million of judgments actively being monitored for the JIF.

2016 Annual Defense Panel Report

Mr. DeWeese noted that his annual Defense Panel Report was distributed to the Claims Review Committee. He reported that (28) files were closed in the first (9) months of 2016 and of those (22) cases (79%) were closed with the Fund paying no money to the Plaintiff. He also stated that the savings using the Bona Fide Offer is consistent with the other years noting that the Fund saved \$6,548.06 in the first half of 2016.

Mr. DeWeese reported that (39) new General Liability cases have been filed which is consistent with prior years.

Mr. DeWeese stated that he is reviewing the Litigation Management Guidelines and will complete his review before the year's end for consideration of adoption in 2017.

Mr. DeWeese also stated that he is recommending an increase in the defense panel rates for 2017. He noted that the fee increase was done in response to a survey of rates in other Funds across the state. He commented that Mr. Forlenza contacted the Actuary to ensure that this will not impact the JIF's loss funding budget for 2017.

Mr. DeWeese asked if there were any questions. No questions were entertained.

COMMITTEE REPORTS

Safety Committee - September 15, 2016

Ms. Picard reported that the Committee met on September 15, 2016. She highlighted the 2017 training schedule is being prepared. She also stated that the Safety Kickoff Breakfast will be on April 6, 2017 at Merighi's.

EPL/POL Claims Review Committee - September 21, 2016

Mr. Jett reported that the Committee met on September 21, 2016. He noted that they discussed the (6) year loss ratio of 78.9% and noted that 3 claims are accounting for \$8 million of the total incurred losses. He also reported that they discussed the delay with Summit Risk's slow response regarding coverage review of new claims. Mr. Jett reported that the increase for this coverage for 2017 is 7% and the Finance Committee will discuss the allocation of this increase further.

EPL Checklists - Mr. Jett reminded the members of the October 1, 2016 deadline for submitting their EPL checklists to PERMA. Mr. Miola noted that he will circulate an email to the non-compliant members.

Elected officials training - Mr. Jett stated that there are (4) four upcoming sessions of elected official training beginning in December at Merighi's, Nicolosi's and the session at the League of Municipalities on November 16th at 3:45pm for a \$250 credit per elected official that attends.

Cyber - Mr. Jett reported that Rutgers is working with the MEL and using findings from the Pivot Point surveys to develop better technology risk associated policies and procedures.

Media Pro - Mr. Jett stated that Media Pro will be considered to provide some online cyber training sessions for municipal employees.

Mr. Jett asked there were any questions at this time. Ms. Smuz inquired if the elected officials take the online training do they still receive the \$250 credit. Mr. Miola responded that the credit would apply; however, encouraged the in person training. No other questions were entertained.

NOMINATING COMMITTEE - October 13, 2016

Mr. Hirsch reported that the Committee held a conference call on October 13, 2016. He stated that they selected a Committee Chair, reviewed last year's minutes and reviewed the nominating charter. Some members felt that the makeup of Nominating Committee should be reviewed. Mr. Hirsch noted that the Nominating Committee Charter will be reviewed at the next Strategic Planning Committee on November 3, 2016. He stated that the Committee nominated an Executive Committee Chair, Secretary, 5 Executive Committee members and 7 alternates.

Mr. Hirsch stated that the 2017 Nomination Slate is on page 74 of the agenda packet and page 75 is a petition for nomination. He commented that it outlines the process of how to fill out the petition noting that it is due December 2, 2106.

Mr. Miller inquired why there were only six alternates listed. Mr. Forlenza stated that there was a seventh alternate, but they decided against being an alternate. He further stated that the Fund Bylaws state that there can be "up to" seven alternates.

FINANCE COMMITTEE-October 12, 2016

Budget -Ms. Stollenwerk reported that the Committee met and will finalize the numbers in early November for introduction of the 2017 Budget at the November Executive Committee meeting. She stated that the JIF budget reduction is approximately 5%. She noted the loss funding will decrease by 6.52% (about \$900,000) and the expenses have increased 1.4% which is from the fund professionals increases of 2%. She stated the MEL/Excess Premium increases are approximately 10% and the overall budget is decreasing approximately \$177,000 on a \$23 million budget.

Ms. Stollenwerk noted that no members qualify for the Retrospective Program for 2017. She stated that the assessment allocation will range from 20% reduction in loss funding to 2% increase for poor performing members who had loss ratios over 100%. She commented that about 37 members will receive loss funding reductions.

MEL - Ms. Stollenwerk reported that the MEL is experience rating the ACM JIF at 10% for 2017; an increase from 7.5% over last year. She stated that the ACM JIF MEL loss ratio is over 100% and the higher premium will be allocated across the poorer performing members.

Non-Compliant Members - Ms. Stollenwerk noted that there are currently six members who are not in compliance with the MEL EPL/POL Risk Management program which are: Dennis Twp, Stone Harbor, Waterford, West Wildwood, Wildwood and Woodbine. She urged these members to adopt those policies and turn in the necessary paperwork. She reminded them if they did not become compliant, they could have a higher deductible, higher co-insurance and a 20% surcharge. She also stated that going forward if the members submit the checklist prior to October 1, 2017, the surcharge will be removed for 2018.

Ms. Stollenwerk asked there were any questions at this time. No questions were entertained.

Ms. Stollenwerk reported that the MEL instituted a Retrospective Program for poor performance. She explained that the Fund will be billed 85% of the workers compensation and liability loss funding; however, are responsible for up to 125% of this loss funding. She stated that the 2017 Budget includes the full potential 125% obligation and the balance will be placed in a separate account until, and if, needed and will remain there for 10 years until released as surplus. She informed the members that the resolution to create the account to hold the balance of the MEL Retrospective funds is presented for consideration this evening.

Resolution 2016-40 Creation of a MEL Retro Account

Chair Smuz entertained a motion approving *Resolution 2016-40 Authorizing the creation of the MEL Retrospective Account* as presented.

Chair Smuz asked if there were any questions at this time. No questions were entertained.

Motion by Ms. Perez, seconded by Mr. Hirsch to approve Resolution 2016-40 Authorizing the creation of the MEL Retrospective Account.

ROLL CALL Yeas:

Joe Santagata, **Buena Borough**Ingrid Perez, **Hamilton Township**Rich Hirsch, **Longport Borough**Julie Picard, **Lower Township**Connie Mahon, **Middle Township**Susan Robostello, *Acting Sec*, **Millville City**

Teri Smuz, Chair, Upper Township

Nays: None Abstained: None

Motion carried by unanimous vote.

Resolution 2016-41 Authorizing a Contract with Investor's and Creation of an Account with M&T Bank

Ms. Stollenwerk stated that the Finance Committee recommends this Resolution authorizing the transition of banking and asset management services from TD Bank. She noted that the contract is for Investor's to provide banking services and Wilmington Trust for asset management services which will increase interest earnings significantly.

Chair Smuz entertained a motion approving Resolution 2016-41 Authorizing a Contract with Investor's and Creation of an Account with M&T Bank as presented.

Chair Smuz asked if there were any questions at this time. No questions were entertained.

Motion by Ms. Perez, seconded by Mr. Hirsch to approve Resolution 2016-41 *Authorizing a Contract with Investor's and Creation of an Account with M&T Bank* .

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township**Rich Hirsch, **Longport Borough**Julie Picard, **Lower Township**Connie Mahon, **Middle Township**

Susan Robostello, Acting Sec, Millville City

Teri Smuz, Chair, Upper Township

Nays: None Abstained: None

Motion carried by unanimous vote.

Ms. Stollenwerk asked if there were any questions. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Valerie Smith noted that her report can be found in the agenda packet.

She provided ideas to members that they can use to help improve their health. Her report details the members having different upcoming activities and ideas. She discussed the upcoming health fairs some ideas for the use of the wellness money. She encouraged the members to reach out to her if they need ideas for spending their funds.

Ms. Smith noted that the October newsletter was sent via email and is on the website. She stated that October is National Liver Awareness month so she included information regarding liver disease. After listening to the Safety Director speaking about slips and falls at the workplace, Ms. Smith also included some information on preventing workplace falls.

Ms. Smith asked if there were any questions. No questions were entertained.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items from his report:

Certificates of Insurance – Mr. Miola commented that these are in the agenda packet and asked that they be made part of the minutes of today's meeting.

2015 Safety Incentive Program – Mr. Miola noted that the report is in the agenda for the members review. He stated that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.

2016 Optional Safety Budget – Mr. Miola noted that the report is in the agenda for the members review. He stated that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.

2016 Wellness Incentive Program – Mr. Miola noted that the report is in the agenda for the members review. He stated that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.

Employment Practices Liability Coverage—Mr. Miola reported that this spreadsheet can be found in the agenda packet and he asked that all members review.

EPL Allowance –Mr. Miola stated that the allowances can be found in the agenda packet. He reminded the members that they can use these funds to help offset the cost to update their policies or for training. These funds must be used by December 31, 2016.

EPL Authorized Contact List -Mr. Miola asked members to review this listing for the EPL Helpline.

Financial Fast Track – Mr. Miola reported that the JIF's surplus is about \$30 million as of August 31, 2016.

Regulatory Filing Checklists – Mr. Miola stated that the Fund is up to date with regulatory filings.

Monthly Activity Calendar – Mr. Miola commented that this is in the agenda packet and asked members to review.

Skateboard Park Approval Status – Mr. Miola reminded members that if they are building a new skate park or updating one, please contact the JIF for appropriate guidance to ensure coverage.

Capehart & Scatchard Updates – Mr. Miola asked members to review these updates as they deal with ADA and FMLA issues. He noted that there was an interesting article involving employees on light duty.

Statutory Bond Status – Mr. Miola reminded members that these bonds are only issued in the individual's name and not the position so please review for accuracy.

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Elected Officials Seminars- Mr. Miola reported that Mr. Jett reported on the seminar dates and locations.

Quarterly Attendance -Mr. Miola asked the members to review the attendance sheet for accuracy.

New Member Activity- Mr. Miola noted that two (2) former members expressed interest in rejoining the JIF.

Mr. Miola asked if there were any questions at this time. No questions were entertained.

MEL/RCF REPORTS

MEL

Mr. Hirsch noted that the MEL report will be given verbally.

MEL 2017 Budget– Mr. Hirsch stated that the MEL introduced the preliminary budget for 2017 with the rate table reflecting an overall increase of .6%. He reported that actual budget hearing will be November 16th, 2016 at 5pm at the League of Municipalities in Atlantic City.

Legislative- Mr. Hirsch reported that there were two bills introduced S2663 and A4234 in support of permitting JIFs to join together and create a joint investment and cash management program further increasing investment income.

30th Anniversary of the MEL- Mr. Hirsch reported that on November 16th, 2016 at 6pm during the League of Municipalities Conference in Atlantic City the MEL will sponsor a reception.

RCF

2017 Budget - Mr. Hirsch noted that a budget hearing was held and no public comment was entertained. He noted the next meeting is January 4, 2017.

Mr. Hirsch asked if there were any questions at this time. No other questions were entertained.

SAFETY DIRECTOR'S REPORT

Ms. Hall stated that the Safety Director's Report can be found in the agenda. She highlighted the following items:

Safety Bulletin – Ms. Hall commented that two bulletin were released in September. The bulletins were on Office Safety and the other was on National Preparedness Month.

MSI Training– Ms. Hall asked members to review the listing on page 130 of the trainings.

2017 Course Requests – Ms. Hall noted that the 2017 calendar will be online in late November.

DPW Roundtable on October 27– Ms. Hall informed the members that DPW Roundtable (Importance of safety in everyday activities) was postponed until December 6, 2016 held in Egg Harbor Township Community Center.

Ms. Hall asked if there were any questions at this time. No other questions were entertained.

TREASURER'S REPORT

September Report

Mr. Hansen presented the Treasurer's Report for the period ending **September 30, 2016.** The report was made part of the agenda packet for members' review. Mr. Hansen presented the following information:

Investment Interest

Interest Income:		
Interest Received from Account Balances	\$2,714.49	
Investment Management Fee Charged	<1,764.98>	
Net Interest Received		\$949.51
Coupon Payment		\$35,000.00
Change in Realized Gain or Loss		\$9,340.00
Misc. rounding		<.01>
Net Gain in Interest		\$45,289.50

Interest Accrual:	
Beginning Interest Accrual	\$81,480.51
Change in Accrued Interest	\$6,229.16
Ending Interest Accrual	\$75,251.35

Investment Balance:	
Beginning of Month	\$38,508,695.00
End of Month	\$38,518,035.00
Investment called	0
Investment Purchased	0
Overall Yield	Positive .88%

Portfolio	
Less than one year (maturing in 2016)	1
1-2 Years (maturing in 2017)	5
2+ Years (maturing in 2018)	3

Receipt Activity for the Period:

	September	YTD
Subrogation Receipts	\$8,407.21	\$303,405.59
Interest	\$45,289.50	
Recovery	\$1,701.04	\$21,269.16
2016 Assessments	\$11,551	

Claim Activity for the Period

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$821,774.59. A total of 584 checks were issued.

The claims detail is as follows:

	Sept
Direct Loss Payments	\$690,959.73
Claim Expenses	\$24,078.31
Legal Defense Costs	\$106,736.55
1 Voided Checks	<\$1,282.21>

Cash Activity for the Period-August

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$53,598,289.77 to a closing balance of \$52,565,726.13 showing a decrease in the Fund of \$1,032,563.64.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES

Member	9/30/16 audited- interest posted
Hamilton Township	\$30,046.38
Hammonton Town	\$55,740.83
Middle Township	\$50,070.00
Mullica Township	\$25,622.00
Pleasantville City	\$31,935.20
Upper Deerfield Township	\$19,619.55
Waterford Township	\$25,845.04

Upper Township	\$21,295.68
Stone Harbor	\$8,694.70
Tota	\$268,869.68

AELCF/2015 & 2014 Dividends/Retro Program

Mr. Hansen noted that a report detailing the AELCF, 2015 & 2014 Dividends and the Retrospective Program is attached within his report.

Payment Register

Chair Smuz entertained a motion to approve the *September 2016 Payment Register* (Claims Activity) as presented.

Chair Smuz asked if there were any questions at this time. No questions were entertained.

Motion by Ms. Perez, seconded by Ms. Mahon to approve the *September 2016 Payment Register* (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township** Rich Hirsch, **Longport Borough** Julie Picard, **Lower Township** Connie Mahon, **Middle Township**

Susan Robostello, Acting Sec, Millville City

Teri Smuz, Chair, Upper Township

Nays: None Abstained: None

Motion carried by unanimous vote.

Bill List -October

For the Executive Committee's consideration, Mr. Hansen presented the *October 2016 Bill List* in the amount of \$1,572,883.98.

Chair Smuz asked if there were any questions at this time. No questions were entertained.

Chair Smuz entertained a motion to approve the *October 2016 Bill List* as presented.

Motion by Ms. Robostello, seconded by Mr. Hirsch, to approve the October 2016 Bill List.

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township**Rich Hirsch, **Longport Borough**Julie Picard, **Lower Township**Connie Mahon, **Middle Township**

Susan Robostello, Acting Sec, Millville City

Teri Smuz, Chair, Upper Township

Nays: None

Abstained: None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2016-42 Release of Middle Township's share of AELCF

Chair Smuz noted that a resolution from Middle Township is found in the agenda packet. Chair Smuz entertained a motion approving *Resolution 2016-42 Authorizing the release of funds (\$26,428.28) from Middle Township's share of the Aggregate Excess Loss Contingency Fund* as presented.

Chair Smuz asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Hirsch, seconded by Ms. Perez to approve *Resolution 2016-42 Authorizing the release of funds* (\$26,428.28) *from Middle Township's share of the Aggregate Excess Loss Contingency Fund.*

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township** Rich Hirsch, **Longport Borough** Julie Picard, **Lower Township**

Susan Robostello, Acting Sec, Millville City

Teri Smuz, Chair, Upper Township

Nays: None

Abstained: Connie Mahon, Middle Township

Motion carried by majority vote.

Resolution 2016-43 Support for Senate Bill 2663 and Assembly Bill 4234

Chair Smuz entertained a motion approving Resolution 2016-43 Supporting Senate Bill 2663 and Assembly Bill 4234 as presented.

Chair Smuz asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Hirsch, seconded by Ms. Mahon to approve *Resolution 2016-43 Supporting Senate Bill 2663 and Assembly Bill 4234*.

ROLL CALL Yeas: Joe Santagata, Buena Borough

Ingrid Perez, **Hamilton Township** Rich Hirsch, **Longport Borough** Julie Picard, **Lower Township** Connie Mahon, **Middle Township**

Susan Robostello, Acting Sec, Millville City

Teri Smuz, Chair, Upper Township

Nays: None Abstained: None

Motion carried by unanimous vote.

Next Meeting

Chair Smuz reminded the members that the next regular meeting will be held on <u>Monday</u>, <u>November 21</u>, <u>2016 at 3:00 PM</u> at Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ.

PUBLIC COMMENT

Chair Smuz entertained a motion to open the meeting to the public for comment.

Motion by Ms. Robostello, seconded by Mr. Hirsch, to open the meeting to the public. All in favor. Motion carried.

Chair Smuz entertained a motion to close the meeting to the public for comment.

Motion by Mr. Hirsch, seconded by Ms. Perez, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Mahon, seconded by Ms. Perez, to adjourn the October 26, 2016 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 3:56 PM.

Tracy Forlenza, Recording Secretary for	Susan Robostello, Acting Secretary

WORKERS' Compensation 101

- The New Jersey Workers' Compensation Act provisions benefits to workers who are injured or contract a disease while in the course and scope of their employment regardless of their own negligence or that of a co-employee.
- Qual-Lynx adjusters work to confirm that there is an employment relationship, that the accident arose out of and in the course of employment and that there is a causal relationship of an injury or medical condition to an incident or exposure at the work place.
- Worker injuries account for over 75% of all of our claims
- Studies show that most injuries are preventable and can have a lifelong impact on the employee's work and home life.
- What we do after an employee is injured has a significant impact on the outcome.



WHAT CAN YOU DO?

- **u** Report the claim as soon as possible to Qual-Lynx at 888-342-3839
- Maintain contact with the injured employee periodically which can help prevent them from getting an attorney.
- Investigate the accident promptly to help determine the root cause of the actions leading to the injury and secure any evidence or pictures. Any surveillance cameras or witnesses? Is there a 3rd party at fault(such as a faulty piece of equipment) that we can subrogate against to get money back for the JIF?
- **U** Develop a <u>Transitional Duty Policy</u> which helps to reduce claim costs and raise employee morale.
- Make sure <u>Supervisors Incident Report</u> is completed and forwarded to Qual-Lynx

THINGS TO KEEP IN MIND

- Chainsaw Safety njmel.org >
 safety > toolbox talks > Fall season
 > Chainsaw-General safety
 awareness
- Wood Chipper Safety njmel.org > safety > toolbox talks > Fall season > Wood Chipper

NEXT MONTH

THE WONDERFUL WORLD OF SUBROGATION!!

- **q** Employee claims to have hurt themselves while stepping down from a work truck. Supervisor's investigation of the area and photos taken led to questions about the claim and it's compensability. This led to surveillance which called the injuries claimed into question. This is likely leading to a Section 20 settlement of the matter and greatly reduced claim costs
- Employee claims to have fallen walking into the building carrying several cups of coffee. No one saw it happen, but several heard it happen. Those that heard the claimant fall did not think about it at the time, but when completing the supervisor's incident report thought it was odd that no coffee spilled and the claimant did not appear to have just fallen. The incident seemed a little odd which led to further investigation which ultimately led to a denial of the claim.



Qual-lynx.com



Atlantic County Municipal JIF Managed Care Summary Report 2016

Intake	October-16	October-15	2016 YTD	2015 YTD
# of New Claims Reported	59	62	813	817
# of Report Only	10	22	301	293
% Report Only	16.9%	35.5%	37.0%	35.9%
# of Medical Only	39	29	465	462
# of Lost Time	10	11	47	62
Medical Only to Lost Time Ratio	80:20	72:28	91:09	88:12
Average # of Days to Report a Claim	2.6	2.8	2.1	2.0
Nurse Case Management	Ostobou 16	October-15		

Nurse Case Management	October-16	October-15
# of Cases Assigned to Case Management	84	55
# of Cases >90 days	64	32

Savings	October-16	October-15	2016 YTD	2015 YTD
Bill Count	312	561	5067	5444
Provider Charges	\$351,225	\$828,496	\$7,086,841	\$6,113,857
Repriced Amount	\$121,722	\$283,552	\$2,288,813	\$2,141,911
Savings \$	\$230,590	\$544,996	\$4,856,360	\$3,941,769
% of Savings	65.7%	65.8%	68.5%	64.5%

Participating Provider Penetration Rate	October-16	October-15	2016 YTD	2015 YTD
Bill Count	96.5%	96.3%	96.1%	94.3%
Provider Charges	97.5%	97.1%	98.2%	96.1%

EPO Penetration Rate	October-16	October-15	2016 YTD	2015 YTD
Bill Count	91.7%	89.1%	92.5%	83.0%
Provider Charges	96.2%	87.6%	94.3%	85.3%

Transitional Duty Summary	2016 YTD	2015 YTD
% of Transitional Duty Days Worked	77.5%	72.8%
% of Transitional Duty Days Not Accommodated	22.5%	27.2%





Atlantic County Municipal JIF Average Days To Report By JIF Member January 1, 2016 - October 31, 2016

	# Of Claims Reported	Average Days To Report
Absecon City	2	0.5
Avalon Borough	32	
Brigantine City	24	
Buena Borough	.7	1.3
Cape May City	24	0.8
Cape May Point Borough	1	1.0
Commercial Township	1	1.0
Deerfield Township	1	0.0
Dennis Township	7	0.9
Egg Harbor Township	46	1.3
Folsom Borough	3	10.3
Galloway Township	18	2.5
Hamilton Township	40	2.7
Linwood City	4	0.8
Longport Borough	17	1.9
Lower Township	17	3.1
Margate City	31	1.4
Middle Township	37	0.8
Millville City	53	3.8
Mullica Township	3	
Newfield Borough	1	1.0
North Wildwood City	42	1.0
Northfield City	15	1.1
Ocean City	80	1.6
Pleasantville City	61	2.0
Sea Isle City	35	1.4
Somers Point City	28	2.1
Stone Harbor Borough	20	0.6
Upper Deerfield Township	4	0.3
Upper Township	20	
Ventnor City	26	7.6
Waterford Township	12	
West Cape May Borough	5	
West Wildwood Borough	7	
Weymouth Township	2	
Wildwood City	59	
Wildwood Crest Borough	28	1.8
Grand Total	813	2.1



Atlantic County Municipal JIF Transitional Duty Summary Report January 1, 2016 - October 31, 2016

	Transitional Duty Days	Transitional Duty Days	% Of Transitional	Transitional Duty Days Not	% Of Transitional Duty Days Not	
	Available	Worked	Duty Days Worked		Accommodated	
ABSECON CITY	9	and the state of t			100.0%	
AVALON BOROUGH	457	390	85.3%	67	14.7%	
BRIGANTINE CITY	527	474	89.9%	53	10.1%	
BUENA BOROUGH	5	5	100.0%	0	0.0%	
CAPE MAY CITY	535	136	25.4%	399	74.6%	
CAPE MAY POINT BOROUGH	15	15	100.0%	0	0.0%	
COMMERCIAL TOWNSHIP	27	27	100.0%	0	0.0%	
DENNIS TOWNSHIP	298	295	99.0%	3	1.0%	
EGG HARBOR TOWNSHIP	559	558	99.8%	1	0.2%	
GALLOWAY TOWNSHIP	207	107	51.7%	100	48.3%	
HAMILTON TOWNSHIP	142	129	90.8%	13	9.2%	
LONGPORT BOROUGH	75			0	0.0%	
LOWER TOWNSHIP	126	80	63.5%	46	36.5%	
MARGATE CITY	340	221	65.0%	119	35.0%	
MIDDLE TOWNSHIP	317	317	100.0%	0	0.0%	
MILLVILLE CITY	1197	1187	99.2%	10	0.8%	
NORTH WILDWOOD CITY	686	272	39.7%	414	60.3%	
NORTHFIELD CITY	206	206	100.0%	0	0.0%	
OCEAN CITY	986	587	59.5%	399	40.5%	
PLEASANTVILLE CITY	1032	960	93.0%	72	7.0%	
SEA ISLE CITY	339	281	82.9%	58	17.1%	
SOMERS POINT CITY	168	51	30.4%	117	69.6%	
STONE HARBOR BOROUGH	258	104	40.3%	154	59.7%	
UPPER TOWNSHIP	418	258	61.7%	160	38.3%	
VENTNOR CITY	477	462	96.9%	15	3.1%	
WATERFORD TOWNSHIP	127	127	100.0%	0	0.0%	
WEST CAPE MAY BOROUGH	25	25	100.0%	0	0.0%	
WEST WILDWOOD BOROUGH	110	110	100.0%	0	0.0%	
WILDWOOD CITY	328	287	87.5%	41	12.5%	
WILDWOOD CREST BOROUGH	112	91	81.3%	21	18.8%	
Grand Total	10108	7837	77.5%	2271	22.5%	



Atlantic County Municipal JIF PPO Savings And Penetration Report October 2016

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	301	\$342,607	\$113,794	\$229,900	67.1%
Anesthesia	7	\$10,193	\$4,485	\$5,708	56.0%
Facility	50	\$214,351	\$65,525	\$149,914	69.9%
MRI/Radiology	17	\$22,647	\$6,764	\$15,883	70.1%
Occ Med/Primary Care	78	\$18,452	\$10,970	\$7,482	40.5%
Ortho/Neuro	54	\$38,371	\$16,052	\$22,319	58.2%
Other	10	\$4,450	\$1,968	\$2,483	55.8%
Pain Management	7	\$6,954	\$1,227	\$5,727	82.4%
Physical Therapy	66	\$21,302	\$4,765	\$16,537	77.6%
Physician Fees	12		\$2,038	\$3,848	65.4%
Out Of Network	11	\$8,618	\$7,928	\$690	8.0%
MRI/Radiology	1	\$1,343	\$1,343	\$0	0.0%
Other	5	\$2,835	\$2,805	\$30	1.1%
Physician Fees	5	\$4,440	\$3,780	\$660	14.9%
Grand Total	312	\$351,225	\$121,722	\$230,590	65.7%
Participating Provider P			¥121,12	4200,000	(380)
Bill Count		96.5%			
Provider Charges		97.5%			

Bill Count	96.5%
Provider Charges	97.5%
EPO Penetration Rate	
Bill Count	91.7%
Provider Charges	96.2%
Provider Charges	30.27



Atlantic County Municipal JIF PPO Savings And Penetration Report January 1, 2016 - October 31, 2016

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Of Savings
Participating Provider	4869	\$6,960,128	\$2,182,797	\$4,835,664	69.5%
Facility	499	\$2,968,740	\$1,036,228	\$1,938,965	65.3%
Ortho/Neuro	1025	\$2,016,494	\$476,566	\$1,539,798	76.4%
Physical Therapy	1632	\$561,478	\$120,271	\$441,207	78.6%
Physician Fees	230	\$406,033	\$118,797	\$340,082	83.8%
MRI/Radiology	319	\$351,785	\$127,931	\$223,853	63.6%
Anesthesia	92	\$197,576	\$89,312	\$108,264	54.8%
Occ Med/Primary Care	684	\$184,562	\$99,825	\$84,872	46.0%
Other	211	\$147,617	\$82,268	\$65,047	44.1%
Pain Management	66	\$81,576	\$20,606	\$60,300	73.9%
Occupational Therapy	107	\$37,522	\$8,985	\$28,537	76.1%
Anesthesia	3	\$6,310	\$1,890	\$4,420	70.0%
Pain Medicine	1	\$436	\$116	\$320	73.3%
Out Of Network	198	\$126,712	\$106,015	\$20,697	16.3%
Other	71	\$55,831	\$44,393	\$11,438	20.5%
Physician Fees	98	\$46,327	\$43,356	\$2,970	6.4%
Ortho/Neuro	12	\$17,480	\$11,470	\$6,010	34.4%
MRI/Radiology	3		\$3,886	\$0	0.0%
Physical Therapy	12		Ver (2007 et 2004)	\$0	0.0%
Pain Management	2		\$842	\$278	24.8%
Grand Total	5067	\$7,086,841	\$2,288,813	\$4,856,360	68.5%

Participating Provider Penetration Rate Bill Count 96.1% Provider Charges 98.2%

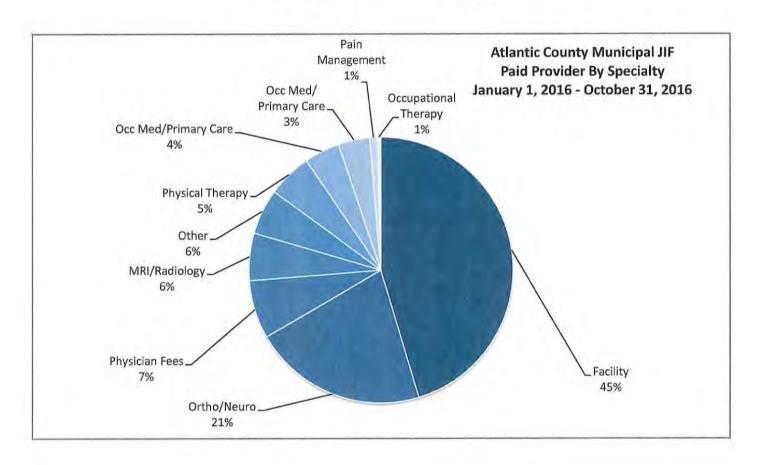
EPO Penetration Rate

Bill Count 92.5% Provider Charges 94.4%



Atlantic County Municipal JIF Paid Provider By Specialty January 1, 2016 - October 31, 2016

	Repriced Amount
Facility	\$1,036,228
Ortho/Neuro	\$488,036
Physician Fees	\$162,153
MRI/Radiology	\$131,817
Other	\$126,661
Physical Therapy	\$122,339
Occ Med/Primary Care	\$99,825
Anesthesia	\$89,312
Pain Management	\$21,448
Occupational Therapy	\$8,985





Atlantic County Municipal JIF Top 5 Providers By Specialty January 1, 2016 - October 31, 2016

	Bill Count	Repriced Amount
Facility	428	\$801,797
SHORE AMBULATORY SURGICAL CTR, LLC	34	\$267,243
ATLANTICARE REGIONAL MEDICAL CENTER	45	\$225,737
SHORE MEDICAL CENTER	49	\$138,373
BACHARACH INSTITUTE FOR REHABILITATION, INC	242	\$104,234
CAPE REGIONAL MEDICAL CENTER	58	\$66,211
MRI/Radiology	282	\$130,083
ONE CALL MEDICAL, INC.	259	\$123,036
OCM FN, LLC	2	\$2,686
ATLANTIC MEDICAL IMAGING	4	\$2,334
ADVANCED SHORE IMAGING ASSOC	1	\$1,200
CAPE MAY COURT HOUSE ASSOCIATES IN RADIOLOGY	16	\$828
Occ Med/Primary Care	627	\$88,367
ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	193	
CAPE URGENT CARE	207	
CAPE REGIONAL URGENT CARE	99	
INSPIRA HEALTH NETWORK URGENT CARE PC	68	500 Sept. 1 Se
SHORE URGENT CARE	60	
Occupational Therapy	107	67 to 1000 to
NOVACARE REHABILITATION	107	
Ortho/Neuro	740	The state of the s
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	400	CONTRACTOR OF THE PROPERTY OF
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	135	\$128,010
FERNANDO J. DELASOTTA MD	68	
COASTAL PHYSICIANS & SURGEONS, P.C.	48	
EAST COAST ORTHO, & SPORTS MED. LLC	89	
Pain Management	61	VALUE SALES A VIII
PROFESSIONAL PAIN MANAGEMENT ASSOC.	46	
COMPREHENSIVE PAIN MANAGEMENT	3	
DELAWARE VALLEY PAIN INSTITUTE	3	
ADVANCED SPINE AND PAIN L L C	6	\$1,045
RELIEVUS	3	
Physical Therapy	1418	
TWIN BORO PHYSICAL THERAPY ASSOCS.	708	
CAPE PHYSICAL THERAPY LLC	393	
HEARTLAND REHABILITATION SERVICES	182	
NOVACARE REHABILITATION	83	
CAPE ATLANTIC PHYSICAL THERAPY	52	3071234375575

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

NOVEMBER 2016 CLOSED CASES

- Biel v. City of Margate-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on January 11, 2012 the Defendant, Gail Biel, was walking on Andover Avenue at or near the property known as 7405 Atlantic Avenue, in the City of Margate, when she was caused to trip and fall as a result of a deteriorated section of the roadway. A prior incident had occurred at the same location in December of 2011. The Plaintiff alleged that as a result of the incident, she has sustained a fracture of her right ankle. The Plaintiff further alleged that City of Margate was negligent in allowing the dangerous condition of the roadway to exist. The case was assigned to Thomas Smith, Esquire on January 22, 2014. Defense Counsel subsequently filed a Motion for Summary Judgment which was denied on February 20, 2015, and Defense Counsel's Motion for Leave to File an Interlocutory Appeal from the Order denying Defendant's Motion for Summary Judgment was also denied. The matter proceeded to an Arbitration Hearing on May 18, 2016, and the Arbitrators found the City 100% liable for the occurrence of the accident, and awarded the Plaintiff the sum of \$39,423.02. Defense Counsel filed an additional Motion for Summary Judgment which was denied on August 5, 2016. A Trial was scheduled for October 31, 2016; however, Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$20,000.00.
- 2) Blitzstein v. City of Wildwood-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Complaint that on August 18, 2013 the Plaintiff, Beverly Blitzstein, was a passenger on Wildwood Tramcar No. 7 traveling northbound on the Boardwalk at East Schellenger Avenue, in the City of Wildwood, when the tramcar collided with a Wildwood Police Department Cart which was parked, unoccupied, partially on the tramcar path. The Plaintiff alleged that as a result of the accident, she sustained a herniated disc in her lower back. The case was assigned to James R. Birchmeier, Esquire on April 1, 2015 and he filed a Motion to Change Venue from Atlantic County to Cape May County was granted on May 29, 2015. The Tramcar is operated by a separate entity. A Defense IME and numerous Depositions were conducted. The matter proceeded to an Arbitration Hearing on June 16, 2016 and the Arbitrators placed 95% responsibility on the Co-Defendants and 5% on the City of Wildwood/City of Wildwood Police Department. The Arbitrators determined the full value of the Plaintiff's damages to be \$81,200.00. The basis for the liability assessment against the City was based on the allegation that the Wildwood Police Department Boardwalk golf cart was parked in the tramcar path with the door left open. A Settlement Conference was scheduled for September 14, 2016; however, Defense Counsel was able to negotiate the settlement of this matter on behalf of the City for payment to the Plaintiff in the amount of \$7,000.00.

- Ertel v. Township of Egg Harbor-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Middlesex County Complaint that on February 7, 2013, the Plaintiff, Frederick F. Ertel's motor vehicle was struck in the rear while he was stopped at a red traffic signal northbound on Tilton Road, at or near its intersection with Delilah Road, in the Township of Egg Harbor. It was alleged that an Egg Harbor Township Board of Education school bus being operated by the Defendant, Betty J. Swan, who was also traveling northbound on Tilton Road, failed to observe the vehicles in front of her which were stopped at the red traffic signal and the school bus violently struck the rear of a vehicle being driven by Defendant, Paula M. McGrath, whose vehicle was propelled into the rear of a vehicle being driven by Defendant, Michael McTiernan, whose vehicle was then propelled into the rear of the Plaintiff, Frederick F. Ertel's vehicle. The Plaintiff alleged that as a result of the accident, he has suffered serious and permanent injuries. The case was assigned to Thomas Smith, Esquire on July 7, 2015, and he provided notice to the Plaintiff's attorney in accordance with R. 1:4-8 to dismiss the frivolous Complaint against the Township of Egg Harbor based upon non-jurisdiction considering the Township does not own or maintain the Egg Harbor Township Board of Education school bus involved in the collision. In addition, Defense Counsel filed a Motion to Change Venue from Middlesex County to Atlantic County which was granted on August 21, 2015. Defense Counsel subsequently filed a Motion for Summary Judgment which was ultimately granted with prejudice on October 4, 2016.
- 4) Keenoy-Farrell v. Township of Middle-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on August 16, 2014, the Plaintiff, Kerry Keenoy-Farrell, and her husband had booked a room at the Hyland Motor Inn located at 38 East Mechanic Street, in the Township of Middle, and that at the time of their arrival, the Hyland Motor Inn Management refused to accept their reservation because they were accompanied by their dog. The Hyland Motor Inn's business website indicated that the establishment was dog friendly. An alleged verbal argument ensued between the Plaintiff, her husband, and the Motor Inn's management, and the Plaintiff alleged that she and her husband subsequently left the premises and proceeded to drive back to their residence in New York. The Plaintiff further alleged that following the incident, the Hyland Motor Inn Manager contacted the Middle Township Police Department claiming that the Plaintiff's husband had smacked her in the face. The Plaintiff alleged that Police Officer Conte subsequently charged the Plaintiff with the 4th degree crime of Obstruction of the Administration of Law, N.J.S.A. 2C:29-1(a), and that the Plaintiff's Husband was charged with Aggravated Assault. The Plaintiff alleged that Police Officer Conte maliciously prosecuted the Plaintiff by virtue of presenting false evidence and facts to the Cape May County Prosecutor's Office. As a result of the incident, the Plaintiff claimed to have suffered violations of her constitutional rights, severe mental anguish, and significant financial loss. It was determined that Officer Conte (who is no longer employed by Middle Township) did not file the Criminal Complaint against the Plaintiff. The Cape May County Prosecutor's Office filed a direct indictment against the Plaintiff. The case was assigned to Robert Merenich, Esquire on March 23, 2016 and he was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$2,000.00. A Stipulation of Dismissal with Prejudice was filed on September 26, 2016.

- Blakely v. City of Pleasantville-This matter involved the Third-Party Plaintiff's allegations in a Superior Court of New Jersey, Atlantic County Third-Party Complaint that on January 18, 2013, the Plaintiff, Alonzo Blakely, slipped and fell as a result of an icy sidewalk in front of Johnny D's Pizzeria, in the City of Pleasantville. The Third-Party Plaintiff, Johnny D's Restaurant, alleged that the City of Pleasantville was negligent by allowing a dangerous condition to exist, and as a result, they alleged that the City was liable for the injuries sustained by the Plaintiff, Alonzo Blakely. The case was assigned to L. Patricia Sampoli, Esquire on May 18, 2015. The matter was ultimately resolved without any contribution from the City of Pleasantville. The entire settlement amount of \$33,000.00 was paid by the insurance carrier for Johnny D's. A Stipulation of Dismissal as to the insured was filed on October 11, 2016.
- Rutkowski & PSC Home Restoration, Inc. v. City of Millville-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Gloucester County Complaint that on January 26, 2011, the property which was owned by the Plaintiff at 131 North 3rd Street, in the City of Millville, was damaged by fire and a claim was presented and settled with the Plaintiff's Insurance Company. The Plaintiff further alleged that on July 31, 2012, the Plaintiff received notification from the City of Millville that the premises had been determined to be a nuisance and should be demolished at the earliest date. The Plaintiff's property was demolished on June 3, The Plaintiff claimed that the City of Millville wrongfully demolished the premises despite notice and evidence that the premises was in the course of renovation and repair and was not unreasonably dangerous, damaged or unfit and was capable of being repaired. The Plaintiff alleged that as a result of the actions of the City of Millville, she suffered financial damages and losses. The case was assigned to James R. Birchmeier, Esquire on October 8, 2014 and he filed Motion to change the venue from Gloucester County to Cumberland County which was granted on November 21, 2014. Defense Counsel subsequently filed a Motion for Summary Judgment which was denied on July 14, 2016 based upon the fact that the City could not produce sufficient proof that the Plaintiff received the proper notice of the proposed demolition of her home in accordance with the law. Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$50,000.00.

Tavarez v. City of Cape May-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on July 23, 2013 the Plaintiff, Marielena Tavarez, was standing in knee depth water in a "swimming only" designated area of the ocean located across from the Mount Vernon Motel located at 300 Beach Avenue, in the City of Cape May, when she was struck by a woman riding a "boogie" board. The Plaintiff alleged that as a result of the incident, she has suffered a trimalleolar fracture of the left ankle requiring open reduction internal fixation surgery. The Plaintiff further alleged that the City of Cape May was negligent in its supervision and monitoring of the swimming and boogie board areas. The case was assigned to A. Michael Barker, Esquire on August 22, 2014. In addition, Investigator Kevin Nagle was retained to assist in this matter. Depositions and a Defense IME were conducted. Defense Counsel subsequently filed our Motion for Summary Judgment and Oral Argument on the Motion was heard on March 4, 2016. On March 15, 2016, an Order was entered granting in part Defense Counsel's Motion for Summary Judgment pursuant to R. 4:46-2 as it relates to immunity for a dangerous condition under N.J.S.A. §59:4-1; however, Summary Judgment was denied as being immune from liability for Plaintiff's claim of negligent supervision pursuant to N.J.S.A. 59:2-7 and N.J.S.A. §59:3-11. An Arbitration Hearing occurred on March 10, 2016 and a "no cause" for action was entered against the Plaintiff Tavarez. Plaintiff's Counsel filed a Trial de Novo and a Trial in the matter was rescheduled for September 19, 2016. Defense Counsel filed a Motion for Reconsideration which was denied on May 24, 2016 and Defense Counsel subsequently filed a Motion for Leave to File an Appeal on an Interlocutory basis which was also denied. The matter proceeded to a Settlement Conference before Judge Gibson on September 8, 2016 and Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of \$15,000.00.



STRATEGIC PLANNING COMMITTEE MEETING MINUTES

Thursday, November 3, 2016 at 10:00am Longport Borough's Municipal Building Longport, NJ

A meeting of the Strategic Planning Committee Meeting was held on Thursday, November 3, 2016 at 10:00 am in Longport, NJ. The Meeting was called to order at 10:10 am.

Those in attendance were:

Richard Hirsch, Chair, Borough of Longport
Heather Sparks, Commercial Township
Glenn Clarke, Dennis Township
Dorothy Jo Ayres, Weymouth Township
Lisa Garrison, Woodbine City
Paul Miola, CPCU, ARM, Executive Director, AJG
Paul A. Forlenza, Deputy Executive Director, AJG
Sheila Ortiz, Account Representative, AJG

Those unable to attend were:

Karen Seifrit, **Deerfield Township** Roy Spoltore, **Upper Deerfield Township** Patricia Feketics, **Wildwood Crest Borough**

These minutes may not represent the order in which some matters were discussed.

I. 2017 MEMBERSHIP RENEWALS - Update

Mr. Forlenza noted that all members up for renewal effective January 1, 2017 have renewed their membership with the Fund and Ms. Ortiz filed the agreements with DOBI & DCA on November 1, 2016.

II. MEMBERSHIP VISITIATION PROGRAM

Mr. Forlenza stated that he and Mr. Miola have completed all renewing town visits with the exception of one member. He noted that he has scheduled a visit with Waterford Township for November 21, 2016. Those towns that did not want a visit were sent copies of the Membership Updates and asked that they please distribute to the members of the Governing Body.

Mr. Forlenza stated that the non-renewing members were also sent copies of the Membership Updates.

III. MEMBERSHIP GROWTH

Mr. Forlenza indicated that Buena Vista Township showed interested in re-joining the Fund after leaving the Fund six (6) years ago; therefore, he and Mr. Miola visited with their Mayor and RMC about six (6) weeks ago. Mr. Forlenza stated that currently Buena Vista insures their Fire

Districts through their insurance program; as a result. The fire districts' claims history has not been good. He noted that the Township has had approximately \$1 million of incurred loss over the last five (5) years. Approximately 85% of the incurred losses were from the Fire Districts. As a result, Buena Vista Township was looking to place coverage for their Fire Department elsewhere and have municipal operation covered through the JIF. Mr. Forlenza indicated that the Township's RMC was unable to place separate coverage for the Fire Districts; therefore, they will not make application to the Fund.

Mr. Forlenza reported that Middle Township Fire District is in the process of filling out an application to the Fund. He indicated that he told their RMC that it will be difficult to effectuate coverage for January 1, 2017; however, the Fire Districts currently policy does not renew until May 1, 2017.

Mr. Forlenza noted that he will keep this Committee informed of any updates.

IV. 2017 EXECUTIVE COMMITTEE MEETINGS

Mr. Forlenza reported that the Avalon Community Center has been reserved for the June, July and September meetings. He then mentioned that the Mays Landing Library has been reserved for the remaining dates in 2017.

V. FUND COMMISSIONER ATTENDANCE

Mr. Forlenza referred the Committee to page two (2) of the agenda packet to review the attendance spreadsheet from the Executive Committee Meetings through September. He then referred the Committee to an excerpt located on page five (5) of the agenda packet from the Committee's last meeting. At that time, the Committee indicated that a letter was not necessary; however, the Committee asked the Executive Director's office to contact several towns directly to advise them of the Fund's concern regarding their attendance. Mr. Forlenza reported that he reached out to Pleasantville, Newfield & Commercial Township. Mr. Miola spoke to Don Sullivan the Mayor of Newfield Borough. Mr. Sullivan assured him that he will address the attendance issue.

Mr. Forlenza then briefly reviewed the attendance records with the Committee. Following a brief review, Mr. Forlenza made a recommendation to the Committee that he would like review the attendance records through October and send a letter to those towns that have not met the Funds attendance criteria later this month or early December. In the letter, he will ask the governing body to consider appointing a new Fund Commissioner at their Reorganization Meeting that would be able to attend regularly scheduled meetings. The Committee agreed with Mr. Forlenza's recommendation.

VI. ELECTED OFFICIALS TRAINING | 2016 – 2017

Mr. Forlenza referred the Committee to an *Invitation* for the Elected Officials Training that will be held in conjunction with the BURLCO & TRICO JIFs. Invitations were e-mailed to all Municipal Clerks and Fund Commissioners on November 1, 2016. The trainings have been scheduled on the following dates:

- Wednesday, December 7, 2016, Merighi's Savoy Inn, Vineland
- Tuesday, January 31, 2017, Nicolosi's Caterers, West Deptford
- Thursday, February 16, 2017, Merighi's Savoy Inn, Vineland

• Wednesday, March 29, 2017, O'Connor's, Eastampton

Mr. Forlenza indicated that the MEL's Elected Officials Training Script is geared toward "Ethics" for the third year in a row. He would like to remove a portion of the "Ethics" material and add in a section on *Land Use and EPL* related issues. Mr. Forlenza asked the Committee for authorization to engage Michael Ward a Land Use Attorney to be a speaker at the Elected Officials Trainings. He also asked the Committee for authorization to reach out to Armando Riccio, an attorney who specializes in EPL related matters to also present. The Committee authorized the Executive Director's office to engage these two attorneys to present at the Elected Officials Training.

VII. 2017 CONFERENCES

Mr. Forlenza stated that the 2017 JIF Budget includes funding for two (2) positions for attendance at the upcoming 2017 conferences:

PRIMA: June 4-7, 2017 in Phoenix, AZ

(Paul Miola & Paul Forlenza will be presenters at the PRIMA Conference)

AGRIP: Spring Conference | March 5-8 in Orlando, FL

Fall Conference | October 1-4 in Baltimore, MD

Mr. Forlenza stated that email notifications will be sent in January 2017, to those with the highest priority to attend these conferences.

VIII. JIF RECORDS RETENTION

Mr. Forlenza mentioned that the Committee is aware that there have been discussions with the State Department of Records (previously known as DARM) regarding authorization to destroy JIF records. He indicated that he has been attempting to register the JIFs with Artemis and the Division does not recognize the JIFs as public entities. The Division's position is that the JIF records belong to the individual members and that the request for destruction has to be made by the individual members through Artemis.

Mr. Forlenza stated that he has also spoke with Dave Grubb from the MEL who is having a similar experience with the Division. Mr. Forlenza further indicated that Mr. Grubb has made some progress in regards to getting the Division to recognize that the JIF is correct; however, the Division is unsure how to rectify the situation. Mr. Forlenza stated that he will keep the Committee updated on his progress in this regard as it not only affects the JIF, but the Claims TPA and Managed Care provider as well.

IX. 2016 ANNUAL REPORTS

Mr. Forlenza noted that the 2016 Annual Reports "draft" is complete and will be distributed in December. As was done last year, the JIF will have 50 reports printed with each member receiving one (1) copy.

Mr. Forlenza stated that the Annual Report will also be available on the JIF website as in prior years.

X. DECEMBER DINNER MEETING

Mr. Forlenza indicated that the December Dinner Meeting will be held on December 21, 2016. He mentioned that the Executive Committee Meeting will be held at the Mays Landing Branch of

the Atlantic County Library at 3:00pm. The Dinner Meeting will begin at 4:15pm at the Sugar Hill Inn.

XI. ANNUAL PLANNING RETREAT

Mr. Forlenza mentioned that the Annual Planning Retreat Evaluation Summary will be presented and reviewed with the Committee at their next meeting. He then asked the Committee if they would like to hold a Retreat in 2017. Discussion ensued.

Following a brief conversation, the Committee agreed to hold the 2017 Retreat at the Flanders Hotel on October 25-26, 2017. Mr. Forlenza then asked the Committee if they would like to hold the October 2017 Executive Committee meeting at the conclusion of the first day of the Retreat. The Committee agreed to hold the Executive Committee meeting at the end of the first day of the Retreat (October 25th); however, the Committee members felt the meeting should be held at 3:00 PM as was done this year.

Mr. Forlenza stated that he would advertise the Executive Committee meeting for 3:00 PM on October 25, 2017.

XII. 30TH ANNIVERSARY

Mr. Forlenza referred the Committee to page eight (8) of the agenda to an excerpt from the Committee's last meeting. He noted that the Committee asked the Executive Director's office to purchase the hourglass which would be engraved on one side with the JIF Logo and other side would have the "30th Anniversary Logo". Mr. Forlenza also noted that the hourglasses would be provided during a luncheon in February or March prior to a JIF meeting.

Mr. Forlenza asked the Committee for suggested locations they would like to hold the luncheon. Discussion ensued.

Following a brief conversation, the Committee asked the Executive Director's office to research the "Great Bay Country Club" in Somers Point, NJ. Mr. Hirsh suggested having the Executive Committee Meeting at 11:00am and have the lunch celebration at 12:00pm. The Committee agreed with Mr. Hirsh's suggestion.

Mr. Forlenza asked the Committee who should be invited to the 30th Anniversary Celebration Luncheon. The Committee indicated that they would like the invitations to include the Fund Commissioners, Fund Professionals to include Dave Grubb and Joe Hrubash from the MEL.

Mr. Forlenza then mentioned that a resolution "celebrating" the Fund's 30th Anniversary will be provided to all JIF members at the re-org meeting. He referred the Committee to a sample "municipal resolution commemorating the 30th anniversary" included on page ten (10) that will be mailed to all members.

Mr. Hirsch suggested developing a "booklet" that would list all of the ACM JIF members and the dates they joined the Fund. The Committee agreed.

XIII. NOMINATING COMMITTEE CHARTER & SUCCESSION & ELECTION PLAN

Mr. Forlenza mentioned that at the ACM JIF Nominating Committee Meeting held on October 13, 2016 there were concerns raised during the meeting regarding the makeup of the Nominating Committee as designated in the Committee Charter. He indicated that one of the concerns was that members of the Nominating Committee were currently on the Executive Committee. This

concerned several members as these representatives were choosing themselves to be a part of the Executive Committee Slate.

Ms. Garrison asked if the current process disallows allows an Executive Committee Member to be a part of the Nominating Committee. Mr. Forlenza responded that it is not mentioned in the Nominating Committee Charter.

Mr. Forlenza then mentioned that the other concern was in regards to the eligibility requirements of Fund Commissioners to be a part of the Executive Committee. The requirements to be considered for nomination to the Executive Committee, or as an alternate to the Executive Committee, state that the Fund Commissioner must have served as an ACM JIF Fund Commissioner or as Fund Commissioner on a MEL affiliated JIF for three (3) years. Mr. Forlenza noted that this has been an issue due to a great deal of turnover in Fund Commissioners over the past several years. As a result, those Fund Commissioners that have been on the Executive Committee in the recent past have rotated back on to the Executive Committee.

Ms. Garrison indicated that every year she assumes that a member will just move up in positions; however, that may not always be the case. Mr. Hirsch responded that from year to year there are members that retire or chose not to take on the position of Fund Chair or Secretary. Discussion ensued.

Ms. Garrison commented that a Sub-Committee Chair should not be placed on the Executive Committee or be an Alternate. Mr. Forlenza stated that in prior years Sub Committee Chairs were not on the Executive Committee. This was done to spread the JIF responsibilities across more members. Mr. Hirsch asked if there are term limits for an Executive Committee members or Alternate. Mr. Forlenza responded that there are term limits for Executive Committee members.

Following a group discussion, Mr. Forlenza suggested that an Alternate Executive Committee members term limits would be no less than two (2) years and an Executive Committee member would have a three (3)-term limit. The Committee agreed with Mr. Forlenza's suggestions.

Mr. Hirsch then suggested that if the Chair of a sub-committee is currently on the Executive Committee or Alternate he recommends they appoint a representative to be a part of the Nominating Committee. Mr. Forlenza indicated that he will work on revisions to the Nominating Committee Charter language and revisit this discussion with the Committee in at their next meeting. The Committee Agreed.

XIV. JIF WEBSITE REVIEW

Mr. Miola indicated that during the Annual Planning Retreat a few members were unfamiliar where certain forms, contact information & operating documents, etc. were located on the JIF website. As a result, Mr. Hirsch asked that a review of the JIF website be presented at today's Strategic Planning Committee Meeting. Mr. Miola provided a brief overview of the website including where certain emergency contact information is located, MSI link as well as a review of the monthly calendar.

Mr. Forlenza mentioned that on a monthly basis member contact information from EXIGIS is downloaded to the JIF website. However, since the EXIGIS system has been locked for the past month, the website has not been updated. Once EXIGIS is unlocked current member contact information will be uploaded to the JIF website.

Mr. Hirsch asked if the members are utilizing the JIF Forum. Mr. Miola responded that the members have not been utilizing of the JIF Forum. Ms. Garrison commented that Municipal Clerks send out an e-mail to all fellow Clerks when a question arises.

Mr. Miola asked the Committee to submit any changes and/or updates to contact the Executive Director's office.

Mr. Miola asked if there were any questions. No questions were entertained.

Miscellaneous Business:

Mr. Forlenza indicated that next week he will be e-mailing the Model RMC RFQ to the members with a cover memo explaining how and why it was developed.

XV. NEXT MEETING

Mr. Forlenza indicated that the next meeting will be scheduled for the Spring of 2017. The Committee Agreed.

There being no further discussion, the meeting was adjourned at 11:20 AM.

File: ACMJIF/General/Strategic Planning Committee Tab: 11/03/2016 ACMJIF/2016/Strategic Planning Committee Tab: 11/03/2016



FUND YEAR 2017 DRAFT BUDGET

The attached \$22,720,566 JIF, MEL, and EPL/POL budget represents a 1.85% decrease over last year's combined annualized budget of \$23,149,109. As in past years, individual member assessments will fluctuate above or below the estimated range based on member claims experience as outlined in the JIF Assessment Allocation Policy. The 2017 draft JIF Budget of \$15,617,072 represents a decrease of 5.21% (-\$857,749) over last year's \$16,474,821 annualized budget. Budgeted loss funds decreased by \$894,903 (-6.47%). Operating Expenses increased \$37,154 (1.40%) over 2016, while the excess premiums, inclusive of the MEL and EPL/POL policies, are projected at \$7,103,494 in comparison to \$6,674,288 for 2016, an increase of \$429,206 (6.43%).

Revaluation Program

Beginning with Fund Year 2011, the Finance Committee implemented a program that allows the Fund to lower a good performing member's loss funding budget if they have been a "net giver" to the Fund over the most recent six-year period. The reasons for this review included ever-increasing pressure on the loss fund budget, tighter municipal budgets, and outside competition due to a prolonged soft insurance market. This program is thoroughly explained in the attached Assessment Allocation Policy. Each year, the Finance Committee reviews renewing members' pricing to make sure their assessment accurately reflects their loss exposure to the Fund. This Revaluation program continued in the development of the 2017 Budget.

Retrospective Assessment Program

Beginning in 2011, the Finance Committee also introduced a Retrospective Assessment Program that identifies members that are the driving force behind the Loss Funding increases year to year and removes the risk they place on the Fund by placing these members in a min/max loss-funding contract. This program is thoroughly explained in the attached Assessment Allocation Policy.

No Members qualify for the Retrospective Assessment Program for 2017.

BUDGET FACTORS

Loss Funds

Loss Funds represent money used for the payment of member claims.

Each summer, the Fund Actuary, Actuarial Advantage, reviews member exposures and loss experience and projects the total incurred claims for the Fund Year ahead. For Fund Year 2017, the Actuary recommended a 5.7% decrease in the overall loss funding budget utilizing anticipated exposure growth of 0% for Auto & General Liability and Workers' Compensation and 4% for Property coupled with an anticipated decrease in overall claims frequency.

Some of the key factors affecting the loss funding portion of the budget are as follows:

1. Workers' Compensation loss funding decreased 3.52% (-\$267,295). Over the past several years, the Fund has implemented a number of cost control measures that have helped to stem the increase in workers' compensation claims. Cost control measures include monitoring the number of days it takes each member to report a claim, the use of transitional duty days, and the use of the Fund's managed care EPO. Each of these items is tracked and reported to the membership on a monthly basis. 2017 also marks the third year that the Fund has invested in a Wellness Program. Numerous national studies indicate that healthy employees are less likely to suffer a workers' compensation claim; and, when they are injured, the injury is less severe and the employee recovers faster. In addition, the Fund has recognized a decrease in its lost time accident frequency over the past several years resulting. This trend is an indication that the Fund's emphasis on safety training and management of claims is paying off; however, the Fund is aware that medical and wage inflation continues to put pressure on the workers' compensation claims costs and the Fund budget.

- General Liability loss funding decreased 12.73% (-\$338,524). The reduction is a credit to the 2. members who are making good use of the various liability risk control programs offered by the In addition, the Fund continues to encourage its members to include model indemnification, defense, and hold harmless language in all municipal contracts including interlocal service agreements. Fund members also have access to a TULIP (Tenant User Liability Insurance Program) that allows private users of municipal facilities to secure short term, low cost, liability insurance policies over the internet. These policies automatically name the municipality as an Additional Insured and provide an added layer of protection to the members. Our claims adjusters are continuing to do a fine job in investigating, settling, and defending liability claims brought against our members. In addition, the Fund's defense attorneys continue to be successful in defending our members in these matters. Finally, it should be noted that the total number of active liability claims remains low in comparison to prior years indicating that the Fund's risk management programs and aggressive defense of claims is paying off.
- Auto Liability loss funding, while not a major component of Loss Funds, is decreasing 7.78% (-3. \$30,470). Although accidents involving police and other emergency response vehicles continue to be a major factor driving this line of coverage, the efforts of the Safety Director and Fund members in controlling this risk are resulting in savings. The Safety Director is continuing to monitor losses in this line of coverage and develop additional strategies to help reduce accidents.
- Property loss funding is decreasing 2.56% (-\$25,849). After several years of increases in this 4. line of coverage, the Fund is recognizing a small reduction in this area for 2017. Over the past several years, the Fund has seen an increase in the number of property claims exceeding the Fund's SIR and hitting the MEL and excess layer. The Excess Property carrier, Zurich, initially proposed a 30% rate increase for 2017; however, reduced it to a 4.1% increase due to all MEL affiliated JIFs increasing their SIR to \$100K and the MEL increasing their retention to \$400K allowing Zurich to attach at \$500K.
- Other Loss Funding Budget Changes The Committee opted to remove the Loss Fund 5. Contingency line of \$122,665 for 2017 as it was originally intended to be a short-term budget "stability" placement during the development of the 2014 Budget.

Workers' Compensation

For the past ten years, the insurance industry as a whole has experienced some troubling trends in workers' compensation that has had an impact on local Joint Insurance Funds and the MEL. These trends include increased medical costs, indemnity costs, and an expanding definition of compensability. Each of these has contributed to the skyrocketing cost of workers' compensation claims. Generally, the Fund has not experienced a material increase in the frequency of workers' compensation claims during this period; and, remarkably, the severity of the claims has reduced over the short term.

This recent trend is an indicator of our members' continuing efforts to report claims on a timely basis, utilize transitional duty programs, and strengthen their safety programs to stem the rising costs of workers' compensation claims; however, the Fund is constantly searching for additional methods to curb these costs. As mentioned earlier, during the 2015 Fund Year, the Fund appointed a Wellness Director who is working with the members to develop or enhance existing municipal Wellness Programs. So far, the Wellness Director has been well received by the members as she assists them in developing local wellness programs.

Operating Expenses

The operating expense portion of the budget has increased by \$37,154 (1.40%) and is comprised of the costs required to operate the Fund. Funding for all other professional fees averaged an increase of 2.00%. It is noteworthy to point out that the Fund's operating expenses represent approximately 11% of the combined JIF, MEL, and EPL/POL budget, which is significantly below the typical 30-40% insurance industryoperating ratio and well below the 20% average operating expense ratios for pools nationwide.

MEL

The JIF participates in the Municipal Excess Liability Joint Insurance Fund to provide catastrophic protection over its local loss fund budget. For 2017, the MEL Budget is projected to increase by 0.6% prior to exposure growth. A copy of the proposed 2017 MEL Budget and rate table is enclosed.

The MEL has implemented a Retrospective Program on all member JIFs in addition to an experience rating process based on the prior ten years MEL experience for WC and Liability claims funding. As the ACM JIF has been a net "taker" from the MEL over the prior ten years, the JIF will receive a 10.0% experience rating penalty applied to their WC and Liability claims funding. Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years MEL experience. Each JIF will be contractually bound to the Retrospective Program for the respective Fund Year for ten (10) years. Again, as the ACM JIF has been a net taker to the MEL over the prior ten years, the maximum obligation under the Retrospective Program is 125%. The Finance Committee has opted to fund this line up to 125% of the maximum obligation and transfer any potential liability into the MEL Retrospective Claims Fund Account recently authorized by the ACM JIF.

Overall, the net impact on the MEL Assessment produces a budget increase of \$265,622 (6.12%).

EPL

Effective January 1, 2016, the JIF entered into a contract for EPL/POL Coverage with QBE Insurance. The proposal from QBE was for two (2) years (2016 & 2017) and included a guaranteed 5% statewide rate increase for 2017.

Texas Underwriters (an intermediary for QBE) allocated the 5% increase for 2017 on a JIF by JIF basis utilizing five and a half years' experience valued as of June 30, 2016. The poor performance in the EPL/POL line of coverage resulted in an ACM JIF premium increase of 7%. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process and member assessments. Over the past several years, the Fund's Finance Committee has phased in a process in which the member's EPL premiums will be determined based upon their performance resulting in increases in member EPL premiums of 2.0% to 60%.

In developing the 2017 POL premiums, the Committee applied EPL premium increase to the existing POL rate and applied it to the member population as utilized by the MEL.

Volunteer, Directors and Officers Liability Coverage remains with QBE at expiring rates.

Cyber Liability Coverage (a \$600 per Member fee) will remain with XL Insurance with a 15% rate decrease for 2017.

The Fund also implemented a 20% surcharge for all members who are non-compliant with the MEL EPL/POL Plan of Risk Management Program as of January 1, 2017. The surcharge affects one member resulting in a \$7,409 budget line item.

All of the above factors results in an overall increase of 6.67% or \$145,833 in the EPL/POL premium for 2017.

Risk Management Consultant Fees

Members of the Fund contract independently with their respective Risk Management Consultant. The fees associated with these services are built into member assessments and the expense is passed through the Fund budget.

FUND YEAR 2017 BUDGET

The attached draft budget is being submitted for your review and consideration. A Budget Hearing will be held at the December 21, 2016 Executive Committee meeting.

FUND YEAR 2017 ASSESSMENT STRATEGY

Each year the Finance Committee refines the process by which member assessments are determined to make sure that members are paying their equitable share of the overall Fund Budget. Details outlining the process are documented in the 2017 Assessment Allocation Strategy. The Finance Committee will make its final 2017 assessment allocation recommendation at the November Executive Committee Meeting. The 2017 JIF loss funding assessments, which is the largest single component of a member's annual assessment, range from decreases of -20% for renewing members with a six year average loss ratio below 30%, to a decrease of -6.52% for new members (less than three years) with no experience with the ACM JIF. Members with a six-year average loss ratios above 150% will receive a 5% increase in their loss funding assessment.

We will ask the Fund to certify the assessments at the December Executive Committee meeting.

MEL/RCF DIVIDENDS

As members are aware, the MEL will not release a dividend this year. This is due to the continued strain on the MEL's surplus resulting from Public Officials and Employment Practices Liability losses prior to the program being transitioned to the commercial insurance market and an increase in the number of claims that exceed local Funds' SIRs.

JIF DIVIDENDS

The Finance Committee made a recommendation to release varying amounts of surplus from Fund Years 2000 through 2012. In arriving at the amount of surplus to be released, the Finance Committee continued its practice of examining the financial development of the most current years so as to guarantee future consistent releases of surplus to the membership while providing a cushion against unforeseen events. After examining its current surplus position, the Committee recognized the significant increase in the Fund's surplus position in the most recent 18 months and recommended a release of \$2,500,000, which is \$750,000 more than last year. Even with this increase, the Committee is confident that the JIF will have a cushion against unforeseen events and will be able to release consistent amounts of surplus for years to come. Following the Finance Committee's recommendation, the Executive Committee authorized the release of JIF surplus at its September 2016 Executive Committee meeting. Members again have the option to take the JIF dividend in the form of a check, have them credited to their Fund Year 2016 JIF/MEL/EPL-POL assessment, apply the funds to the Aggregate Excess Loss Contingency Fund, or apportion the funds to one or more of the available options.

File:

ACM/2017/Budget Development

ACM/2017/Budget

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Budget Message

Tab:

Budget Message

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND FUND YEAR 2017 BUDGET \$300K SIR (WC/GL/AL) - \$100K SIR (PR)

	ANNUALIZED	PROPOSED	CHANGE	CHANGE
	2016	2017	\$	%
PROPERTY (\$100K SIR)	1,010,999	985,150	(25,849)	-2.56%
GENERAL LIABILITY	2,659,024	2,320,500	(338,524)	-12.73%
AUTO LIABILITY	391,720	361,250	(30,470)	-7.78%
WORKERS' COMPENSATION	7,584,095	7,316,800	(267,295)	-3.52%
DEDUCTIBLE	2,054,250	1,944,150	(110,100)	-5.36% -100.00%
LOSS FUND CONTINGENCY TOTAL CLAIM LOSS FUNDS	122,665 13,822,753	12,927,850	(122,665) (894,903)	-6.47%
TOTAL CLAIM E033 TOMBS	13,022,733	12,327,030	(00 1)000/	
CLAIMS ADMINISTRATION	814,503	819,421	4,918	0.60%
SAFETY PROGRAMS	133,005	134,750	1,745	0
- Optional Safety Budget	29,750	29,750		0.009
- Safety Incentive Program	100,000	100,000	1.745	0.009
- Safety Training	3,255	5,000	1,745	53.61%
PROFESSIONAL SERVICES	451,647	472,379 45,665	20,732 675	4 .59 % 1.50%
- Actuary	44,990 40,697	45,665	814	2.00%
- Administrative Consultant	119,617	122,009	2,392	2.007
- Attorney - Auditor	119,617	18,550	175	0.95%
- Auditor - Safety Director / Loss Control	193,800	210,000	16,200	8.36%
- Treasurer	22,850	23,100	250	1.09%
- Underwriting Manager	11,318	11,544	226	2.00%
ADMINISTRATION	856,625	873,758	17,133	2.00%
CLAIMS AUDITOR	11,000	11,000	-	0.00%
EPL CONSULTING & TRAINING	29,725	29,725	-	0.00%
EXPOSURE DATA MGMT SYSTEM	14,280	15,000	720	5.04%
PAYROLL AUDITOR	13,120	13,407	287	2.19%
POLICE DEFENSE & TRAINING	17,000	17,000	-	0.00%
PROPERTY APPRAISER	55,000	50,000	(5,000)	-9.09%
WELLNESS/WELLNESS INCENTIVE	102,000	102,000	-	0.00%
CONTINGENCY	75,000	75,000	-	0.00%
MISCELLANEOUS	79,163	75,782	(3,381)	-4.27%
- AGRIP/PRIMA	10,000	10,000	-	0.00%
- Annual Planning Retreat	12,000	12,000	-	0.00%
 Fidelity Bond (Admin/TPA/Treasurer) 	3,000	3,000	-	0.00%
- JIF Website	5,500	5,500	-	0.00%
- Legal Notices	2,000	2,000	-	0.009
- Meeting Expense	10,000	10,000	-	0.00%
- Office Supplies	2,500	2,500 10,000	-	0.009
- Other	10,000	2,000	(2,500)	0.009 -55.569
- Performance Bond (TPA)	7,000	6,000	(1,000)	-14.29%
- Postage/Copies/Fax	4,500	4,500	(1,000)	0.00%
- Printing - Record Retention Service	2,200	2,200	_	0.007
- Recording Secretary	5,963	6,082	119	2.00%
TOTAL EXPENSES	2,652,068	2,689,222	37,154	1.40%
	16,474,821	15,617,072	(857,749)	-5.21%
SUB TOTAL JIF BUDGET	10,474,621	13,017,072	(037,773)	.3.41/
MUNICIPAL EXCESS LIABILITY JIF	4,336,983	4,602,605	265,622	6.129
- MEL Excess WC & Liability	3,311,527	3,47 7 ,103	165,576	5.00%
- MEL Excess Property	1,025,456	1,125,502	100,046	9.76%
- Property	1,000,456	1,100,502	100,046	10.009
- Fidelity	25,000	25,000	-	0.009
EPL/POL PREMIUM	2,185,815	2,331,772	145,957	6.689
EPL/POL COMMISSION - AJG	75,745	80,854	5,109	6.749
EPL/POL COMMISSION - CONNER STRONG	75,745	80,854	5,109	6.749
EPL/POL SURCHARGE	-	7,409	7,409	100.009
SUB TOTAL PREMIUMS	6,674,288	7,103,494	429,206	6.439
SUB TOTAL JIF & EXCESS BUDGET	23,149,109	22,720,566	(428,543)	-1.85%
RISK MANAGEMENT CONSULTANTS	685,973	677,656	(8,317)	-1.219
TOTAL JIF BUDGET	23,835,082	23,398,222	(436,860)	-1.839
		, -,		

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

ASSESSMENT ALLOCATION STRATEGY

Prepared By:
Arthur J. Gallagher Risk
Management Services
Fund Administrator

Adopted: Fall 1993 Revised: Fall 1996

Re-Adopted: Fall 2003-2009 Revised: Fall 2010 – 2013 Re-Adopted: Fall 2013 Revised: Fall 2014 - 2015

Revised: Fall 2016

BUDGET DEVELOPMENT

BUDGET PROCESS

The ACM JIF budget process begins in June each year when the RMCs are asked to update their member **exposures** (e.g. insurable property values, vehicle lists, appropriations, payrolls, etc.). This data is required by the Actuary in order to calculate the **loss fund** demands for the new budget year. Beginning with the 2013 Renewal process, the Fund implemented an on-line exposure data management system that provides members and their Risk Management Consultants with real time direct access to their exposure data. The system allows members to update their exposure data throughout the year and complete the Annual Renewal Process in a fraction of the time compared to prior years. The system also allows Fund Professionals direct access to the exposure information and will increase the accuracy of the Fund's Underwriting data.

In July, all vendors are invited to submit renewal proposals for the coming Fund Year so that the Finance Committee can anticipate the Fund's operating expense budget. In 2015, the Fund amended its long standing Professional Evaluation Policy to require that at least once every three years each vendors' performance is evaluated against the specific services as outlined in the Scope of Services section of their professional services contract with the Fund. Following the evaluation process, the Committees then make their recommendations regarding contract renewal. This change documents the members' opinion of the services provided and allows for a regular evaluation of the services provided ensuring they still meet the needs of the membership. It is important to note that the Policy continues to contain a provision that any Committee can recommend to the membership the issuance of an RFQ or RFP for a vendor if deemed appropriate. Finally, it is important to note that with few exceptions, the Fund continues to appoint its Fund Professionals utilizing a non fair and open process in accordance with NJSA 19:44A-20.1. The membership continues to believe that forbidding Fund Professionals from making political contributions to elected officials in member towns is appropriate.

BUDGET COMPONENTS

The budget consists of four major categories that are described below:

A. Loss Funds - Portion of budget developed by an actuarial review based upon the JIF's aggregate exposures, claims history, and risk factors. Takes into account all costs associated with the payment of members' claims on an accrual basis. The JIF fully funds losses to "Ultimate" expected payout.

- B. **Operating Expenses** Pays all expenses associated with operating the Fund. Includes all contract vendors such as claims adjustment, attorney, safety, actuary, auditor, etc. and contemplates miscellaneous meeting, administrative, and contingency expenses.
- C. **EPL/POL Premiums** In recognition of the ongoing statewide poor loss experience for members in the Employment Practices Liability line of coverage, in the Fall of 2010, the MEL, who had previously provided this coverage, decided to place this coverage in the commercial market. While the MEL acts as the lead negotiator with the commercial market to provide uniform coverage terms on behalf of the MEL affiliated JIF's, the Fund Administrator will bind the coverage on behalf of the Fund. The premium for this coverage will be collected as part of each member's assessment and will be paid directly to the commercial insurer by the JIF.
- D. **MEL Assessment** The JIF belongs to the Municipal Excess Liability Joint Insurance Fund (MEL). The MEL provides excess property, liability and workers' compensation coverage beyond the JIF SIR. This budget item is developed by the MEL and transmitted to the JIF in November.

ASSESSMENT ALLOCATION STRATEGY

Once the JIF budget is developed, a formula for allocating individual members' shares must be developed. For an assessment allocation formula to be successful it must be easily understood, easy to administer, and perceived as fair and equitable by the members. The Finance Committee meets each year and establishes the formula that will be used.

The JIF currently uses a loss ratio methodology to allocate the annual budget. Each member's expiring assessment is adjusted by a set percentage that correlates to a range of loss ratios. Loss ratio is defined as the ratio that loss dollars incurred bears to the member loss fund contributions. During the Fall of 2010, the Fund Administrator and Actuary recommended utilizing a six-year average loss ratio rather than the three-year average loss ratio used in prior years to depict a better overall picture of a member's Loss Ratio performance. During the Fall of 2016, the Finance Committee opted to utilize a five-year average loss ratio in an effort to stay consistent with competing Funds. The five-year loss ratio (excluding the current year), valued as of June 30th of the current year, is used in the formula for determining a member's percentage increase in loss funds for the upcoming year. Members with lower loss ratios will receive a lower percentage increase than

members with higher loss ratios. This percentage will vary each year based upon the percentage increase in the JIF budget. Members with less than three years' experience may receive an increase equivalent to the overall JIF budget increase. An anomaly loss, which is one loss that accounts for more than 50% of a member's total losses for the five-year period, would have their proposed assessment dropped by one category. Members with anomaly losses are usually small members and the reduction of a single category does not have an impact on the assessment strategy.

Beginning with Fund Year 2011, the Fund implemented a *Reward/Revaluation Program* for Renewing Members who over the past five years (excluding the current year) have been a net giver to the Fund. This concept is more fully discussed on pages 6 and 7.

Also beginning with Fund Year 2011, the Finance Committee opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract. This concept is more fully discussed on pages 7 and 8.

In the Fall of 2016, the Finance Committee determined that no Members met the established criteria for the Retrospective Assessment Program in the 2017 Fund Year.

The following table is indicative of the current strategy:

	6 Year Average	e Loss Rati	o	Increase in Loss Funds	Members Affected
ABOVE	150%			5.00%	0
BETWEEN	125%	and	150%	0.00%	3
BETWEEN	100%	and	125%	0.00%	1
BETWEEN	70%	and	100%	-3.00%	8
NE	W MEMBERS LES	S THAN 3	YEARS	-6.52%	0
BETWEEN	50%	and	70%	-6.00%	7
BETWEEN	30%	and	50%	-8.00%	4
BELOW			30%	-10.00%	4
RENEWING	MEMBERS WITH	LR BETWEE	N 70% & 100%	-6.00%	5
RENEWING	MEMBERS WITH	LR BETWE	EN 50% & 70%	-12.00%	5
RENEWING	MEMBERS WITH	LR BETWE	EN 30% & 50%	-15.00%	1
RENEWING MEMBERS WITH LR < 30% -20.00%		3			
	TO PERSON AND ADDRESS OF THE PERSON AND ADDR		7.1770	7-1-1-1-1	41

Risk Management Consulting Fees are negotiated individually by each member and are added to the member's assessment after the above factors are applied.

The following pages present a history of past Assessment Allocation Strategies.

THE EARLY YEARS - EQUALIZATION

During its early years, the JIF allocated assessments using a simple formula called "equalization". Under this scenario each member's renewal assessment rose by approximately the same amount as the JIF budget regardless of changes in their operations or their claims experience. Many pools use this approach during their formative years and the ACM JIF was no exception.

EXPOSURES - In comparing the JIF's membership data over time, however, it became apparent that some members' exposures were changing at a different rate than others. For example a growing municipality may have had to build a new municipal building while another member eliminated their entire police department. The result was that growing members received subsidies at the expense of the other members. This concept is more fully discussed on **pages 11** and **12**.

EXPERIENCE - A review of the members' claims histories also revealed the potential for inequities. One member, for example, may have incurred a relatively low ratio of claims compared to their budgeted assessment while others incurred higher claims ratios. Clearly, the "Equalization" strategy offered no inducement to control losses and, in fact, may have rewarded members with poor experience. This issue is more fully discussed below.

After several years of "Equalization" the Finance Committee realized that if this strategy continued, inequities would develop and the JIF could lose members. Unfortunately, the first to leave the JIF would be those members whose good experience was subsidizing the JIF.

1993 - COMBINED ALLOCATION STRATEGY

In 1992, after reviewing all of the above facts, the Finance Committee recommended that an Assessment Allocation Strategy be adopted which incorporated both an Exposure Allocation and Experience Rating strategy taking all of the above factors into consideration. This strategy took effect with the 1993 Fund Year.

1997 -2010 EXPERIENCE BASED ALLOCATION STRATEGY

In the Fall of 1996, the Finance Committee again examined the relationship between members' assessments and their claims experience. The Committee agreed that the Combined Allocation strategy did not place enough weight upon a members' claims history. The Committee therefore recommended that a more simplified assessment allocation method be adopted in which members' renewal

assessments are modified based upon their preceding three full year's claims experience. The Finance Committee recommended that the chart, which appears on **page 13**, be simplified and that members' overall three-year claims experience be used in lieu of individual lines of coverage. That is the strategy in effect today.

2006 – MODEL OPERATING EXPENSES

In the Fall of 2005, the Finance Committee examined the way JIF Operating Expenses were allocated to the members. While the above "Experience Based Allocation Strategy" appeared equitable, it was recognized that members' share of JIF Operating Expenses should not be affected by their loss ratio. Therefore, in consultation with the Fund Administrator, The Finance Committee adopted an Assessment Allocation Strategy that applies the above "Experience Based Allocation Formula to LOSS FUNDS ONLY and proposes that a members' Operating Expenses be allocated more in line with their actual cost to the Fund. Therefore, those expenses that are directly attributable to a member (Direct Expenses) e.g. Optional Safety Budget, EPL Consulting Service, Loss Control Service, etc. will be charged to a member's assessment. Those expenses that cannot be directly attributable to a member (Indirect Expenses) such as Actuarial Fees, Claims Audit Fees, Financial Audit Fees, etc. shall be charged to a member's assessment in the same proportion that their Loss Fund Contributions, Property Values, or Payroll figures, whichever bases is most appropriate, bear to the entire JIF. Thus, if a member contributes 5% to the JIF Loss Fund budget, they will receive a 5% share of a specified JIF Indirect Operating Expense.

<u>2011 – SIX-YEAR LOSS RATIO, REWARD / REVALUATION PROGRAM & RETRO</u> ASSESSMENT PROGRAM

In the Fall of 2010, the Finance Committee undertook an in depth analysis to determine whether the Three Year Average loss ratio was still a good indicator of a member's exposure to the Fund. The Fund Actuary reviewed the current process utilized to decide member loss funding assessments and rendered an opinion that even though the Three Year loss ratio was a good indicator of a member's overall performance the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund. Based upon this analysis, the Finance Committee decided to utilize a six year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

In conjunction with this change, the Finance Committee also decide to implement a program that allows the Fund to reduce a good performing member's loss funding budget if they have been a "net giver" to the Fund over the same six year period. Beginning with the 2011 Fund Year, the Finance Committee examined each member

during their Renewing Year to make sure that their assessment accurately reflects their exposure to the Fund. In cases where a good performing member is a net giver to the Fund over the preceding six year period (not inclusive of the current year), the Finance Committee will consider reducing the member's loss funding assessment to better reflect their exposure to the Fund. The Finance Committee recognizes that failure to provide financial relief to the good performing members will cause them to become over assessed and an attractive member to a competing Fund. The Fund recognizes that if good members leave the Fund a greater financial burden will be placed on the remaining members. This process continues to repeat itself until all the good members have left the Fund leaving the Fund with only poor performing members resulting in "adverse selection." This program allows for the Fund to remain competitive in the pricing of the good performing members.

Beginning in Fund Year 2011, the Finance Committee also opted to introduce a *Retrospective Assessment Program* that identifies those members that are the driving force behind the Loss Funding increases year to year and remove the risk they place on the Fund by capping these members in a min/max contract.

Each year the Fund performs an analysis of the each member's performance over the prior three and six year periods to determine those members that are having the greatest negative impact on the Fund's surplus position. Once these members are identified, the Fund Actuary re-prices these members as if they were standalone members in the Fund. The Fund can then reduce the amount of the Loss Funding Budget by the difference between the member's loss funding assessment and the Actuary's loss funding assessment or a percentage amount as determined by the Finance Committee. Each remaining member of the Fund is then slotted into their appropriate assessment increase/decrease category based upon their performance.

Those members in the *Retrospective Assessment Program* are then given an increase equal to the increase in the loss funding budget had they remained in the original loss funding formula. The difference between the Actuary's stand alone pricing, or a percentage amount as determined by the Committee, and the poor performer(s) pricing with the standard increase becomes the obligation of the poor performing member(s) should the funding be needed to offset losses incurred by this member. Members participating in the *Retrospective Assessment Program* are required to adopt a resolution and accompanying Policy Endorsement that outlines the member's minimum and maximum loss funding allocation under the program.

Those members in the *Retrospective Assessment Program* have their incurred losses evaluated at 18, 30, and 42 months after the inception of the Fund Year to determine if they are obligated to pay any of the additional loss funding between

the amount the originally contributed to the Fund and their maximum loss funding assessment as determined by the Finance Committee. Any additional loss funding due from a member enrolled in this program can be billed to the member at any time following the conclusion of the Fund Year. All additional loss funds due and owing under this program must be paid to the Fund at the time the Fund transfers the obligations of the Fund Year to the Residual Claims Fund or the member leaves the Fund.

The Retrospective Assessment Program benefits both the good and poor performing members of the Fund. Poor performing members benefit in that they are able to spread potentially large increases in loss funding over a number of years easing a potential burden on their local budget, providing them time to address claims and loss issues, and providing a financial incentive to improve their performance. Good performing members of the Fund also benefit in that they are no longer supplementing the poor performing members since the Actuary reduces the loss funding budget by the total amount between the minimum and maximum obligations of those members in the Retrospective Assessment Program. As a result, the assessment allocation strategy for the good performing members is lower than it would be if the poor performing members were included in the strategy. For those members that were selected for the Retro Assessment Program that elected not to participate, will be given a Loss Funding Increase significantly higher than what was proposed in the Assessment Strategy breakout before considering taking into consideration the Retro Assessment Program.

2017 - FIVE-YEAR LOSS RATIO

In the Fall of 2016, the Finance Committee undertook an in depth analysis to determine whether the Six-Year Average loss ratio was still a good indicator of a member's exposure to the Fund. While the Fund Actuary believes the utilization of a longer time period, six or nine years, would be a more accurate indicator of a member's long term performance in the Fund, the competing Funds utilize three or five years. Based upon this analysis, the Finance Committee decided to utilize a five year average loss ratio when determining the Fund's Assessment Allocation Strategy and adjustments to member's assessments on an annual basis.

2012 – EXCESS PROPERTY PREMIUM ALLOCATION

The Finance Committee undertook an in depth analysis of the allocation of Excess Property Premiums. Excess Property Premiums have been included in the JIF Loss Funding portion of the budget; so therefore, members receive a proportionate share of the Excess Property Premiums based on their proportionate share of the JIF Loss Funding Budget. During the analysis, significant variances arose when comparing the Excess Property Premiums to those determined by the MEL (rate

times exposure based). In preparation for the 2012 Budget, the Finance Committee opted to remove the Excess Property from the Loss Funding portion of the Budget and include it with the Excess Coverages. In doing so, the Finance Committee elected to transition from the proportionate share allocation to the MEL allocation by utilizing one fourth of the MEL Premium and allocating the remaining funds based on a proportionate share of Loss Funds (as done in years past). It will take four years to transition to the MEL's allocation process.

2013 - EXCESS PREMIUM ALLOCATION

Beginning in 2013, the MEL implemented several changes to how excess premiums are calculated. Population is used by the MEL as the basis for the allocation of Liability premiums. Beginning in 2013, the MEL phased in changes in population from the 2000 census to the 2010 census data over a three year period (1/3 - 1/3 - 1/3). The ACM JIF members experienced an increase in population of 5.54% which will have an impact on member assessments. Also, beginning in 2013, the MEL began experience rating member JIFs based upon the JIF's performance over the prior five years at the MEL level. As the ACM JIF has had a negative impact on the MEL over the prior five years, the JIF will be impacted by an experience factor subject to review on an annual basis.

2016 - 2017 - EXCESS PREMIUM ALLOCATION

Beginning in 2016, the MEL implemented a *Retrospective Program* on all JIFs in the MEL System in addition to continuing to experience rate JIFs based on the prior ten years' MEL experience for WC and Liability claims funding. As the ACM JIF has been a net taker to the MEL over the prior ten years, the JIF will see an experience rating increase in their WC and Liability claims funding (7.5% for 2016, 10% for 2017). Under the Retrospective Program, each JIF will be invoiced 85% of WC and Liability claims funding while being contractually bound to a value (100% to 125%) based on the prior ten years' MEL experience. Each JIF will be contractually bound to the *Retrospective Program* for the respective Fund Year for ten (10) years. As the ACM JIF has been a net taker to the MEL over the prior ten years, the maximum obligation under the *Retrospective Program* is 125%. The Finance Committee has opted to fund this line up to 125% of the maximum obligation and transfer any potential liability into a Residual Claims Fund account in the ACM JIF.

2013 - 2014 - EPL/POL PREMIUM ALLOCATION

Due to the deteriorating performance in this line of coverage over the prior six years, the MEL, on behalf of its member JIF's, negotiated EPL/POL coverage with a private insurer. As part of this negotiation, the JIF secured a premium guarantee for Fund Years 2011 and 2012 based upon the 2010 member assessments.

In prior years, the MEL allocated member premiums strictly as a rate (police vs. non-police) multiplied by employee counts. However, members that were poor performers in this line of coverage were surcharged by the MEL. These surcharges carried through to the specific members during the 2011-2012 JIF Premium lock with the private insurer. For the 2013 Fund Year, in an effort to transition to a process that emphasized recent claims experience, the Finance Committee decided to allocate fifty percent (50%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (50%) allocated based on the member's six year loss experience. For the 2014 Fund Year, the Finance Committee allocated fifty percent (25%) of the JIF premium across the membership based on a rate (police vs. non-police) multiplied by employee counts and the remaining fifty percent (75%) allocated based on the member's six year loss experience. For the 2015 Fund Year, the Finance Committee fully transitioned to an allocation based on the member's six year loss experience.

In 2013, the private insurer offered a two year renewal (2013-2014) on a JIF by JIF basis allowing the JIF to allocate the premiums across the membership. The 2013 and 2014 JIF Premium was based on 75% of the prior year Premium, 12.5% on performance from the prior five years and 12.5% exposure growth in employee counts. All specific member surcharges were removed; however, the JIF is still responsible for the overall JIF premium inclusive of the surcharge amount. In an attempt to bring equity to the process by which member EPL/POL premiums are determined, the Finance Committee requested that the private insurer provide the Committee with rates for population, and employee counts along with other mediating factors that should be applied depending on population sizes, performance, etc. The Committee applied the formulas provided by the private insurer noting some significant changes in assessments from 2012 to 2013.

Finally, it should be noted that beginning in 2013 Volunteer, Directors and Officers Liability Coverage was added to the EPL/POL policy along with a Premium for Cyber Liability (a per Member fee).

2015 - EPL/POL PREMIUM ALLOCATION

The Fund's overall 2015 EPL/POL Premiums were determined based upon the member's performance from January 1, 2011 through June 30, 2014. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee has been phasing in a process in which the Member's EPL premiums will be determined based upon their performance. The 2015 Fund Year is the first year the Committee used the members' performance only to allocate EPL premium increases.

In developing the 2015 POL premiums, the Committee utilized the existing POL rate as previously established, applied a 10% rate increase and applied it to the member population as utilized by the MEL.

2016 - 2017 - EPL/POL PREMIUM ALLOCATION

Following a 21% statewide increase in 2015, the private insurer sought a 15% rate increase for 2016. Based upon the proposed rate increase, a recent acquisition of the insurer by a larger insurance company, and the loss of key personnel involved in their pool business, the MEL decided to look at other coverage options for 2016.

In recognition of these factors, in the Fall of 2015, the MEL decided to place this coverage with QBE Insurance as the key personnel who implemented the pool program in 2011 are currently working for QBE. QBE has a contractual relationship with Texas Underwriters and utilize the same TPA, Summit Risk, which results in no changes for the JIF Members except the carrier.

The Fund's EPL/POL Premiums were determined based upon the JIF's performance from January 1, 2011 through June 30 of the preceding year. The basis by which the premium is allocated across the membership has been left up to the Fund; although the insurer must approve the allocation process. As noted above, the Committee allocates the Member's EPL premiums based upon their performance. It should be noted that the Fund's overall Assessment for EPL/POL coverage will increase in 2017 due to the JIF's continuing poor performance in this line of coverage.

In developing the POL premiums, the Committee utilized the existing POL rate as previously established and applied it to the member population as utilized by the MEL.

It is important to note that Volunteer's Directors and Officers coverage was also moved to QBE Insurance effective January 1, 2016 while the Cyber Liability Coverage remains with the current insurer.

EXPOSURE ALLOCATION STRATEGY

An "exposure" unit is a measure of the magnitude of a loss exposure. For example property values are a measure of the risk of fire. The greater a member's property values, the greater the potential loss.

Appropriations, on the other hand, are traditionally viewed as the measure of liability risk for municipalities. The greater the appropriations, the more activities there are and the higher the likelihood of injury and thus the more likely a law suit to develop.

The exposure unit, therefore, serves as a yardstick to measure the cost of risk and can be easily measured and utilized used to allocate assessment contributions.

The JIF self-insures four areas of risk:

- 1. Property
- 2. Liability
- 3. Automobile
- 4. Workers' Compensation

Each of these areas of risk is easily measured through the use of exposure units.

PROPERTY

The Finance Committee recommended that total insurable values be used to allocate property insurance costs. Neither the actuary nor the excess carriers differentiate between buildings, contents, equipment, etc. and we have seen no trend in our losses to weight any one item more heavily than the other. The following example describes how the formula actually works.

Example: If the JIF members have a total of \$100,000,000 in insurable property values and member "A" has \$10,000,000 in insurable values then Member "A" will be allocated 10% of the property loss funds.

LIABILITY

In allocating liability costs, the Finance Committee elected to use appropriations. Both the actuary and other JIFs rate on this basis. Neither the actuary nor other JIFs charge for any special exposures such as Police, Fire, etc. Our review of liability claims supports this approach.

Example: If the JIF members have total appropriations of \$100,000,000 and member "A" has appropriations of \$5,000,000 then member "A" will be allocated 5% of the liability loss funds.

AUTOMOBILE

In this area, vehicle counts were used. Again, neither the actuary nor the excess carriers differentiate between types of vehicles. Our instinct tells us that police cars should have a greater potential for loss, however, further analyses indicates that this affects the potential value of the loss not the frequency, and is therefore more of an issue for the excess carrier than it is for us.

Example: If the JIF members own 500 vehicles and member "A" owns 25 vehicles then member "A" will be allocated 5% of the automobile loss funds.

WORKERS' COMPENSATION

Traditionally, workers' compensation payrolls have been separated into categories of employment with different rates for each; "police", "Clerical, etc. Our analyses and recommendation was to support this more traditional approach. The

Committee, therefore decided to accept the Workers' Compensation Rating bureau "relativities" and assign these weights to the workers' compensation assessment allocation formula.

Example: If the "Manual" Workers' Compensation premium for the JIF as a whole is \$2,000,000 and member "A" has a "Manual" Workers' Compensation premium of \$200,000 then member "A" will be allocated 10% of the workers' compensation loss funds.

EXPERIENCE RATING

For any assessment allocation to be successful it must recognize the potential for some members to incur more claims than others relative to their assessments. Addressing this issue can eliminate the problems associated with the perception that the Fund is subsidizing some members' claims experience at the expense of others.

One method, studied by the Fund, is a simplified experience-rating program that does not impose harsh penalties on members but recognizes adverse claims experience over time. This is accomplished through the application of an experience adjustment factor. The experience adjustment factor is determined from a chart that lists the appropriate factor for a given loss ratio in each line of coverage offered by the JIF. The experience adjustment factor is applied to the member's assessment by line of coverage. The chart below illustrates this concept:

Line of Coverage	Assessment	Experience Factor	Modified Assessment
Property	\$ 2,500.00	.90	\$ 2,250.00
Liability	\$15,000.00	.95	\$14,250.00
Automobile	\$12,000.00	.94	\$11,280.00
Workers' Comp.	\$20,000.00	1.02	\$20,400.00
Total	\$49,500.00	N/A	\$48,180.00

Since it takes several years for claims to develop to their full potential, the Committee may decide to defer experience rating on members until they have been in the JIF for three full years.

OPERATING EXPENSE ALLOCATION

The JIF's operating expenses are broken down into two categories:

A. Allocated - These expenses can be directly attributed to a specific member's participation in the JIF. An example of this type of expense is the Safety Director who charges a fee based upon the size of the member.

B. Unallocated - These expenses that cannot be directly attributable to a member (Indirect Expenses) shall be charged to a member's assessment in the same proportion that a member's individual exposure relates to the Fund total. Examples of exposure data that are used to distribute unallocated operating expenses across the membership include Loss Fund Contributions, Property Values, and Payroll figures, whichever basis is most appropriate. Thus, if a member has 5% of the total property values for the Fund, this member will pay 5% of the total property appraisal costs for that year.

Under this assessment strategy, the JIF charges allocated operating expenses directly to the members. Unallocated expenses are spread across the membership based upon the individual member's share of the exposure to the total for the Fund.

RISK MANAGEMENT CONSULTING FEES

Risk Management Consulting Fees are negotiated individually by each member and are added to the members' assessment after all of the above factors and the Cap Strategy (described below) are applied.

CAP STRATEGY

The Finance Committee realized that one of the major reasons member municipalities formed a JIF was to avoid the harsh cycles associated with the traditional insurance market. Without some type of capping mechanism in place, members' assessments could swing wildly from one year to the next. That is why a capping strategy was developed.

A capping strategy begins with a decision to set an upward percentage limit on the amount of any individual member's assessment increase. Naturally, the imposition of a cap on individual members' assessments will create some compression within the overall assessment allocation strategy. This must be addressed in order for the sum of the members' assessments to equal the budget figure for the JIF. In some cases this could mean that a member whose assessment formula results in a decrease could actually receive a modest increase in their assessment. The tradeoff in this scenario is that all members know that they are being protected from large increases should their experience turn sour in a particular year.

ACM JIF - 2017 Budget Assessment Certification

Absecon City	444,826
Avalon Borough	464,364
Brigantine City	854,283
Buena Borough	232,281
Cape May City	704,664
Cape May Point Borough	39,908
Commercial Township	78,304
Corbin City	24,962
Deerfield Township	80,222
Dennis Township	198,811
Downe Township	38,873
Egg Harbor Township	1,871,388
Estell Manor City	45,942
Folsom Borough	44,180
Galloway Township	1,310,549
Hamilton Township	1,079,594
Linwood City	515,725
Longport Borough	270,512
Lower Township	928,171
Margate City	759,384
Middle Township	784,861
Millville City	1,646,973
Mullica Township	209,547
Newfield Borough	84,275
North Wildwood City	589,314
Northfield City	388,189
Ocean City	2,245,997
Pleasantville City	1,519,397
Sea Isle City	942,337
Somers Point City	493,648
Stone Harbor Borough	353,784
Upper Deerfield Township	153,544
Upper Township	419,207
Ventnor City	986,909
Waterford Township	483,648
West Cape May Borough	75,078
West Wildwood Borough	85,497
Weymouth Township	55,374
Wildwood City	1,341,124
Wildwood Crest Borough	496,619
Woodbine Borough	55,954
41	23,398,222



2017 NOMINATION SLATE

Chair: Lucy Samuelsen, Somers Point

Secretary: Connie Mahon, Borough of Wildwood Crest

Executive Committee: #1 Ingrid Perez, Hamilton Township

#2 James Goos, Ventnor City

#3 **Julie Picard**, Lower Township

#4 **Scot Jett**, City of North Wildwood

#5 Chris Ridings, City of West Wildwood

Alternates: #1 **Scott Wahl,** Borough of Avalon

#2 **Steve Wilkins,** City of Pleasantville

#3 **Chris Wood,** City of Wildwood

#4 **James Craft,** Borough of Stone Harbor

#5 **Lisa McLaughlin**, City of Margate

#6 **Rich Hirsch**, Longport Borough

#7 Vacant



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND WELLNESS DIRECTOR'S REPORT

Prepared For: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

Prepared By: Valerie Smith MS, Wellness Director

Contact Information: acmjifwellness@gmail.com 609-251-7811

October - November Activities

Waterford: Nutrition & Weight Loss Powerpoint presentation This was part of their employee wellness month.

Estell Manor: Shop Rite dietician will be doing cooking demonstrations to highlight fresh produce raised in

their public gardens. This event will be open to general public also.

Sea Isle City: Will be hosting 2nd annual Municipal Health Fair on January 27, 2017.

Galloway Twp: Will be having a Healthy Eating & Employee Exercise presentation on December 7, 2016

Health Fairs

- Egg Harbor Twp 10/28
- Upper Twp 10/26
- Ocean City 10/26
- Margate, Longport, Ventnor 10/27
- Northfield City 10/27

November Notes

In Good Health Newsletter: The November edition was emailed out and is posted on the ACMJIF website. November is "Diabetes Awareness Month". 29 million people (9.3%) have diabetes. Another 86 million, one in three adults have pre diabetes, where blood sugar levels are higher than normal, but not high enough to be considered diabetes.

The Move It Monday Exercise: How much activity is necessary to work off the calories from all that candy!

The year is quickly coming to a close, please consider having a wellness event for your municipality. I am available to assist.



Vol. 2, Issue 11

- Stats about diabetes
- Diabetes overview
- Type 1 & 2 diabetes
- Diabetes Symptoms
- Type 2 Treatment Options
- Diabetes Risk Test
- Pre diabetes
- Pre diabetes treatment
- Stuffed Mushrooms

Did You Know?

The total cost of diagnosed diabetes in the United States was \$245 billion in 2012. The cost for reduced productivity was \$69 billion.



Valerie Smith, MS, ACM JIF Wellness Director

October:

American Diabetes Month

Statistics About Diabetes

- Prevalence: In 2012, 29.1 million Americans, or 9.3% of the populations, had diabetes.
- Approximately 1.25 million American children and adults have Type I diabetes.
- **Undiagnosed:** Of the 29.1 million, 21.0 million were diagnosed and 8.1 million were undiagnosed.
- **Prevalence in Seniors:** The percentage of Americans age 65 and older remains high, at 25.9%, or 11.8 million seniors (diagnoses and undiagnosed)
- 1.4 million Americans are diagnosed with diabetes every year
- **Pre diabetes:** In 2012, 86 million Americans age 20 and older had pre diabetes; this is up from 79 million in 2010
- **Deaths:** Diabetes remains the 7th leading cause of death in the United States in 2010, with 69,071 death certificates listing diabetes as an underlying cause of death, and a total of 234, 051 death certificates listing diabetes as an underlying or contributing cause of death.

Diabetes Overview

Diabetes is a number of diseases that involve problems with the hormone insulin. Normally, the pancreas (an organ behind the stomach) releases insulin to help your body store and use the sugar and fat from the food you eat. Diabetes can occur when the pancreas produces very little or no insulin, or when the body does not respond appropriately to insulin. As yet, there is no cure. People with diabetes need to manage their disease to stay healthy.

VALERIE SMITH, MS WELLNESS DIRECTOR ACMJIFWELLNESS@GMAIL.COM 609-251-7811

Type 2 Diabetes

Type 1 Diabetes

In Type 2 diabetes your body does not use insulin properly. This is called insulin resistance. At first, the pancreas makes extra insulin to make up for it. Over time your pancreas isn't able to keep up and can't make enough insulin to keep your blood glucose levels normal. Type 2 is treated with lifestyle changes, oral medications (pills), and insulin.

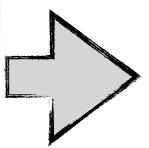
Type 1 diabetes is usually diagnosed in children and young adults, and was previously known as juvenile diabetes. Only 5% of people with diabetes have this form of the disease. With type 1 diabetes, the body's immune system attacks part of its own pancreas. Scientists are not sure why. But the immune system mistakenly sees the insulin-producing cells in the pancreas as foreign, and destroys them. This attack is known as "autoimmune" disease.

Diabetes Symptoms

The following symptoms of diabetes are typical, however some people with type 2 diabetes have symptoms so mild they go unnoticed.

- Urinating often
- Feeling very thirsty
- Feeling very hungry even though you are eating
- Extreme fatigue
- Blurry vision
- Cuts/bruises that are slow to heal
- Weight loss even though you are eating more (type 1)
- Tingling, pain, or numbness in the hands/feet (type 2)

Type 2 Diabetes Treatment Options



- · Check your blood sugar
- Diet and exercise
- Oral medications
- Injectable drugs
- Insulin
- Weight loss surgery



Early Detection and treatment of diabetes can decrease the risk of developing the complications of diabetes. Take the Risk Test to find out if you are at increased risk for having type 2 diabetes.

Diabetes Risk Test

1 How old are you?

Less than 40 years (0 points)

40—49 years (1 point)

50—59 years (2 points)

60 years or older (3 points)

2 Are you a man or a woman?

Man (1 point) Woman (0 points)

If you are a woman, have you ever been diagnosed with gestational diabetes?

Yes (1 point) No (0 points)

Do you have a mother, father, sister, or brother with diabetes?

Yes (1 point) No (0 points)

Have you ever been diagnosed with high blood pressure?

Yes (1 point) No (0 points)

6 Are you physically active?

Yes (0 points) No (1 point)

What is your weight status? (see chart at right)

If you scored 5 or higher:

You are at increased risk for having type 2 diabetes. However, only your doctor can tell for sure if you do have type 2 diabetes or prediabetes (a condition that precedes type 2 diabetes in which blood glucose levels are higher than normal). Talk to your doctor to see if additional testing is needed.

Type 2 diabetes is more common in African Americans, Hispanics/ Latinos, American Indians, and Asian Americans and Pacific Islanders.

Higher body weights increase diabetes risk for everyone. Asian Americans are at increased diabetes risk at lower body weights than the rest of the general public (about 15 pounds lower).

For more information, visit us at diabetes.org/alert or call 1-800-DIABETES (1-800-342-2383)

Write your score in the box.

Height













Add up your score.



4′ 10″	119-142	143-190	191+
4′ 11″	124-147	148-197	198+
5′ 0″	128-152	153-203	204+
5′ 1″	132-157	158-210	211+
5′ 2″	136-163	164-217	218+
5′ 3″	141-168	169-224	225+
5′ 4″	145-173	174-231	232+
5′ 5″	150-179	180-239	240+
5′ 6″	155-185	186-246	247+
5′ 7″	159-190	191-254	255+
5′ 8″	164-196	197-261	262+
5′ 9″	169-202	203-269	270+
5′ 10″	174-208	209-277	278+
5′ 11″	179-214	215-285	286+
6′ 0″	184-220	221-293	294+
6′ 1″	189-226	227-301	302+
6′ 2″	194-232	233-310	311+
6′ 3″	200-239	240-318	319+
6′ 4″	205-245	246-327	328+
	(1 Point)	(2 Points)	(3 Points)

You weigh less than the amount in the left column (0 points)

Weight (lbs.)

Adapted from Bang et al., Ann Intern Med 151:775-783, 2009.

Original algorithm was validated without gestational diabetes as part of the model.

Lower Your Risk

The good news is that you can manage your risk for type 2 diabetes. Small steps make a big difference and can help you live a longer, healthier life.

If you are at high risk, your first step is to see your doctor to see if additional testing is needed.

Visit diabetes.org or call 1-800-DIABETES (1-800-342-2383) for information, tips on getting started, and ideas for simple, small steps you can take to help lower your risk.



Special Thanks to our National Sponsor

Pre Diabetes

What Is Pre diabetes?

Pre diabetes is a "pre-diagnosis" of diabetes—you can think of it as a warning sign. It's when your blood glucose level (blood sugar level) is higher than normal, but it's not high enough to be considered diabetes. Without intervention, pre diabetes is likely to become type 2 diabetes in 10 years or less. If you have pre diabetes, the long-term damage of diabetes — especially to your heart and circulatory system — may already be starting.



blood sugar level from 100 to 125 mg/dL (5.6 to 6.9 mmol/L) is considered prediabetes. This is sometimes referred to as impaired fasting glucose (IFG). A blood sugar level of 126 mg/dL (7.0 mmol/L) or higher may indicate diabetes mellitus.

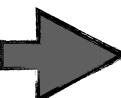
Pre diabetes symptoms



Diabetes develops very gradually, so when you're in the prediabetes stage—when your blood glucose level is higher than it should be—you may not have any symptoms at all. You may, however, notice that:

- you're hungrier than normal
- you're losing weight, despite eating more
- you're thirstier than normal
- you have to go to the bathroom more frequently
- you're more tired than usual

Pre diabetes Risk Factors



- Weight BMI 25 or above
- Lack of physical activity
- Family History
- Race/Ethinicity- Certain ethnic groups are more likely to develop prediabetes, including African-Americans, Hispanic Americans, Native Americans, and Asian Americans.
- Age at 45 your risk starts to rise and after age 65, your risk increases exponentially.
- Gestational Diabetes
- Other health problems: High blood pressure (hypertension) and high cholesterol (the "bad" LDL cholesterol) increase your risk of getting type 2 diabetes.



The American Diabetes Association says that serious lifestyle changes are effective in preventing type 2 diabetes after you've been diagnosed with pre-diabetes. Your doctor will walk you through what you need to change, but typical recommendations are:

dietitian (RD) or certified diabetes educator (CDE) can help you create a meal plan that's full of good-for-you and good-for-your-blood-glucose-level food. The goal of the meal plan is to control your blood glucose level and keep it in the healthy, normal range. Your meal plan will be made just for you, taking into account

Exercise When you exercise, your body uses more glucose, so exercising can lower your blood glucose level. Also when you exercise, your body doesn't need as much insulin to transport the glucose; your body becomes less insulin resistant.



Lose Weight

loosing 5-10% of your weight can significantly reduce your risk of developing type 2 diabetes

mayoclinic.com

diabetes.org
webmd.com

Stuffed Mushrooms

Ingredients

1/2 cup Italian-style dried bread crumbs
1/2 cup grated Pecorino Romano
2 garlic cloves, peeled and minced
2 tablespoons chopped fresh Italian parsley leaves
1 tablespoon chopped fresh mint leaves
Salt and freshly ground black pepper
1/3 cup extra-virgin olive oil
28 large (2 1/2-inch-diameter) white mushrooms, stemmed

Nutritional Analysis
Per Serving
Calories - 42
Total Fat - 3g
Saturated Fat - 1g
Protein - 2g
Total Carbohydrates - 2g
Sugar - 1g

Read more at: http://www.foodnetwork.com/recipes/



Directions

Preheat the oven to 400 degrees F. Stir the bread crumbs, Pecorino Romano, garlic, parsley, mint, salt and pepper, to taste, and 2 tablespoons olive oil in a medium bowl to blend.

Drizzle a heavy large baking sheet with about 1 tablespoon olive oil, to coat. Spoon the filling into the mushroom cavities and arrange on the baking sheet, cavity side up. Drizzle remaining oil over the filling in each mushroom. Bake until the mushrooms are tender and the filling is heated through and golden on top, about 25 minutes. Serve.

Recipe courtesy of Giada De Laurentiis

MOVE IT! MONDAY



Let's work off that Halloween Candy! Have you ever added up the calories in your favorite Halloween candy? You might be surprised to see how many calories you consume on Halloween night. The numbers aren't pretty. And of course, we often continue to raid the candy bowl well after the holiday is over. So, the total damage can be even



Fun-sized Kit Kat bar (3 pieces/210

calories): Run for 20 minutes or walk at a moderate pace for one hour.

Reese's Peanut Butter Cup (1 individual cup/ 105 calories): Cycling workout for 25 minutes or swim laps for 15 minutes.

Fun-sized Almond Joy (1 bar/80 calories): 15 minutes of intense aerobics class, 30 minutes of yoga or 15 minutes of golf.

Fun-sized Snickers bar (2 small bars/160 calories): Weight training for 45 minutes, take a hatha yoga class for one hour

Fun-sized M&Ms (3 mini packs/180 calories) Cross country hiking for 30 minutes, go dancing with friends for 30 minutes.

Fun-sized Hershey's Chocolate bar (1 small bar/77 calories) 10 minutes of racquetball, jump rope slowly for ten minutes.

Fun-sized Whoppers (2 bags/60 calories):
Moderate rowing machine workout for
10 minutes or a slow jog for about a mile.
Candy corn (about 20 pieces/140 calories)
Walk at a brisk pace for 35 minutes or play ping
pong for 30 minutes

Other Ways to Burn Off Halloween Candy

- Vacuum the carpets for 30 minutes: 100 calories
- Wash, wax and dry the car: 100 calories
- Grocery shopping (including carrying your groceries): 80 calories
- Walk to the grocery store:115 calories
- Scrub the kitchen floor: 200 calories
- Play frisbee with the kids: 102 calories
- General housecleaning for 90 minutes: 300 calories

How long will it take to burn off Halloween calories? It's not a good idea to try to burn off your candy calories with a single workout or even in a single day. If you overindulged, add a few minutes to each of your regularly scheduled workouts for a week or two to get back on track. You're more likely to stick to to the program and you may be able to improve your fitness level to lose more weight while you're at it.the program and you may be able to improve your fitness level to lose more weight while you're at it.



To: Fund Commissioners

From: Paul J. Miola, CPCU, ARM, Executive Director

Date: November 21, 2016

Re: Executive Director's Report

A. Lost Time Accident Frequency Report (pgs. 69-70)

The September 2016 Lost Time Accident Frequency Summary and the Statewide Recap for September 2016 is enclosed for your review.

B. Certificates of Insurance (pgs. 71-73)

Summaries of the Certificates of Insurance issued during October 2016 are attached for your review.

C. 2015 Safety Incentive Program Awards (pg. 74)

A letter from our office describing how to collect your 2015 Safety Incentive Awards money was e-mailed on or about February 9, 2016. A report detailing the available balances for each member is attached for your review. Please note that the deadline to claim or encumber these funds is December 31, 2016. All encumbered funds have to be claimed by February 1, 2017.

D. 2016 Optional Safety Budget (pg. 75)

A reporting detailing the available balance for each member participating in the 2016 Optional Safety Budget is attached for your review. Instructions on claiming these funds were e-mailed to participating members on or about February 2, 2016. If you have any questions on how to collect your 2016 Optional Safety Budget funding, please contact our office. Please note that the deadline for claiming or encumbering these funds is December 31, 2016. All encumbered funds must be claimed by February 1, 2017.

E. 2016 Wellness Incentive Program Allowance (pg. 76)

A report detailing the available balance for each member for the 2016 Wellness Incentive Program is attached for your review. Instructions on claiming these funds were e-mailed to all members on or about January 20, 2016. If you have any questions on how to utilize your 2016 Wellness Incentive Program funding, please contact Valerie Smith, Wellness Director, or our office. Please note that the deadline for claiming or encumbering these funds is December 31, 2016. All encumbered funds must be claimed by February 1, 2017.

F. Employment Practices Liability Coverage – (pg. 77)

A compliance status report regarding the Employment Practices Liability Coverage is attached for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding your town, please contact PERMA directly.

G. EPL Allowance (pg. 78)

The JIF has provided each member with \$725 of funding that can be used by each member for employment practices related expenses. These expenses include employment related training that the member would like to arrange for its personnel. Additional employee training can be effective mechanisms for members looking to manage their employment liability risks. If you need additional information regarding this program, please contact our office.

H. EPL Helpline – Authorized Contact List (pgs. 79-80)

With the placement of the member's EPL/POL coverage in the commercial insurance market, the insurance company QBE has implemented an EPL Helpline for the member's use. There is no restriction on the number of calls or amount of time that members can contact this service. Members can appoint two representatives to use this service. Appointments must be made by Resolution of the Governing Body. Please note that Municipal Solicitors can not be appointed as Helpline Contacts. Enclosed, please find the most recent list of authorized contacts for the EPL Helpline. These are the only representatives authorized to access this service. Please contact the Executive Director's Office with any questions.

I. Financial Fast Track Report (pg. 81)

The Financial Fast Track Report as of September 30, 2016 is attached for your review. The report is generated by PERMA and provides a "snapshot" of the JIF's financial status. The JIF's surplus position as of September 30, 2016 was § 31,017,626.

J. Regulatory Filing Checklists (pgs. 82-83)

Enclosed please find two regulatory filing checklists that we provide each month as part of our due diligence reporting on behalf of the JIF. These checklists provide an outline of required reporting to the Departments of Banking and Insurance and Community Affairs on an annual and a monthly basis, and the status of the items listed.

K. Monthly Activity Calendar (pgs. 84-85)

Attached for your review is the monthly activity calendar for the months of November/December.

L. Skateboard Park Approval Status (pg. 86)

Enclosed, pleased find a spreadsheet depicting the current status of all approved skateboard parks or those currently under construction by a member municipality. The MEL has established a process, outlined in MEL Coverage Bulletin 16-09, that must be followed by all members who wish to construct a skateboard park and have the Atlantic JIF and MEL provide said facility with coverage. Any member with a park currently under construction or in the review process should review the enclosed spreadsheet to be sure that it accurately depicts the current status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

M. Capehart & Scatchard Updates (pgs. 87-95)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA and FMLA issues. Copies of his latest updates are included for your information.

N. Statutory Bond Status (pg. 96)

Attached for your review is the latest listing of Statutory Bonds issued by the MEL for JIF members. This list should be reviewed for accuracy. Any questions on the status of an application or a listed bond should be directed to Cate Kiernan at PERMA. Cate can be reached at 201-518-7031.

O. Elected Officials - Invite (pg. 97-98)

Again, this year, the Fund will be sponsoring Elected Officials training. The MEL will reduce each member's 2017 Workers Compensation loss funding premium by \$250 for each municipal elected official who attends one of the training sessions by March 31, 2017. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) this year. The total credit is limited to 25% of a member's Workers Compensation funding premium. A Save the Date was emailed out to all Clerks, Fund Commissioners, and RMC's on or about September 9, 2016. Invitations/RSVP's for the sessions were e-mailed to all Municipal Clerks and Fund Commissioners on or about November 1, 2016. The trainings have been scheduled on the following dates:

December 7, 2016 - Merighi's Savoy Inn, Vineland January 31, 2017 - Nicolosi's Catering, West Deptford February 16, 2017 - Merighi's Savoy Inn, Vineland March 29, 2017 - O'Connor's American Bar & Grille, Eastampton

P. 2016 Dividend Distribution Notice

On or about November 9, 2016 each member eligible to receive a portion of this year's dividend distribution should have received a notice via email from our office. Members were asked to complete the necessary paperwork directing how they would like to receive their portion of the dividend and return it to the Executive Director's office no later than December 16, 2016. Any questions should be directed to Tracy Forlenza at 856-446-9143.

Q. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website www.acmjif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.acmjif.org). In addition, members can also call 856-446-9148 for a pre-recorded message announcing the cancellation of a meeting.

R. New Member Activity

There is no new member activity at this time.

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12 16 20 21 23 29 31 32 34 36 376 377 569 595	FOLSOM LONGPORT MULLICA NEWFIELD NORTHFIELD UPPER DEERFIELD WATERFORD WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0 0 0 0 0 0 0 0	0 0 0 0 0	0.00 0.00 0.00 0.00 0.00	0.00 1.84 0.00 0.00	7.41 1.86 2.63	4 5	FOLSOM	2.69
16 20 21 23 29 31 32 34 36 376 377 569 595	LONGPORT MULLICA NEWFIELD NORTHFIELD UPPER DEERFIELD WATERFORD WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0 0 0 0 0	0 0 0 0	0.00 0.00 0.00 0.00	1.84 0.00 0.00	1.86 2.63	5		
20 21 23 29 31 32 34 36 376 377 569 595	MULLICA NEWFIELD NORTHFIELD UPPER DEERFIELD WATERFORD WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0 0 0 0 0	0 0 0	0.00 0.00 0.00	0.00 0.00	2.63		LONGPORT	1 51
21 23 29 31 32 34 36 376 377 569 595 17 475	NEWFIELD NORTHFIELD UPPER DEERFIELD WATEFORD WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0 0 0	0	0.00 0.00	0.00		6		1.51
23 29 31 32 34 36 376 377 569 595 17 475	NORTHFIELD UPPER DEERFIELD WATERFORD WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0 0 0	0	0.00		0.00		MULLICA	0.96
29 31 32 34 36 376 377 569 595 17 475	UPPER DEERFIELD WATERFORD WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0 0 0	0			0.00	7	NEWFIELD	0.00
31 32 34 36 376 377 569 595 17 475	WATERFORD WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0			3.13	2.04	8	NORTHFIELD	1.90
32 34 36 376 377 569 595 17 475	WEST CAPE MAY WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT		0	0	0.00	1.08	1.08	9	UPPER DEERFIELD	0.77
34 36 376 377 569 595 17 475	WEYMOUTH WOODBINE CORBIN CITY CAPE MAY POINT				0.00	1.29	4.91	10	WATERFORD	2.26
36 376 377 569 595 17 475	WOODBINE CORBIN CITY CAPE MAY POINT			0	0.00	3.28	0.00	11	WEST CAPE MAY	1.21
376 377 569 595 17 475	CORBIN CITY CAPE MAY POINT		0	0	0.00	0.00	2.50	12	WEYMOUTH	0.90
377 569 595 17 475	CAPE MAY POINT		0	0	0.00	0.00	0.00	13	WOODBINE	0.00
569 595 17 475			0	0	0.00	0.00	0.00	14	CORBIN CITY	0.00
595 17 475	ABSECON		0	0	0.00	0.00	0.00	15	CAPE MAY POINT	0.00
17 475	MODECON		0	0	0.00	1.09	0.00	16	ABSECON	0.39
475	DOWNE TOWNSHIP		0	0	0.00	0.00	0.00	17	DOWNE TOWNSHIP	0.00
	LOWER		0	1		3.12	4.40		LOWER	2.92
	WILDWOOD CITY		-1	1	0.79	2.64	1.81	19	WILDWOOD CITY	1.95
13	GALLOWAY		0	2		2.36	2.75		GALLOWAY	2.17
	AVALON		0	2	1.55	2.28	1.74		AVALON	1.89
14	HAMILTON		0	3		3.02	4.17		HAMILTON	3.06
	BRIGANTINE		0	2		2.11	5.75		BRIGANTINE	3.51
	SOMERS POINT		0	2		3.73	6.82	_	SOMERS POINT	4.46
	STONE HARBOR		0	2		1.50	1.02		STONE HARBOR	1.44
	MIDDLE		1			2.12	4.89		MIDDLE	3.25
	MILLVILLE		0			2.81	3.92		MILLVILLE	3.22
	SEAISLE CITY		0	3		3.43	1.84		SEA ISLE CITY	2.73
	DENNIS		0	2		1.10	1.08		DENNIS	1.62
465	LINWOOD		0	2		0.88	3.54		LINYOOD	2.44
	CAPEMAY		0	4		1.18	1.92		CAPE MAY	1.90
	PLEASANTVILLE		0	5		7.35	7.28		PLEASANTVILLE	6.33
	WILDWOOD CREST		1			3.16	0.90		WILDWOOD CREST	2.28
	VENTNOR		0			3.90	4.74		VENTNOR	4.15
	EGG HARBOR TOWNSHIP		2			2.49	4.67		EGG HARBOR TOWNS	
	OCEAN CITY		2			2.60	3.04	_	OCEAN CITY	3.09
	WEST WILDWOOD		0	1		0.00	10.34		WEST WILDWOOD	4.83
										2.94
										3.17
										3.59
			_					_		4.13
	OT LIT		7			2.51		Τ.	OI I EII	2.72
22 530 6 375 Totals:	NORTH WILDWOOD MARGATE COMMERCIAL UPPER = ((Y.T.D. LOST TIME AC(oes not participate in the has a higher Self Insured I	FUND for Workers'	AD.	88 JUSTED HOL p coverage	5.46 5.59 6.35 6.79 2.45 JRS WORKED)	2.49 3.06 5.00 2.60 2.51	2.45 2.15 0.00 4.29 3.10	38 39 40	NORTH WILDWOOD MARGATE COMMERCIAL UPPER	2.5 3. 3.5

		September 30, 2016		
	2016	2015	2014	TOTAL
	LOST TIME	LOST TIME	LOST TIME	RATE*
FUND	FREQUENCY	FREQUENCY	FREQUENCY	2016 - 201
CAMDEN	1.31	2.51	2.07	1.93
MONMOUTH	1.45	2.13	2.24	1.98
BERGEN	1.49	2.23	2.30	2.05
CENTRAL	1.50	1.85	2.52	2.02
SUBURBAN ESSEX	1.58	2.15	2.55	2.16
PROF MUN MGMT	1.66	3.70	2.37	2.64
MORRIS	1.69	2.01	2.01	1.93
TRI-COUNTY	1.70	1.93	2.09	1.93
NJ PUBLIC HOUSING	1.70	1.91	2.82	2.19
SUBURBAN MUNICIPAL	1.73	2.19	1.76	1.91
BURLINGTON	1.88	1.85	1.90	1.88
SOUTH BERGEN	2.06	2.73	2.46	2.45
OCEAN	2.08	2.07	2.39	2.19
N.J.U.A.	2.34	2.49	2.99	2.63
ATLANTIC	2.45	2.51	3.10	2.72
AVERAGE	1.78	2.28	2.37	2.17

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND Certificate Of Insurance Monthly Report

From 9/26/2016 To 10/25/2016

Holder (H) / Insured Name (I)	Holder / Insured Address	Holder Code	Description of Operations	Issue Date	Coverag
ATLANTIC JIF					
H- Cumberland County Improvement Authority WC	2 North High Street Millville, NJ 08332	306	Evidence of Insurance with respect to the use of a "Gator" vehi	cle 10/5/201	6 GL EX
I- Deerfield Township	736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350		during the Harvest Festival October 6th through October 10th, 2016.		
H- City of Cape May I- Borough of West Cape May	643 Washington Street Cape May, NJ 08204 732 Broadway West Cape May, NJ 08204	534	Evidence of insurance as respects to 5th annual event Sole-M- 5K Gene Sole Memorial Walk held at Cape May Convention Center Beach Dr Cape May, NJ 08204.	an 9/26/2016	GL EX PR POL CR
H- City of Cape May I- Borough of West Cape May	643 Washington Street Cape May, NJ 08204 732 Broadway West Cape May, NJ 08204	534	Evidence of insurance as respects to 5th annual event Sole-Mask Gene Sole Memorial Walk held at Cape May Convention Center Beach Dr Cape May, NJ 08204.	an 9/26/2016	GL EX AU OTH
H- New Jersey Department of Health I- Brigantine City	Office of EMS PO Box 360 Trenton, NJ 08625 1417 West Brigantine Avenue Brigantine, NJ	1717 08203	Evidence of Insurance as respects Ambulance Services.	9/26/2016	GL EX AU WC
H- City of Ventnor I- City of Margate	6201 Atlantic Avenue Ventnor City, NJ 08460 9001 Winchester Ave Margate, NJ 08402	12004	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by tl acts or omissions of the named insured) with reference to the "Huffin for Stuffin 5K and Fun Run" held on Thursday, Novemb 24th, 2016.	/ ne	GL EX AU WC
H- Ocean City Tabernacle	500 Wesley Ave Ocean City, NJ 08226	20855	Evidence of insurance as respects to Medical Helicopter landing	ıg 10/11/201	6 GL EX
AU WC I- City of Ocean City	861 Asbury Avenue Ocean City, NJ 08226		for demonstration on 10/13/16 from 5pm - 8pm.		
H- Ocean City Tabernacle I- City of Ocean City	500 Wesley Ave Ocean City, NJ 08226 861 Asbury Avenue Ocean City, NJ 08226	20855	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for Ocean City's Veterans' Day Service to held on November 11, 2016.	ne	GI EX
H- Greater Wildwood Tourism Improvement &	Development Authority NJSEA 4501 Boardwalk Wildwood, NJ 08214	20936	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the	10/21/2016	GL EX AU PHY PR
I- Dennis Township	571 Petersburg Road P.O. Box 204 Dennisville, 08214	NJ	description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of the facility on 12/3/2016 for football banquet.	/ ne	
H- NJ Department of Health I- City of Cape May	Office of EMS PO Box 360 Trenton, NJ 0862 643 Washington Street Cape May, NJ 08204		Evidence of insurance as respects to Cape May Fire Departme	ent10/6/2016	GL EX PR POL CR

H- Anthony and Kathy Brago	686 Morton Avenue Po Box 161 Rosenhayne, NJ	08352	21767 Evidence of insurance with respect to the use of Block 15, Lots 4 9/28/2016
GL EX WC I- Deerfield Township	736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350		and 5 and Block 16, Lots 1 and 2 for the Harvest Festival Time, October 6 through October 9, 2016
H- Christopher Schaper I- Deerfield Township	779 Landis Avenue, Bridgeton, NJ 08302 736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350	21768	Evidence of insurance as respects to Block 16, Lots 3 and 4, 9/27/2016 GI EX Harvest Festival Time,October 6 through October 9, 2016
H- S & L Realty Associates, LLC I- Deerfield Township	P.O. Box 489 Rosenhayn, NJ 08352 736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350	21769	Evidence of insurance as respects to Harvest Festival Time, Block9/27/2016 GI EX 54, Lot 17 (a/k/a 711 Landis Avenue), October 6 through October 9, 2016
H- Joseph Speranza, I- Deerfield Township	732 Maple Street Bridgeton, NJ 08302 736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350	21770	Evidence of insurance as respects Block 15, Lots 1, 2 and 3, 9/27/2016 GI EX Harvest Festival Time, October 6 through October 9, 2016
H- Upper Deerfield TownshipI- Deerfield Township	1325 State Highway 77 Seabrook, NJ 08302 736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350	21771	Evidence of insurance as respects Use of Bleachers, Use of 9/27/2016 GI EX Bleachers, October 6 through October 9, 2016, Harvest Festival Time
H- City of Bridgeton, Public WorksI- Deerfield Township	181 E. Commerce Street Bridgeton, NJ 08302 736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350	21772	Evidence of insurance as respects to Use of barricades, cones, 9/27/2016 GI EX etc, Harvest Festival Time, October 6 through October 9, 2016
H- County of Cumberland, Dept. of Public WorksI- Township of Upper Deerfield	800 E Commerce Street Bridgeton, NJ 08302 1325 Hwy 77 Seabrook, NJ 08302	21773	Evidence of insurance as respects Use of snow fence, etc., Harvest Festival Time, October 6 through October 9, 2016
H- Pittsgrove Township, I- Deerfield Township	989 Centerton Road Pittsgrove, NJ 08318 736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350	21774	Evidence of insurance as respects Use of tents, light towers, etc., 9/27/2016 GI EX Harvest Festival Time, October 6 through October 9, 2016
H- Ricky Slade Construction, Inc.I- Township of Upper Deerfield	48 Slade Lane, Bridgeton, NJ 08302 1325 Hwy 77 Seabrook, NJ 08302	21775	Evidence of insurance as respects Use of light towers, Harvest 9/27/2016 GI EX Festival Time, October 6 through October 9, 2016
H- Rental Country	1044 West Landis Avenue Vineland, NJ 08360	21776	Evidence of insurance as respects Use of light towers, Harvest 9/27/2016 GI EX Festival Time, October 6 through October 9, 2016
I- Township of Upper Deerfield	1325 Hwy 77 Seabrook, NJ 08302		
H- Rental Country	1044 West Landis Avenue Vineland, NJ 08360	21776	Evidence of insurance as respects Use of light towers, Harvest 9/27/2016 GI EX Festival Time, October 6 through October 9, 2016
I- Deerfield Township	736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350		
H- County of Cumberland	Department of Public Works 800 E Commerce Stre	et 21839	Evidence of Insurance with respect to the Road Closings as 10/5/2016 GL EX WC
I- Deerfield Township	Bridgeton, NJ 08302 736 Landis Avenue P.O. Box 350 Rosenhayn, NJ 08352-0350		follows: Morton Avenue from Landis Avenue to Shiloh Avenue and North Shiloh from Morton Avenue to Greenman Avenue during the Deerfield Township's Harvest Festival, October 6th through October 10th, 2016
H- Ransome CAT-Bensalem I- Galloway Township	,	21862 1-4109	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for equipment rental of Dozer Model - D6TLGP Model Year 2015 ID# HR3463 Serial # HTZ00331 Insurance Value \$326,700 for 2 week starting 10/17/2016.

H- State of New Jersey and I- Township of Mullica	The Batsto Citizens Committee, Inc. 31 Batsto Rd 21863 Hammonton, NJ 08037 P.O. Box 317 Elwood, NJ 08217	Evidence of insurance as respects to Nesco Volunteer Fire 10/13/2016 GL EX WC Company participation in the Annual Batsto Country Living Fair.
1- Township of Mainea	,	
H- The Depot Travel Park GL AU EX WC PR	Family Campground 800 Broadway West Cape May, NJ	21872 Certificate Holder is amended to be included as "additional 10/17/2016
I- Borough of West Cape May	08204 732 Broadway West Cape May, NJ 08204	insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for the use of their facility located 800 Broadway West Cape May, NJ for WCW VFC annual BBQ event being held on Saturday 10-15-2016
H- Woodbine Municipal Utilities Authority I- Borough of Woodbine	413 Adams Ave Woodbine,, NJ 08270 21883 501 Washington Avenue Woodbine, NJ 08270	Certificate Holder is amended to be included as "additional 10/19/2016 ALL insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for on-going project and completed operations on a primary /non-contributory basis and waiver of subrogation on general liability, automobile and excess liability for AT&T Cell Site: (see pg 2)
H- Advantage Rental & Sales I- Borough of Avalon	100 Route 50 Seaville, NJ 08230 21888 3100 Dune Drive Avalon, NJ 08202	Certificate Holder is amended to be included as "additional insured" the person(s) or organization(s) as shown in the description section of this certificate of insurance for General Liability & Excess Liability & as "Loss Payee" ATIMA, for Property pursuant to the terms, conditions, limitations, and exclusions of the JIF Casualty and Property Insurance Policies (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) for equipment rental of Vermeer Wood chipper model BC1000XL 85HP Chipper 12 for replacement

cost value

Total # of Holders = 26

						A		unty Munici			una						
						1	2	2015 SIP Qu	ialitiers AW	ara							
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid in	Total YTD	Ending	Encumbere
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Expenses	Balance	Funds
	1,900.00	2010	2010	2010	2010	2010	2010	2010	2010	2010	2010	2010	2010	2017	0.00	1,900.00	rulius
Absecon	2,150.00														0.00	2,150.00	
Avalon	2,150.00				2,400.00										2,400.00	0.00	
Brigantine	1,900.00				2,400.00										2,400.00	1,900.00	
Buena Cone May	2,400.00														0.00	2,400.00	
Cape May Cape May Point	1,650.00			1,650.00											1,650.00	2,400.00	
	1,650.00			1,050.00											0.00	1,650.00	
Commercial					400.00	75.00			400.00		745.00						
Corbin City	1,650.00 1,650.00				400.00	75.00			460.00		715.00				1,650.00 0.00	0.00 1,650.00	
Deerfield												1 000 00			1,900.00	0.00	
Dennis	1,900.00											1,900.00			0.00		
Downe	1,650.00															1,650.00	
gg Harbor Twp.	2,650.00				1 050 00										0.00	2,650.00	
Estell Manor Folsom	1,650.00 1,650.00			1,650.00	1,650.00										1,650.00 1,650.00	0.00	
				1,050.00											0.00		
Galloway	2,400.00			0.400.00												2,400.00	
Hamilton	2,400.00			2,400.00											2,400.00	0.00	
Linwood	2,150.00											4 454 04			0.00	2,150.00	
Longport	1,900.00 2,400.00										2,304.40	1,151.81			1,151.81	748.19	
Lower	2,400.00								2,400.00		2,304.40				2,304.40	95.60 0.00	
Margate Middle	2,400.00								2,400.00						2,400.00 0.00	2,400.00	
Millville	2,400.00														0.00	2,650.00	
Mullica	1,900.00			1,900.00											1,900.00	2,650.00	
Newfield	1,650.00			1,900.00											0.00	1,650.00	
	2,400.00														0.00	2,400.00	
North Wildwood Northfield	2,400.00				2,150.00										2,150.00	0.00	
Ocean City	2,650.00				2,150.00						2,650.00				2,650.00	0.00	
Pleasantville	2,650.00									787.24	2,030.00	767.15			1,554.39	1,095.61	
Sea Isle City										548.97		707.13			548.97		
Somers Point	2,400.00 2,150.00				2,150.00	1				J 4 0.97					2,150.00	1,851.03 0.00	
Stone Harbor	2,150.00			+	2,100.00				2,150.00						2,150.00	0.00	
Upper Twp.	2,150.00							1,888.17	۷, ۱۵۵.۵۵			85.39			1,973.56	176.44	
Upper Deerfield	1,900.00			1,900.00				1,000.17				65.39			1,900.00	0.00	
Ventnor	2,400.00			1,900.00		1									0.00	2,400.00	
Waterford	2,400.00					1						1,241.39			1,241.39	908.61	
Waterford West Cape May	1,650.00					1						1,241.39			0.00	1,650.00	
West Cape May West Wildwood	1,650.00					1									0.00	1,650.00	
	1,650.00			+											0.00	1,650.00	
Weymouth Wildwood	2,650.00			2,650.00		1									2,650.00	0.00	
Wildwood Crest	2,050.00			2,050.00											2,150.00	0.00	
				∠,150.00								1 650 00					
Woodbine Total By Line	1,650.00	0.00	0.00	14 200 00	0.750.00	75.00	0.00	1 000 47	E 040.00	1 226 24	E 000 40	1,650.00	0.00	0.00	1,650.00	0.00	
Total By Line	\$85,650.00	0.00	0.00	14,300.00	8,750.00	75.00	0.00	1,888.17	5,010.00	1,336.21	5,669.40	6,795.74	0.00	0.00	43,824.52	41,825.48	

						At	lantic Cour	tv Municip	al Joint Ins	urance Fun	nd						
									Safety Bud								
Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total YTD	Ending	Encumb
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	Expenses	Balance	Funds
Absecon City																	
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00	
Brigantine City	\$2,000.00											\$2,000.00			\$2,000.00	\$0.00	
Buena Borough	, , , , , , , , , , , , , , , , , , , ,											, , , , , , , , , , , , , , , , , , , ,			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Cape May City	\$2,000.00									\$1,573.29					\$1,573.29	\$426.71	
Cape May Point																	
Commercial Township																	
Corbin City																	
Deerfield Township	\$1,000.00														\$0.00	\$1,000.00	
Dennis Township	\$1,250.00											\$1,250.00			\$1,250.00	\$0.00	
Downe Township	+ 1,=====											• 1,000.00			ţ.,,=00.00	73.33	
Egg Harbor Township																	
Estell Manor City																	
Folsom Borough																	
Galloway Township																	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough	ψ1,000.00														ψ0.00	ψ1,000.00	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City	\$2,000.00														ψ0.00	\$2,000.00	
Middle Township																	
Millville City																	
Mullica Township																	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City	\$1,000.00														ψ0.00	\$1,000.00	
Northfield City	\$1,500.00				\$795.00			\$291.23							\$1,086.23	\$413.77	
Ocean City	\$2,500.00				ψ1 00.00			Ψ201.20			\$2,149.22				\$2,149.22	\$350.78	
Pleasantville City	\$2,500.00										Ψ2, · · · · · · · · · ·				\$0.00	\$2,500.00	
Sea Isle City	\$2,000.00			\$1,112.25					\$301.30	\$586.45					\$2,000.00	\$0.00	
Somers Point City	Ψ2,000.00			ψ1,11Z.Z0					ψου 1.00	φοσο. το					Ψ2,000.00	ψ0.00	
Stone Harbor	\$1,500.00								\$1,500.00						\$1,500.00	\$0.00	
Jpper Deerfield Township	Ţ., 555.50								Ţ.,555.50						‡ 1,000.00	\$3.50	
Upper Township																	
Ventnor City																	
Waterford Township	\$1,500.00											\$1,500.00			\$1,500.00	\$0.00	
West Cape May	\$1,000.00											ψ.,000.00			\$0.00	\$1,000.00	
West Wildwood	\$1,555.00														\$5.00	\$1,000.00	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00								\$1,000.00		\$584.40	\$587.64			\$2,172.04	\$327.96	
Wildwood Crest Borough	ψ <u>=</u> ,000.00								Ţ.,C50.00		Ç00 1.40	Ç007.04			Ç <u>2,172.</u> 04	Ψ021.00	
Woodbine Borough																	
Total By Line	\$30,250.00	\$0.00	\$0.00	\$1,112.25	\$795.00	\$0.00	\$0.00	\$291.23	\$2,801.30	\$2,159.74	\$2,733.62	\$5,337.64	\$0.00	\$0.00	\$15,230.78	\$15,019.22	
Total by Lille	φυυ,200.00	φυ.υυ	φυ.υυ	ψ1,114.43	φι 90.00	φυ.υυ	φυ.υυ	ΨΔ31.Δ3	ψ∠,001.30	φ2,108.14	φ <u>∠,1</u> 33.02	φυ,υυ1.04	φυ.υυ	φυ.υυ	φ13,230.70	ψ10,018.22	
			Must	be Claimed	of Encum	bered by D	ecember 3	1. 2016. AI	I Encumbe	red Funds I	Must be Clai	med by Febi	uary 1, 2017				
			mast		. J			.,					, ., 2017			 -	

Atlantic County Municipal Joint Insurance Fund 2016 WELLNESS INCENTIVE PROGRAM ALLOWANCE

Member	Opening	January	February	March	April	May	June	July	August	Sept.	October	November	December	Total YTD		Paid in	Ending
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	Expenses	Encumbered	2017	Balance
Absecon	800.00	_,,,												0.00			\$800.00
Avalon	1,000.00													0.00			\$1,000.00
Brigantine	1,500.00									229.48				229.48			\$1,270.52
Buena	600.00													0.00			\$600.00
Cape May City	1,000.00													0.00			\$1,000.00
Cape May Point	275.00													0.00			\$275.00
Commercial	275.00													0.00			\$275.00
Corbin City	275.00							240.27						240.27			\$34.73
Deerfield	275.00							233.50						233.50			\$41.50
Dennis	600.00											600.00		600.00			\$0.00
Downe Township	275.00													0.00			\$275.00
Egg Harbor Twp.	1,500.00													0.00			\$1,500.00
Estell Manor	275.00													0.00			\$275.00
Folsom	275.00					219.34								219.34			\$55.66
Galloway	1,000.00													0.00			\$1,000.00
Hamilton	1,000.00													0.00			\$1,000.00
Linwood	800.00													0.00			\$800.00
Longport	800.00													0.00			\$800.00
Lower	1,000.00										1,000.00			1,000.00			\$0.00
Margate	1,500.00					180.00						1,320.00		1,500.00			\$0.00
Middle	1,000.00					258.68			904.98					1,163.66			-\$163.66
Millville	1,500.00													0.00			\$1,500.00
Mullica	600.00													0.00			\$600.00
Newfield	275.00													0.00			\$275.00
North Wildwood	1,000.00				175.75	56.39	57.05	107.77	109.65	96.84	72.79	76.93		753.17			\$246.83
Northfield	800.00													0.00			\$800.00
Ocean City	1,500.00										1,500.00			1,500.00			\$0.00
Pleasantville	1,500.00									383.81		518.81		902.62			\$597.38
Sea Isle City	1,000.00													0.00			\$1,000.00
Somers Point	1,000.00													0.00			\$1,000.00
Stone Harbor	1,000.00							1,000.00						1,000.00			\$0.00
Upper Deerfield	600.00													0.00			\$600.00
Upper Twp.	800.00											800.00		800.00			\$0.00
Ventnor	1,500.00													0.00			\$1,500.00
Waterford	800.00													0.00			\$800.00
West Cape May	275.00													0.00			\$275.00
West Wildwood	275.00	22.07		26.83	30.61		38.50			56.49		79.53		254.03			\$20.97
Weymouth	275.00													0.00			\$275.00
Wildwood	1,500.00											1,500.00		1,500.00			\$0.00
Wildwood Crest	1,000.00													0.00			\$1,000.00
Woodbine	275.00													0.00			\$275.00
Total By Line	\$33,500.00	\$22.07	\$0.00	\$26.83	\$206.36	\$714.41	\$95.55	\$1,581.54	\$1,014.63	\$766.62	\$2,572.79	\$4,895.27	\$0.00	\$11,896.07		\$0.00	\$21,603.93

Data Valued As of :	September 6, 2016					
Total Participating Members	41					
Complaint	39					
Percent Compliant	95.12%					
r ercent compilant	93.1270					
		01/01/16			2016	
	Compliant	EPL			POL	Co-Insurance
Member Name	·	Deductible		De	eductible	01/01/16
ABSECON	Yes	\$ 10,000		\$	10,000	0%
AVALON	Yes	\$ 10,000		\$	5,000	0%
BRIGANTINE	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
BUENA	Yes		\$75,000 DEDUCTIBLE ON POLICE CLAIMS	\$	20,000	20% of 1st 250K 20% of 1st 250K
CAPE MAY	Yes	\$ 20,000	919,000 DEDUCTIBLE ON POLICE CLAIMS	\$	20,000	20% of 1st 250K 20% of 1st 100K
CAPE MAY POINT	Yes	\$ 2,500		\$	2,500	0%
		, ,		\$		0%
COMMERCIAL CORBIN CITY	Yes Yes			\$	20,000	0%
		\$ 2,500				
DEERFIELD	Yes	\$ 10,000		\$	10,000	0%
DENNIS DOWNE TOWNSHIP	Yes	\$ 20,000 \$ 100.000		\$	20,000	20% of 1st 250K
	No	,		\$	20,000	20% of 1st 2Mil/20% of 1st 250K POL
EGG HARBOR TOWNSHIP	No	\$ 100,000		\$	20,000	20% of 1st 2Mil/20% of 1st 250K POL
ESTELL MANOR	Yes	\$ 2,500		\$	2,500	0%
FOLSOM	Yes	\$ 10,000		\$	10,000	0%
GALLOWAY	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
HAMILTON	Yes	\$ 10,000		\$	10,000	20% of 1st 100K
LINWOOD	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
LONGPORT	Yes	\$ 20,000		\$	20,000	0%
LOWER	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
MARGATE	Yes	\$ 10,000		\$	10,000	20% of 1st 100K
MIDDLE	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
MILLVILLE	Yes	\$ 20,000		\$	20,000	20% of 1st 100K
MULLICA	Yes	\$ 20,000		\$	20,000	0%
NEWFIELD	Yes	\$ 2,500		\$	2,500	0%
NORTH WILDWOOD	Yes	\$ 20,000		\$	20,000	0%
NORTHFIELD	Yes	\$ 20,000		\$	20,000	20% of 1st 100K
OCEAN CITY	Yes	\$ 20,000		\$	20,000	20% of 1st 100K
PLEASANTVILLE	Yes	\$ 20,000		\$	20,000	20% of 1st 100K
SEA ISLE CITY	Yes	\$ 5,000		\$	5,000	0%
SOMERS POINT	Yes	\$ 20,000		\$	20,000	20% of 1st 100K
STONE HARBOR	Yes	\$ 20,000		\$	20,000	0%
UPPER DEEDELE D	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
UPPER DEERFIELD	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
VENTNOR	Yes	\$ 10,000		\$	10,000	20% of 1st 100K
WATERFORD	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
WEST CAPE MAY	Yes	\$ 75,000		\$	75,000	20% of 1st 250K
WEST WILDWOOD	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
WEYMOUTH	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
WILDWOOD CITY	Yes	\$ 20,000		\$	20,000	20% of 1st 250K
WILDWOOD CREST	Yes	\$ 5,000		\$	5,000	0%
WOODBINE	Yes	\$ 20,000		\$	20,000	20% of 1st 250K

Atlantic County Municipal Joint Insurance Fund 2016 JIF EPL ALLOWANCE

Member	Opening	January	February	March	April	May	June	July	August	Sept.	October	November	December	Total YTD		Paid in	Ending
Municipality	Balance	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	Expenses	Encumbered	2017	Balance
Absecon	725.00													0.00			\$725.00
Avalon	725.00													0.00			\$725.00
Brigantine	725.00													0.00			\$725.00
Buena	725.00													0.00			\$725.00
Cape May City	725.00													0.00			\$725.00
Cape May Point	725.00													0.00			\$725.00
Commercial	725.00													0.00			\$725.00
Corbin City	725.00													0.00			\$725.00
Deerfield	725.00													0.00			\$725.00
Dennis	725.00											725.00		725.00			\$0.00
Downe Township	725.00													0.00			\$725.00
Egg Harbor Twp.	725.00													0.00			\$725.00
Estell Manor	725.00										725.00			725.00			\$0.00
Folsom	725.00													0.00			\$725.00
Galloway	725.00													0.00			\$725.00
Hamilton	725.00													0.00			\$725.00
Linwood	725.00													0.00			\$725.00
Longport	725.00													0.00			\$725.00
Lower	725.00													0.00			\$725.00
Margate	725.00													0.00			\$725.00
Middle	725.00													0.00			\$725.00
Millville	725.00													0.00			\$725.00
Mullica	725.00													0.00			\$725.00
Newfield	725.00													0.00			\$725.00
North Wildwood	725.00													0.00			\$725.00
Northfield	725.00													0.00			\$725.00
Ocean City	725.00													0.00			\$725.00
Pleasantville	725.00											725.00		725.00			\$0.00
Sea Isle City	725.00													0.00			\$725.00
Somers Point	725.00													0.00			\$725.00
Stone Harbor	725.00													0.00			\$725.00
Upper Deerfield	725.00													0.00			\$725.00
Upper Twp.	725.00													0.00			\$725.00
Ventnor	725.00													0.00			\$725.00
Waterford	725.00													0.00			\$725.00
West Cape May	725.00													0.00			\$725.00
West Wildwood	725.00													0.00			\$725.00
Weymouth	725.00													0.00			\$725.00
Wildwood	725.00													0.00			\$725.00
Wildwood Crest	725.00													0.00			\$725.00
Woodbine	725.00													0.00			\$725.00
Total By Line	\$29,725.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$725.00	\$1,450.00	\$0.00	\$2,175.00		\$0.00	\$27,550.00



EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON(s)
Absecon City	Jessica Thompson	John Armstrong, Mayor
Avalon Borough	Scott Wahl	James Waldron
Brigantine City	Mollye O'Neill	Edward Stinson
Buena Borough	David Zappariello, Mayor	Joseph Santagata, FC
Cape May City	Bruce MacLeod, City Mgr	Louise Cummiskey
Cape May Point Borough	Stephen O'Connor	Elaine Wallace
Commercial Township	Hannah E. Nichols	N/A
Corbin City	Kelly Camp	Joanne Siedlecki
Deerfield Township	Karen Seifrit, Clerk	N/A
Dennis Township	Glenn O. Clarke, CFO/FC	Michele Heim, tax Collector
Downe Township	Robert Campbell	Dennis Cook
Egg Harbor Township	Peter Miller, Administrator	Jennifer McIver
Estell Manor City	Fern Brown	Linda Kent
Folsom Borough	Patricia Gatto	Louis DeStefano
Galloway Township	Christian Johansen	Cheryl Prakash
Hamilton Township	Michael Jacobs, Administrator	Mary Kelly, HR Dir.
Linwood City	Leigh Ann Napoli, Clerk	N/A
Longport Borough	Jenna Kelly/CFO	Amelia Strawder
Lower Township	James Ridgway	Julie Picard, Asst Clerk
Margate City	Lisa McLaughlin, CFO	Johanna Casey
Middle Township	Kim Krauss	Vera Kalish, Personnel Officer
Millville City	Susan G. Robostello, Clerk/Admin.	N/A
Mullica Township	Dawn Stollenwerk, CFO	Kim Johnson, Clerk
Newfield Borough	Toni Van Camp, Clerk/Administrator	N/A
Northfield City	Mary Canesi, Clerk	Jim Dickinson, Fund Commissioner
North Wildwood City	Scott Jett, Clerk	Todd Burkey, CFO
Ocean City	Elizabeth Wood, Asst Dir of HR	N/A
	11 1 5 1 4 1 1 1 1	Davidson - Missan Davidson - LOGGia - II
Pleasantville City	Linda Peyton, Administrator	Davinna King, Personnel Officer

Atlantic County Municipal Joint Insurance Fund

P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · www.acmjif.org



EPL Helpline Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON(s)
Somers Point City	Wes Swain, City Administrator	Carol L. Degrassi, City Clerk
Stone Harbor	Jill Gougher	N/A
Borough		
Upper Deerfield	Roy Spoltore, Clerk	Vicki Vagnarelli, HR
Township		
Upper Township	Barbara Spiegel	Rhonda Sharp
Ventnor City	Janice Callaghan	James Goos
Waterford	William Richardson	Susan Danson
Township		
West Cape May	Elaine Wallace	Pamela Kaithem, Mayor
Borough		
West Wildwood	Chris Ridings, Administrator	Donna Frederick, Clerk
Borough		
Weymouth	Bonnie S. Yearsley, RMC, Clerk	Ken Haeser
Township		
Wildwood City	Chris Wood, FC	N/A
Wildwood Crest	Patricia Feketics	Loretta Scott
Borough		
Woodbine Borough	Lisa Garrison, Clerk	William Pikolycky

ATLANTIC COUNTY MUNICIPAL FUND FINANCIAL FAST TRACK REPORT AS OF September 30, 2016

	AS OF S	September 30, 2016		
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
1. UNDERWRITING INCOME	1,986,002	17,637,641	363,857,489	381,495,130
2. CLAIM EXPENSES				
Paid Claims	772,869	7,165,420	176,667,756	184,842,079
Case Reserves	(306,641)	660,767	13,639,931	13,107,919
IBNR	(144,587)	370,062	7,518,259	7,730,745
Recoveries	224 644		(341,453)	-
TOTAL CLAIMS 3. EXPENSES	321,641	8,196,249	197,484,494	205,680,743
Excess Premiums	524,274	4,456,301	72,350,832	76,807,133
Administrative	265,263	2,314,192	61,155,775	63,469,968
TOTAL EXPENSES	789,537	6,770,494	133,506,607	140,277,101
4. UNDERWRITING PROFIT (1-2-3)	874,824	2,670,898	32,866,389	35,537,287
5. INVESTMENT INCOME	39,060	331,853	18,988,159	19,320,012
6. DIVIDEND INCOME	0	0	2,749,272	2,749,272
7. STATUTORY PROFIT (4+5+6)	913,884	3,002,751	54,603,819	57,606,571
8. DIVIDEND	0	0	26,588,945	26,588,945
9. STATUTORY SURPLUS (7-8)	913,884	3,002,751	28,014,874	31,017,626
	•	ICITS) BY FUND YEAR	46 770 704	46 707 004
Closed 2013	14,030 198,731	15,277 75,883	16,770,704 5,329,178	16,785,981 5,405,061
2013	178,703	218,499	3,477,356	3,695,855
2015	262,789	1,473,311	2,437,636	3,910,947
2016	259,631	1,219,782	2,137,030	1,219,782
TOTAL SURPLUS (DEFICITS)	913,884	3,002,751	28,014,874	31,017,626
TOTAL CASH	·			52,565,724
				, ,
	CLAIM ANALY	SIS BY FUND YEAR		
TOTAL CLOSED YEAR CLAIMS	(90)	(34,232)	162,277,896	162,243,663
FUND YEAR 2013				
Paid Claims	97,888	1,244,884	7,009,671	8,254,555
Case Reserves	(173,809)	(1,037,963)	3,315,575	2,277,612
IBNR	(117,095)	(318,765)	399,354	80,589
Recoveries TOTAL FY 2013 CLAIMS	(193,016)	(111,844)	10,724,600	10,612,756
FUND YEAR 2014	(193,010)	(111,044)	10,724,000	10,012,730
Paid Claims	173,977	1,554,655	5,983,217	7,537,871
Case Reserves	(193,351)	(874,822)	4,569,911	3,695,089
IBNR	(153,236)	(839,032)	1,608,872	769,840
Recoveries	0	0	0	0
TOTAL FY 2014 CLAIMS	(172,611)	(159,200)	12,162,000	12,002,800
FUND YEAR 2015				
Paid Claims	110,978	1,753,219	2,981,853	4,735,072
Case Reserves	(100,051)	96,726	3,912,297	4,009,023
IBNR	(266,187)	(3,249,943)	5,425,849	2,175,906
Recoveries	(355.360)	(1 200 000)	12 210 000	10,020,000
TOTAL FY 2015 CLAIMS FUND YEAR 2016	(255,260)	(1,399,998)	12,319,999	10,920,000
Paid Claims	390,117	2,070,917		2,070,917
Case Reserves	160,569	3,126,196		3,126,196
IBNR	391,931	4,704,410		4,704,410
Recoveries		0		0
TOTAL FY 2016 CLAIMS	942,618	9,901,523		9,901,523
COMBINED TOTAL CLAIMS	321,641	8,196,249	197,484,494	205,680,743

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

10/21/2016

Atlantic County Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2016 for Month of October

ITEM	FILING STATUS
Meeting Minutes	10/26/16
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	N/A

Atlantic County Municipal Joint Insurance Fund <u>Annual</u> Regulatory Filing Check List Year: January 1, 2016 – December 31, 2016

ITEM FILING STATUS Ethics Filings (*Notification emailed to FC's and Prof's*) 4/4/16 Renewal Resolutions and Indemnity & Trust Agreements Budget and Actuarial Certification/Opinion Letter 1/4/16 Annual Assessments/Contributions 1/4/16 Supplemental Assessments/Contributions N/A Risk Management Program 1/27/16 **Annual Certified Audit** 7/1/16 List of Fund Commissioners & Executive Committee 1/27/16 Identity of Administrator 1/27/16 Identity of Treasurer 1/27/16 Excess Insurance / Group Purchase Insurance / Reinsurance Policies MEL Withdrawals N/A Exhibit A – Certification of JIF Fund Professionals 1/27/16 Exhibit B - Certification of JIF Data Forms N/A Exhibit D - New Member Filings N/A **New Service Providers** 1/27/16 Annual Reorganization Resolutions, including Cash Management Plan 1/27/16

Professionals	Contract	Gen Ins.	Fidelity	E & O	Surety
Actuary – Actuarial Advantage	X	7/9/17	N/A	7/16/17	N/A
Administrative Consultant	X	12/10/16	N/A	12/10/16	N/A
PERMA					
Administrator - AJG	X	10/1/17	JIF	10/1/17	N/A
Asset Manager – TD Bank	X	9/30/17	5/1/16	10/1/17	N/A
Attorney - DeWeese	X	9/1/16	N/A	9/1/16	N/A
Attorney (Subrogation) - DeWeese	X	9/1/16	N/A	9/1/16	N/A
Attorney (Conflict)-Lou Greco	X	10/15/17	N/A	10/15/17	N/A
Auditor- Holman Frenia Allison	X		N/A	N/A	N/A
Claims Administrator – Qual-Lynx	X	7/1/17	5/1/16	10/1/17	12/31/15
Exposure Database Manger - Exigis	X	3/31/17	NA	3/31/17	N/A
Managed Care - QualCare	X	7/1/17	N/A	10/1/17	N/A
Payroll Auditor - Bowman	X	8/1/17	N/A	8/1/16	N/A
Property Appraiser - Assetworks	X	9/27/16	N/A	9/27/16	N/A
Safety Director – JA Montgomery	X	12/10/16	N/A	12/10/16	N/A
Underwriting Manager – Hrubash,	X	12/10/16	N/A	12/10/16	N/A
Conner Strong & Buckelew					
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Treasurer – J. Hansen	X	N/A	5/1/16	N/A	N/A
Recording Secretary - T. Forlenza	X	N/A	N/A	N/A	N/A
Wellness Director – Valerie Smith	X	N/A	N/A	N/A	N/A

November 2016

✓ October 2016			November 2010	6		December 2016 ►
Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 10:00 AM Strategic Plng Mtg @ Longport Muni Bldg	4	5
6	7		9 1:30 PM Finance Mtg Conf Call	10 9:00 AM Claims Comm Mtg @ Hamilton Muni Bldg	11	12
13	14 League of Municipalites - AC	l eague of	16 5:00 PM MEL Mtgs @ AC Conv Ctr. League of Municipalites - AC	17 League of Municipalites - AC	18	19
20			23		25 Thanksgiving – Offices Closed	26
27	28	29	30	Notes:		

December 2016

November 2016			December 201	6		January 2017 ▶
Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8 9:00 AM Claims Comm Mtg @ Hamilton Muni Bldg	9	10
11	12	13	14	15 11:30 AM Safety Comm Mtg @ Avalon 39 th St Bldg.	16	17
18	19	20	21 1:30 PM EPL/POL Claims Mtg/ 3:00 PM Exec Comm Mtg @ Atlantic County Library	22	23 Holiday - Offices Closed	24
25	26 Holiday - Offices Closed	27	28	29	30 Holiday -Offices Closed	31

Atlantic County Municipal Joint Insurance Fund Skateboard Park Approval Status Member Stage Status Notes Municipality Absecon Avalon Approved Complete Brigantine Approved Complete Buena General Inquiry Inactive The Executive Director/Safety Director are unaware of any ongoing activity Cape May Cape May Point Corbin City Commercial Approved Complete Deerfield Dennis Downe Egg Harbor Twp. Estell Manor Folsom Galloway Complete Approved Hamilton Removed Removed Park Equipment Removed as of 11/1/08 Linwood Longport Lower Removed Removed Park Equipment removed as of 4/26/07 Margate Planning Inactive The Executive Director/Safety Director are unaware of any ongoing activity Middle Approved Complete Millville Mullica Removed Park Equipment removed as of 11/5/09 Newfield North Wildwood Approved Complete Northfield Ocean City Approved Pending Pleasantville Sea Isle City Approved Complete Somers Point Stone Harbor Complete Approved Upper Deerfield Upper Twp. Approved Complete Ventnor Waterford West Cape May West Wildwood Weymouth Wildwood Wildwood Crest Woodbine F:\DATA\Risk\EXCEL\ACMJIF\2016\[2016 Skateboard status.xls]ACM

WORKERS' COMP BLOG

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A Capehart Scatchard Blog

The Evolution of the Reconstructed Wage Rule in New Jersey

John H. Geaney

October 12, 2016

Awards

0 Comments

What is a reconstructed work week and wage and why does it matter? Originally, this referred to a principle by which certain injured employees can seek recalculation of their work week, thereby increasing their wage and permanency rate at the time of settlement. For example, an employee works 20 hours per week earning \$20 per hour for a \$400 wage and a rate of \$280 for permanency. The employee is injured and is unable to work full-time in the future due to the effects of the injury. The court may recalculate the rate to \$560 per week instead of \$280 per week by reconstructing the work week and wage to a 40-hour week. In this example, reconstruction would mean wages of \$800 per week, which would in turn equate to \$560 per week for the permanency rate. Depending on the severity of the injury, that can double the permanency award.

The leading case remains *Katsoris v. South Jersey Pub. Co.*, 131 N.J. 535 (1993) but as indicated below, the principle of reconstructing a wage may be changing. In *Katsoris*, petitioner had two jobs. She was seriously injured delivering newspapers in her part-time job for the Atlantic City Press. She also had a full-time job as a secretary and was able to return to that job. She worked three hours per day, seven days per week, delivering newspapers. She received an award of 55% partial permanent disability, entitling her to 330 weeks of compensation. But the issue was which wage and rate should be used? The employer argued for use of her rate of \$106.97 per week, which would limit her award to \$35,300. Petitioner's attorney argued that she was entitled to reconstruction of her wage based on a 40-hour work week, thereby yielding a new rate of \$221 per week for a total award of \$72,930.

The Appellate Division ruled that no reconstruction should occur in this case. It said, "The key to the availability of compensation based on a reconstructed work week for a part-time employee is not contemporaneous full-time employment but whether the disability represents a 'loss of earning capacity, i.e., a diminution of future earning power." The court said that Ms. Katsoris only lost the ability to work her part-time job, not her full-time job and had not proved a diminution of future earning power.

Many practitioners translated the rule in *Katsoris* to mean that if the employee actually returns to work full time following the work accident, reconstruction of the work week and wages should *not* occur. That interpretation has now been called into question via the recent decision in *Dunkley v. Costco Wholesale Corp.*, No. A-3405-14T2 (App. Div. Sept. 30, 2016). Ms. Dunkley worked in the Costco member services department four hours per day, five days per week. She was laid off in 2008 but got rehired in 2009 on a part-time position in the food court, making pizza, lifting cooking equipment, working as a cashier, mopping, sweeping and removing containers of garbage. Before

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Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable working at Costco in the 1990s, she worked as a nurse's aide until her license expired in Thereafter she worked as a home health aide until 2008.

On April 27, 2009, she slipped on a wet floor while cleaning at Costco, leading to surgery. On June 27, 2010, she injured herself again, sweeping the floor, requiring another surgery. In August 2011 Costco increased her working hours and she became fulltime in the member services department. She received an increase in her hourly wage, additional vacation time, and potential family benefits.

Petitioner argued that she was entitled to a reconstructed work week and wage because the injuries prevented her from performing duties required in her full-time position with Costco, including positions in the food court, kitchen, cashier, butcher and supervision. Her doctor testified that her injuries precluded certain full-time duties. The Judge of Compensation disagreed with petitioner and held that her wage should not be reconstructed. Petitioner appealed.

The Appellate Division did not decide the issue of reconstructed work week and wage, but it remanded the case because the court clearly disagreed with the reasoning of the Judge of Compensation that petitioner's wage should not be reconstructed on account of the fact that she earned a higher hourly wage after the accident than she was earning before the accident and was working full time. The Appellate Division sent the case back to the Judge of Compensation to make findings concerning whether the disabilities suffered in each work accident affected petitioner's future earning capacity or will have an impact on her probable future earnings. The court said "contemporaneous full-time employment does not require rejection of a request for reconstruction of a part-time employee's work week."

It will be important for practitioners to see how courts deal with the proofs on this sort of issue. Bear in mind that most doctors in workers' compensation do not have a vocational background, nor do they necessarily know whether a work injury will likely impact the ability to do certain jobs that the employee does not have but could in theory have obtained but for the work accident. That sort of analysis requires a thorough understanding of various potential jobs, essential job functions of those jobs, and specific restrictions on the employee. FCEs would be helpful in this regard. Does the employee have to prove that she would have been just eligible for the higher paying positions or that she would have likely obtained those positions? How does one prove that one would have obtained a job that he or she never had before? Doesn't that depend on the employee's credentials and the assessment by the employer of more than just the employee's physical capacity? Would surveillance by the employer be relevant to show that the employee has more capacity than the expert for petitioner says the petitioner has? Presumably, yes. There are a lot of unanswered questions.

The Dunkley case is important, even if it is unreported, because it moves the focus from reconstructing the workweek to reconstructing wages of someone who is working fulltime and in fact has received a higher wage than the wage at the time of accident. Perhaps that was the original meaning in Katsoris, but if it was, it was unclear to most practitioners at that time. For a claimant who is now working fulltime (with a raise) to prove that but for the injury she would have earned more by obtaining other potential jobs can certainly involve a fair amount of speculation.

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Tags: reconstructed wage, reconstructed work week

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Lyme Disease Qualifies As A Disability Under The New Jersey Law Against Discrimination

John H. Geaney October 19, 2016

In Cook v. Gregory Press, Inc., 2016 N.J. Super. Unpub. LEXIS 1885 (App. Div. August 11, 2016), the Appellate Division reversed a trial court's dismissal of a plaintiff's disability discrimination case involving an employee eventually diagnosed with Lyme disease. The case involved Matthew Cook, who worked as a printing machine operator since 2002. In 2011, he began experiencing facial numbness, tingling in the hands, and neck pain. He saw a neurologist who thought he might have a demyelinating disease, recommending an MRI of the brain and spine.

Before Cook went for the MRI, his home was damaged by Hurricane Irene, and he was out of work for almost a week making repairs. He was given a day off from work on September 9, 2011 to undergo the MRI, which showed myelitis. His doctor recommended next a spinal tap to determine whether he might have MS, Lyme disease, or a virus. His boss granted him time off to get the spinal tap but suggested that Cook really had nothing wrong with him. The boss said he thought his problem was stress from the flood. Cook responded that this would not explain a lesion on his spine.

The spinal tap occurred on September 16, 2011, and Cook experienced complications from the spinal tap, including dizziness and headaches. He stayed in bed all weekend but went to work on September 19, 2011. He found that his head was pounding as the day went on and he had to leave to go home. His doctor prescribed floricet. He could not work the next day due to severe headaches and nausea. His doctor prescribed Prednisone to relieve inflammation, but that made him jittery. His doctor next faxed a note to Cook's supervisor saying that Cook needed to be out until released later in the week. Cook called his boss to ask for more time off, but his boss said that Cook better get back to work by Wednesday, September 21, 2011.

Cook did not feel well enough to return to work on September 21st but he did return anyway because he felt he had to. His head was pounding, and the loud noise from machines was aggravating his pain. He made a production mistake which delayed a printing job and wasted paper. His boss then proceeded to yell at him for the production mistake. Cook told his boss to stop yelling at him and then took off his headphones and threw them in a garbage can, walking away. His boss continued to yell at him, whereupon Cook told his boss that he would pay for the wasted paper but admonished his boss to stop yelling. The two men stared at each other, and then Cook walked away, telling his boss that all the yelling was aggravating his headache pain. Shortly thereafter, Cook was fired.

At some later point in time, Cook was diagnosed with Lyme disease and began intravenous therapy for 27 days. His doctor noted that the combination of Lyme disease and the effects of the spinal tap would naturally have an effect on Cocks ability to

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handle stress. Cook sued under the New Jersey Law Against Discrimination (NJLAD) for wrongful termination and failure to make reasonable accommodation.

The trial judge threw out Cook's case, finding that Cook was terminated for his bad attitude, not because of any disability. The judge also found that it not the responsibility of the company to initiate the interactive process where all the plaintiff says is that he has a headache.

The Appellate Division reversed for the following reasons. It said that the definition of disability under the NJLAD is much broader than the ADA. Under the NJLAD the plaintiff only has to show a physical or psychological condition which prevents the normal exercise of any bodily or mental function. One need not show a substantial limitation of a major life activity as is required under the ADA.

Under the court's analysis, Lyme disease is a serious condition which qualifies as a disability under the NJLAD. It said that Cook's doctor established that his patient had physical symptoms of Lyme disease while employed by Gregory Press. Because of his condition, Cook had to undergo medical testing that caused severe headaches and required steroid treatment, both of which affected Cook's ability to work. The court also found that a jury could infer that the employer was aware of this disability, that Cook requested a reasonable accommodation in the form of leave, and that he could have been reasonably accommodated. The court said:

Plaintiff requested and was granted time off for the MRI and spinal tap. Plaintiff told Jeffrey (supervisor) about the spinal tap, and Gregory (another supervisor) approached plaintiff prior to the procedure and, despite knowing of the lesion on plaintiff's spine, expressed his doubt there was anything wrong with plaintiff. Plaintiff returned to work on Monday with a severe headache, told Jeffrey about it, and Jeffrey permitted him to leave early. The next day, defendants received Dr. Monck's note advising plaintiff was under her care and had an exacerbation in his neurologic condition, side effects of the spinal tap, and could not return to work until later that week 'based on his recovery.' Plaintiff advised Jeffrey that he was on steroids, the headaches could last a week and asked for the rest of the week off. Jeffrey ordered plaintiff back to work without further investigation or inquiry. Believing he had no choice, plaintiff returned to work the rest of the week, still suffering a headache and the effects of the steroids, which attributed to the production mistake. We conclude a jury could reasonably infer from this evidence that defendants knew of plaintiff's disability, plaintiff requested a reasonable accommodation, plaintiff could have been reasonably accommodated, and defendants failed to make a good faith effort to provide a reasonable accommodation.

In New Jersey, it is rather easy for a plaintiff to prove a disability, so employers must take requests for time off work seriously when there are medical issues involved. The case is a primer for how an employer should not make termination decisions in a situation where an employee is having serious pain and symptoms from a cause as yet unknown. That the employer did not know plaintiff had Lyme disease at the time of firing was not a defense. The employer knew enough to realize that Cook may have a disability. The employer made a number of major mistakes in this case, first in pressuring the plaintiff to return to work before his doctor approved it, and second in engaging in a verbal confrontation while Cook was complaining that the yelling was aggravating the condition that he was treating for. It is also worth noting that the employer should not have speculated on the "real" problem that plaintiff was having, in suggesting his problems were related solely to stress. Lastly, the employer should have tried to engage in the interactive process before making the precipitous decision to fire Cook.

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Partial Responsibility for Parking Lot by Employer Results in Compensable Claim

John H. Geaney

October 26, 2016

Compensability

0 Comments

In *Giordano v. High Point Insurance Company*, No. A-4971-14T3 (App. Div. October 11, 2016), Michelle Giordano, an employee of High Point Insurance Company, was injured in a parking lot adjacent to a multi-tenant office building. After parking in the lot, she fell on twigs and debris, injuring her right shoulder. Her employer denied the claim based on the premises rule arguing that she was not at work until she got to the floor where her insurance company did business.

Giordano contended that High Point had 10 assigned parking spots in the lot in addition to another 12 parking spots for directors, management, and employees who won awards. There were other tenants in the building who also assigned marked parking spots to their employees. The key fact in this case was that the lease made High Point partially responsible for maintenance costs of the parking lot.

Giordano testified that High Point instructed other employees, like herself, to park in the spots that were "not marked." High Point did enforce the marked parking spots in the parking lot. Giordano observed that there was no other on-street or off-street parking for a mile.

The Judge of Compensation found for petitioner, and the Appellate Division affirmed. The Judge also awarded petitioner 15% permanent partial disability. High Point appealed and argued that the premises rule barred recovery. The court recited the main principle in parking lot cases. "The pivotal questions under the premises rule are (1) where was the situs of the accident, and (2) did the employer have control of the property on which the accident occurred." The Judge of Compensation noted that High Point instructed employees where to park and where not to park, and it could do so because of its responsibility under its lease.

The Appellate Division reviewed a number of leading cases in recent years on parking lot injuries. The court said that there was substantial proof that High Point had control over the parking lot. The company leased parking area in the parking lot from the landlord and for its employees and invitees. The court said that this set of facts is quite different from the *Hersh v. County of Morris* case where the Supreme Court found a county employee not covered for workers' compensation purposes on the way from the parking lot to work. Here High Point controlled a fairly large number of parking spaces. The court said, "Although High Point here did not add any special hazards by having employees park in the lot, it did control where employees parked by directing them to park in the spots that were not marked."

The only way to square this decision with the decision in *Hersh*, which went against the petitioner, is to focus on the partial responsibility of the employer High Point for the

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Employer Is Entitled to Reimbursement of Lien Even If Comp Case Is Ultimately Found Not Compensable parking lot. The claimant here was actually not parking in the designated parking spaces but was still found to be covered for workers' compensation purposes. The claimant in *Hersh* did in fact park in the designated parking space that the County provided, but the county did not own or maintain the lot in question. It just leased certain spaces for its employees. The court seems to be saying that one does not use the "special hazard" test in the *Hersh* case where the employer has partial responsibility for maintenance of the parking lot.

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About the Author:

John H. Geaney, an executive committee member and shareholder with Capehart Scatchard, began an email newsletter entitled Currents in Workers' Compensation, ADA and FMLA in 2001 in order to keep clients and readers informed on leading developments in these three areas of law. Since that time he has written over 500 newsletter updates.



Mr. Geaney is the author of Geaney's New Jersey Workers' Compensation Manual for Practitioners, Adjusters & Employers. The manual is distributed by the New Jersey Institute for Continuing Legal Education (NJICLE). He also authored an ADA and FMLA manual as distributed by NJICLE. If you are interested in purchasing the manual, please contact NJICLE at 732-214-8500 or visit their website at www.njicle.com.

Mr. Geaney represents employers in the defense of workers' compensation, ADA and FMLA matters. He is a Fellow of the College of Workers' Compensation Lawyers of the American Bar Association and is certified by the Supreme Court of New Jersey as a workers' compensation law attorney. He is one of two firm representatives to the National Workers' Compensation Defense Network. He has served on the Executive Committee of Capehart Scatchard for over ten (10) years.

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Capehart Scatchard is a full service law firm with offices in Mt. Laurel and Trenton, New Jersey. The firm represents employers and businesses in a wide variety of areas, including workers' compensation, civil litigation, labor, environmental, business, estates and governmental affairs.

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Director Wojtenko Issues Memo to All Attorneys on Strict Compliance with the Rules on Motions for Medical and Temporary Disability Benefits

John H. Geaney

October 27, 2016

Policy

0 Comment

The Honorable Russell Wojtenko, Jr., Director and Chief Judge, issued a Memo effective October 21, 2016 to all workers' compensation attorneys advising that the administrative rules on motions for medical and temporary disability benefits will be strictly enforced. What this means to employers, carriers, third party administrators and practitioners is that motions for medical and temporary disability benefits must be handled right away and forwarded to counsel immediately. Otherwise respondents will lose motions based solely on failure to meet certain time deadlines noted below.

The Director's Memo cites <u>N.J.A.C.</u> 12:235-3.2, which says that "a respondent shall file an answer within 21 days of service of the motion or within 30 days after service of the claim petition, whichever is later."

"The respondent's exam shall be completed within 30 days of receipt of the motion and the report issued in not more than 35 days from receipt of the motion and shall not delay the start of the hearing of the motion except for good cause shown."

This is not a new rule. The prior rule was amended in 2002 to state exactly what the Director has quoted above. However, the rule has been seldom enforced since 2002 primarily because it is extremely difficult for respondents to get an exam within 30 days of the filing of the motion and still harder to get a report within 35 days of the filing of the motion. Some doctors will not schedule within 60 days, much less 30 days, and it often takes a doctor 10 to 14 days to issue a report.

The Director's memo concludes by stating, "The following requirements on motions for medical and temporary disability benefits shall be strictly enforced." We advise that carriers and third party administrators, when served with motions for medical and temporary disability benefits, must send such motions immediately to defense counsel. An answer must be filed within 21 days, unless the motion comes with the claim petition (in which case the time is extended to 30 days). The time is running from the date the carrier, third party administrator or self-insured receives the motion. If the carrier holds the motion for 10 days without acting on it, then there remain only 11 days to file an answer, 20 days to get the defense exam and only 25 days to obtain the report.

These timelines will be extremely problematic for all respondents statewide because treating and IME doctors can seldom find scheduling slots within a few weeks and then turn around a report in a few days. Because of these somewhat unrealistic timelines established in 2002, many employers will soon lose and pay orders on cases for which

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there were valid defenses. All employers, carriers, third party administrators and counsel should develop reliable methods to handle motions for medical and temporary disability benefits. A motion for medical and temporary disability benefits should be treated now like a 911 call.

Practitioners should bear in mind that the Director also reminded claimants' counsel that a valid motion must contain affidavits or certifications in support of the motion. The Memo adds that the motion should include reports of a physician, stating the medical diagnosis and the specific type of diagnostic study, referral to a specialist, or treatment sought. Motions which do not meet these requirements will be rejected. This is less onerous on petitioners and their counsel because a deficient motion can always be refiled later with adequate paperwork. But once an order is entered against respondent, the only route left to respondent is an appeal.





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CMS May Soon Adopt New And More Strict Guidelines On Approving Zero Allocation Medicare Set Asides

John H. Geaney

October 31, 2016

Medicare

0 Comments

A number of prominent Medicare experts disseminated Legal Alerts last week to the effect that changes may be occurring with respect to the requirements for CMS to approve zero allocations. These changes would spell bad news in New Jersey for employers who want to settle disputed cases on a Section 20 basis. According to Martin Cassavoy of ISO Claims Partners in his October 27, 2016 News Alert, the Workers' Compensation Review Contractor (WCRC) has stated that CMS will soon require the following for approval of a zero allocation:

- The case or the body part in question has been denied throughout the case;
- There has been no medical or indemnity payment for the denied case or body part; and
- There is either a finding from a hearing by the Judge of Compensation relieving the carrier of liability or a report from the treating physician recommending no future treatment.

No official enactment of these requirements has occurred to date, but if this is the new approach that CMS is going to adopt, it will be very hard for employers to obtain zero set aside allocations in New Jersey and other states. Compensation judges in New Jersey have enormous caseloads. They have not historically been actively involved in ruling on Medicare issues. If a judge now has to determine that no compensable workers' compensation claim exists, that will create a long back-up of trials on cases that were formerly resolved simply and efficiently by way of Section 20 settlements.

Attorney Heather Schwartz Sanderson, Esq., Chief Legal Officer for Franco Signor, LLC., wrote in her Alert: "Our recommendation has always been where the workers' compensation claim is completely denied, no medicals have been paid, and the claim is settling on a compromise basis CMS approval is not recommended." Ms. Sanderson's statement makes sense since Medicare would have been and would continue to be the primary payor in this situation. Her reasoning is persuasive and should be considered by employers. She argues that there should be no allocation for future medical care in the above situation.

Our office will continue to update clients if these changes are adopted by CMS. Thanks to Marita Tortorelli, Assistant Vice President of PMA Insurance Companies for bringing this issue to the undersigned's attention.

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	AVALON	ATL	James A. Thatcher	Library Treasurer	11/14/2007
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	CAPE MAY	ATL	0	Treasurer	9/30/2013
	CAPE MAY POINT	ATL		Treasurer	1/1/2013
	CAPE MAY POINT	ATL		Tax Collector Utilities Collector	12/31/2007
	CAPE MAY POINT COMMERCIAL	ATL ATL	David Carrick Leslie A. Kraus	Tax Collector	2/25/2014
	DEERFIELD	ATL		Treasurer / CFO Crime	9/1/2010 2/19/2014
	DEERFIELD	ATL	•	Tax Collector	6/1/2009
	DENNIS	ATL	Michele Thomas Heim	Tax Collector	4/1/2007
8	DENNIS	ATL	Glenn Clarke	Treasurer (CFO Crime)	1/1/2007
595	DOWNE TOWNSHIP	ATL	Jennafer Hernandez	Tax Collector	1/1/2009
10	EGG HARBOR TOWNSHIP	ATL	Sharon D. Riley	Tax Collector	1/1/2007
	EGG HARBOR TOWNSHIP	ATL		Treasurer	1/1/2010
	ESTELL MANOR	ATL		Tax Collector	4/4/2012
	ESTELL MANOR	ATL		Treasurer	1/1/2008
	FOLSOM	ATL ATL		Tax Collector Tax Collector	1/1/2007
	GALLOWAY GALLOWAY	ATL		Treasurer	7/1/2014 3/9/2015
	HAMILTON	ATL		Tax Collector	1/1/2007
	HAMMONTON	DELET		Tax Collector / Treasure	
	LINWOOD	ATL		Tax Collector	9/29/2015
16	LONGPORT	ATL	Pamela Tomassi	Tax Collector	1/1/2016
17	LOWER	ATL	Lauren Read	Treasurer (CFO Crime)	11/1/2007
17	LOWER	ATL	Susan Jackson	Tax Collector	11/1/2007
530	MARGATE	ATL		Tax Collector	1/1/2015
	MARGATE	ATL	-	Treasurer / CFO	1/1/2015
	MIDDLE	ATL	•	Tax Collector	6/30/2007
	MIDDLE MILLVILLE	ATL ATL		Treasurer (CFO crime) Tax Collector / Utility Co	12/24/2014
	MULLICA	ATL		Tax Collector	7/1/2010 1/1/2007
	NEWFIELD	ATL	• • • • • • • • • • • • • • • • • • • •	Treasurer (CFO crime)	1/1/2007
	NEWFIELD	ATL	Kathleen K. Rivers-Ramboi		1/1/2015
22	NORTH WILDWOOD	ATL	Todd N. Burkey	Treasurer CFO / CRIME	1/1/2013
22	NORTH WILDWOOD	ATL	Todd N. Burkey	Tax Collector	8/16/2007
23	NORTHFIELD	ATL	Dawn Stollenwerk	Treasurer (CFO-Crime)	2/15/2012
	NORTHFIELD	ATL		Tax Collector	10/5/2015
	NORTHFIELD	ATL	•	Library Treasurer	6/29/2016
	OCEAN CITY	ATL		Treasurer	1/1/2010
	OCEAN CITY OCEAN CITY	ATL ATL	Terence S Graff Constance Jenkins Pritchai	Tax Collector	2/23/2015
	PLEASANTVILLE	ATL	Barry Ludy	Treasurer	1/1/2016 3/4/2013
	PLEASANTVILLE	ATL		Tax Collector	1/1/2007
26	SEA ISLE CITY	ATL		Tax Collector / Treasure	
	SOMERS POINT	ATL		Treasurer(CFO-crime)	3/22/2014
27	SOMERS POINT	ATL	Lisa King	Tax Collector / Utility Co	1/1/2015
28	STONE HARBOR	ATL		Tax Collector	4/1/2011
	STONE HARBOR	ATL		Treasurer	5/5/2014
	UPPER	ATL		Treasurer	6/23/2008
	UPPER UPPER DEERFIELD	ATL	·	Tax Collector Tax Collector	7/1/2009 1/1/2007
	UPPER DEERFIELD	ATL ATL	•	Treasurer	7/1/2007
	VENTNOR	ATL	,	Treasurer	1/1/2009
	VENTNOR	ATL		Tax Collector	4/1/2008
	WATERFORD	ATL		Tax Collector	1/1/2009
31	WATERFORD	ATL	Maria Yeatman	Library Treasurer	1/1/2016
32	WEST CAPE MAY	ATL	David S. Carrick	water/sewer collector	1/1/2007
	WEST CAPE MAY	ATL	•	Tax Collector	1/1/2009
	WEST CAPE MAY	ATL		Treasurer (CFO-crime)	6/1/2009
	WEST WILDWOOD	ATL		Tax Collector	7/1/2012
	WEST WILDWOOD WEYMOUTH	ATL ATL		Treasurer / CFO Crime Tax Collector	3/4/2011 1/1/2007
	WILDWOOD CITY	ATL		Tax Collector Tax Collector	9/1/2012
	WILDWOOD CITY	ATL	Donna Dennis	Utilities Collector	6/28/2011
	WILDWOOD CITY	ATL		Treasurer (CFO-Crime)	1/27/2007
	WILDWOOD CREST	ATL		Tax Collector	3/30/2015
35	WILDWOOD CREST	ATL	Alicia Belansen	Treasurer / CFO Crime	10/7/2013
	WOODBINE	ATL		Tax Collector	7/1/2007
36	WOODBINE	ATL	John H. Miller	Treasurer / CFO Crime	1/1/2014



South Jersey Communities Securing Their Future P. O. Box 530, Marlton, New Jersey 08053

To: Municipal Clerks

Fund Commissioners

From: Kris Kristie, Sr. Account Representative

Date: November 1, 2016

Re: Elected Officials Seminar

It is time once again to extend an invitation to the JIF Elected Officials for this year's training program. This year's program will focus on public official's liability; specifically, land use matters, as well as employment practices liability and ethics. The goal of this training is to make our Elected Officials aware of the potential impact of their actions on their municipality, and potential personal exposure, while acting in official capacity.

As in the past, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) will reduce each member's 2017 MEL Loss Funding by \$250 for each municipal Elected Official who completes the course by May 1, 2017. This credit is also extended to the member's CEO (i.e. municipal manager/administrator). The maximum credit for each member is 25% of the member's 2017 MEL workers' compensation loss funding assessment.

The schedule of local Elected Official's training seminars is listed below. You are welcome to attend any of the sessions listed. To register, please complete the attached form and return it to Sheila Ortiz at our office.

Locally, the dates & location of this training is as follows:

Registration for all seminars is 5:30 PM - 6:00 PM. Seminars are from 6:00pm - 8:00 pm

Wednesday, December 7, 2016 – Merighi's Savoy Inn, Vineland Tuesday, January 31, 2017 – Nicolosi's Caterers, West Deptford Thursday, February 16, 2017 – Merighi's Savoy Inn, Vineland Wednesday, March 29, 2017 – O'Connor's, Eastampton

Please feel free to contact my office if you have any questions.

cc: Risk Management Consultants

PLEASE RESPOND NO LATER THAN 2 WEEKS PRIOR TO ANY TRAINING DATE!

ELECTED OFFICIALS RISK MANAGEMENT SEMINAR

REGISTRATION FORM

Please Print

Course Date/Location:		
Name:	 	
Title:	 	
Municipality:	 	
Contact:	 	
Phone Number:	 	
Fax:	 	
E-Mail:	 	

Forward the completed form to:

Ms. Sheila Ortiz

Arthur J. Gallagher Risk Management Services PO Box 530

Marlton, NJ 08053

E-Mail: Sheila_Ortiz@ajg.com

Fax: (856) 446-9149

Municipal Excess Liability Joint Insurance Fund



9 Campus Drive – Suite 216 Parsippany, NJ 07054 Tel (201) 881-7632 Fax (201) 881-7633

Date: October 19, 2016

To: Atlantic County Municipal Joint Insurance Fund

From: Commissioner Hirsch

Subject: October MEL Report

2017 Rate Table & Budget – Board of Fund Commissioners introduced a 2017 Rate Table and a 2017 Budget - reflecting an overall increase of .6% when applying the 2016 exposures and limits against the 2016 rate table to provide a comparison. Public Hearing scheduled for Wednesday, November 16, 2016 at 5:00 pm in Room 305 at the Atlantic City Convention Center.

Management Committee: Minutes of the Committee's September 6th and September 28th distributed to the Board. Committee also met just prior to the Fund Commissioner meeting and agreed to schedule interviews with the three firms that responded to the Fund's RFQ for Marketing Consultant. Brown & Brown, Acrisure LLC & Brown and Princeton Strategic Communications responded to RFQ.

Emergency Cleanup and Restoration Services: In 2015, the MEL advertised an RFQ to add qualified vendors for Emergency Cleanup and Restoration Services and have since periodically updated the existing list that is posted to the MEL webpage. Board approved the addition of Harrison Restoration dba Servpro Nutley Bloomfield to the list.

Safety & Education Committee: Committee's minutes of its October 12th submitted for information. Board accepted the Committee's recommendation and approved an expenditure of \$2,400 to begin to use First Net's (Learning Management System) NextGen to add "branding" for each JIF and a "Quick Course" program to be implemented in January of 2016.

Legislative Committee: The committee is scheduled to meet on November 16th during the NJSLOM convention. Committee Chairman said S2663 (Sweeney) and A4234 (Burzichelli) have been introduced in the legislature. Bills would allow certain joint insurance funds to invest in bonds of state and federal agencies and to form a joint cash management plan and investment program. The Board adopted a Resolution in support of the bills and will also ask

local JIFs to adopt similar resolutions. Executive Director asked Commissioners to contact their legislators to express support for the bill.

30th **Anniversary:** 2017 marks the 30th anniversary of the Municipal Excess Liability Joint Insurance Fund; copies of a brochure announcing this and other achievements is being distributed to members.

RCF Report: The RCF met on September 7, 2016 and introduced the amended 2016 Budget and the 2017 Proposed Budget. The public hearing on the RCF budget will be held on October 19, 2016 at 10:30 AM in the Forsgate Country Club. A copy of Commissioner Cottman's report on the RCF Board's September meeting was distributed for information.

Claims Committee: Minutes of the Claims Review Committee's September were submitted to Fund Commissioners. Committee will meet immediately following the Board meeting.

Underwriting: Underwriting Manager said the 2017 renewal is progressing favorably and has almost concluded.

OPRA – Fund Attorney said he and Brad Stokes of Perma, have been working well together in responding to OPRA requests.

	MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FU	ND			
	2017 BUDGET FOR RATE DEVELOPMENT				
	MUNICIPALITIES ONLY - CURRENT DATA				
		A	В	B-A	B-A
		BUDGET	BUDGET		
	APPROPRIATIONS	2016 RATES	2017 RATES	\$	%
	L CLAIMS AND EXCESS INSURANCE PREMIUMS	MUNIS ONLY	MUNIS ONLY	CHANGE	CHANGE
	CLAIMS				
	Excess Liability:				
1	To 500K	2,523,640	2,523,640	0	0.0%
2	1.25MIL Ex 500K	3,332,119	3,332,119	(0)	0.0%
3	Excess WC	7,869,811	7,279,575	(590,236)	-7.5%
4	Excess Property to 500K*	2,098,446	2,365,680	267,234	12.7%
5	Aggregate Excess LFC	15,435	15,435		0.0%
6	JIF Faithful Performance Bond	181,884	181,884	~	0.0%
7	Statutory Bonds	283,000	283,000	400	0.0%
8	Sub Total	16,304,335	15,981,333	(323,002)	-2.0%
9	PREMIUMS				
10	3 25MIL ex 1.75 MIL	4,780,635	4,876,248	95,613	2.0%
11	Optional Excess Liability	1,653,189	1,653,189	(0)	0.0%
12	Optional Excess POL/EPL	838,099	838,099	0	0.0%
13	Excess WC	2,527,306	2,464,124	(63,183)	-2.5%
14	Excess Property	6,458,631	8,725,632	267,001	4.1%
15	Boiler and Machinery	562,926	562,926	+ 1	0.0%
16	Loss Fund Contingency	397,510	397,510	-	0.0%
17	Sub Total	17,218,297	17,517,728	299,431	1.7%
18	Total Claims & Premiums	33,522,632	33,499,061	(23,571)	-0.1%
19					
20	II EXPENSES				
21	Claims Adjustment	990,422	1,010,231	19,808	2.0%
22	Property Adjustment	160,000	163,200	3,200	2.0%
23	Administration	982,676	1,002,330	19,654	2.0%
24	Loss-Fund Management	147,900	150,858	2,958	2.0%
25	Actuary	48,170	49,133	963	2.0%
26	Attorney	43,352	44,219	867	2.0%
27	Deputy Attorney	1,446	1,475	29	2.0%
28	Attorney - OPRA	16,320	16,646	326	2.0%
29	Auditor	27,625	28,178	553	2.0%
30	Treasurer	24,424	24,912	488	2.0%
31	Underwriting Manager	508,472	518,641	10,169	2.0%
32	Reinsurance Manager	293,622	299,494	5,872	2.0%
33	Safety and Education Committee	194,275	194,275	100	0.0%
34	Computer Services	138,010	138,010		0.0%
35	Legislative Committee	26,409	26,409	4	0.0%
36	Internal Audit Committee	57,856	57,856		0.0%
37	Strategic Planning Committee	28,928	28,928	- 1	0.0%
38	Coverage Committee	38,318	38,318		0.0%
39	Communications Committee	119,079	119,079	1	0.0%
40	Misc Expense	(347,915)	(147,915)	200,000	57.5%
41	Subtotal	3,499,389	3,764,278	264,889	8%
42		- Arte policy	-11-11-15		
43	MEL Safety Institute	902,123	902.123	-	0.0%
44	Total Appropriations	37,924,144	38,165,461	241,318	0.6%

MUNICIPA	LITIES/PREMI	UMS	RATING BASE					
			14/11/10 2/102		1.12			
AL/GL	CLAIMS	Layer:			2016	2017	CHANGE \$	CHANGE%
HEIGE	CENTRO	0 EX 500K	(1)	(1)			- 3	
		100K EX 400K	(1)	(1)	0.1878	0.18785		0.0%
		150K EX 350K	(1)	(1)	0.3820	0.38199	-	0.0%
		200K Ex 300K	(1)	(1)	0.5618	0.56175	-	0.09
	4 5	250K Ex 250K	(1)	(1)	0.7415	0.74151		0.0%
		300K Ex 200K	(1)	(1)	1.0336	1.03362		0.09
	1 1 1	1.25MIL Ex 500K	(1)	(1)	0.8539	D.85386	-	0.0%
LFC		Clash Coverage/LFC	(1)	(1)	0.0874	0.087372	-	0.0%
AL/GL	PREMIUMS	3.25 MIL Ex 1.75 MIL	(1)	(1)	1.1047	1.126765	0.0221	2.0%
	000000000000000000000000000000000000000				SUBJECT TO MIN	IIMUM PREMIUMS		
AL/GL	OPTIONAL EXC	1999	(4)	141	0.4050	0.4650		0.00
		5 MIL EX 5 MIL 5 MIL EX 5 MIL	(1)	(1)	0.1650 0.3327	0.1650 0.3327		0.0%
	+	10 MIL EX 5 MIL	(1)	(1)	0.3327	0.5327		0.0%
		15 MIL EX 5 MIL	(1)	(1)	0.5890	0.5890		0.0%
			37	4.7		IIMUM PREMIUMS		
POL	OPTIONAL EXC	ESS						-
		1MIL Ex 2MIL	(1)	(1)	0.0571	0.0571		0.0%
	1	2MIL Ex 2MIL	(1)	(1)	0.0946	0.0946	- 1	0.0%
		3MIL Ex 2MIL	(1)	(1)	0.1217	0.1217	7.4	0.0%
		4MIL Ex 2MIL	(1)	(1)	0.1436	0.1436	9.1	0.0%
-		8MIL Ex 2MIL	(1)	(1)	0.2872	0.2872	= = = 1	0.0%
WC	1 1 1 1 1 1 1 1	Layer:						
	CLAIMS							
					FWAAAA	F1400.47		
		400014 5 - 00014	(0)	100	FY2016	FY2017	(0.0004)	7.50
	+	1800K Ex 200K	(3)	(3)	0.00507	0.004687	(0.0004)	-7.5% -7.5%
		1,700K x 300K	(3)	(3)	0.00437	0.004043 0.003354	(0.0003)	-7.5%
	-	1650K Ex 350K			0.00363	0.003354	(0.0003)	-7.5%
		1600KX400			0.00295	0.002729	(0.0002)	-7.5%
		1550KX450			0.00263	0.002429	(0.0002)	-7.5%
		1500k Ex 500k			0.00227	0.002103	(0.0002)	-7.5%
		1450k Ex 550k			0.00227	0.002.100	(0.0002)	1,521
		1400k Ex 600k			0.00118	0.001177	100	0.0%
		1350k Ex 650k						
		1300k Ex 700k						
		1250k Ex 750k			0.00133	0.001333		0.0%
	PREMIUM		(3)	(3)	0.000989	0.000964	(0.0000)	-2.5%
PROPERTY		and the second second			÷/			1
	CLAIMS	Property 200K Ex 50K	(4)	(4)	0.0209	0.0238	0.0029	13.9%
		Property 150K Ex 100K	(4)	(4)	0.010	0.0117	0.0014	13.6%
		Property 100K Ex 150K	(4)	(4)		0.0058	0.0058	
		Property 50K Ex 200K	(4)	(4)	0.005	0.0023	0.0023	440.00
		Property 250K Ex 250K	(4)	(4)	0.003	0.0115	0.0063	119.6%
	PREMIUM	Excess Property	(4)	(4)	0.0644	0.0671	0.0027	4.1%
	EXEMICIM	Boiler and Machinery	(4)	(4)	0.0056	0.0056	0.0027	0.0%
		Faithful Performance Bond	(2)	(2)	6.3405	6.3405	1	0.0%
		Total Control Dollar		1-/	0.0548	0.0548	-	0.07
EXPENSE FA	CTOR				0.0965	0.0965		0.0%
MSI					26.01	29.09	3,0800	11.8%
							4	
	er capita (2010 (Census)					11	
	er employee	1000						
	er \$100 payroll							
(4) Rate pe	er \$100 value							
DATA	OD EVENE	EO DIOTRISCUTION						
		RES DISTRIBUTION						
	EXPOSURES:				0.04400	0.04400		0.000
WATER U		wroll to 4MD			0.01120	0.01120		0.00%
	UTILITY(1) Pa UTILITY(2) Pa				0.01955 0.00200	0.01955 0.00200		0.00%
LLLCIRIC	OTILITY(2) Pa	yron over TMIL			0.00200	0.00200		0.00%
		50K EX 150K	0.00%					
		300K EX 200K	67.85%					
		500K EX 500K	32.15%					
		DOUK EX DOOK	37 13%					

Municipal Excess Liability Joint Insurance Fund

A RESOLUTION SUPPORTING S-2663 and A-4234

Whereas: Almost all local units of government and Boards of Education in New Jersey secure insurance through governmental entities known as joint insurance funds (hereinafter JIFs),

Whereas: Existing law limits JIFs to investments otherwise authorized for local governmental entities and Boards of Education,

Whereas: Insurance mechanisms such as JIFs have a very different cash flow needs than local government and Boards of Education,

Whereas: Existing law greatly limits the potential investment earnings, currently less than 1% on investments of approximately \$1 billion,

Whereas: S-2663 and A-4234 would permit JIFs to invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or governmental corporations,

Whereas: While the range of investments permitted by S-2663 and A-4234 is still very conservative, it would save the taxpayers at least \$10 million per year,

Whereas: S-2663 and A-4234 would also reduce interest expense for local units of government and boards of education by creating an additional purchaser of their bonds, and

Whereas: S-2663 and A-4234 would also permit JIFs to join together and create a joint investment and cash management program further increasing investment income.

NOW THEREFORE BE IT RESOLVED by the Board of Fund Commissioners of the Municipal Excess Liability Joint Insurance Fund (hereinafter MEL) that:

- 1. The MEL urges the Legislature to adopt S-2663 and A-4234,
- 2. The MEL urges its member JIFs and member local units and BOEs to adopt the attached resolution
- 3. A copy of this resolution shall be sent to all legislators as well as the Governor, Commissioner of the Department of Banking and Insurance and the Commissioner of the Department of Community Affairs.

SENATE, No. 2663

STATE OF NEW JERSEY

217th LEGISLATURE

INTRODUCED OCTOBER 7, 2016

Sponsored by:

Senator STEPHEN M. SWEENEY

District 3 (Cumberland, Gloucester and Salem)

SYNOPSIS

Allows certain joint insurance funds to invest in bonds of State and federal agencies and to form joint cash management and investment programs.

CURRENT VERSION OF TEXT

As introduced.

An Act concerning certain joint insurance funds and amending and supplementing P.L.1983, c.372 and P.L. 1983, c.108.

Be It Enacted by the Senate and General Assembly of the State of New Jersey:

- 1. Section 3 of P.L.1983, c.372 (C.40A:10-38) is amended to read as follows:
- 3. a. The commissioners of a joint insurance fund shall have the powers and authority granted to commissioners of individual local insurance funds under the provisions of subsections a., b., c., and e. of N.J.S.40A:10-10.
- b. The commissioners may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in a written contract for services between the joint insurance fund and an investment or asset manager. The contract shall be filed with the Commissioner of Banking and Insurance and the Commissioner of Community Affairs. Compensation under such an arrangement shall not be based upon commissions related to the purchase, sale or exchange of any investments, securities or funds. In addition to the types of securities in which the joint insurance fund may invest pursuant to section 8 of P.L.1977, c.396 (C.40A:5-15.1), a joint insurance fund may invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or government corporations.
- c. The commissioners may transfer moneys held in the fund to the Director of the Division of Investment in the Department of the Treasury for investment on behalf of the fund, pursuant to the written directions of the commissioners, signed by an authorized officer of the joint insurance

fund, or any investment or asset manager designated by them. The commissioners shall provide a written notice to the director detailing the extent of the authority delegated to the investment or asset manager so designated to act on behalf of the joint insurance fund. Moneys transferred to the director for investment shall be invested subject to section 8 of P.L.1977, c.396 (C.40A:5-15.1), and in accordance with the standards governing the investment of other funds which are managed under the rules and regulations of the State Investment Council. In addition to the types of securities in which the joint insurance fund may invest pursuant to section 8 of P.L.1977, c.396 (C.40A:5-15.1), a joint insurance fund may invest in debt obligations of federal agencies or government corporations with maturities not to exceed 10 years from the date of purchase, excluding mortgage backed or derivative obligations, provided that the investments are purchased through the Division of Investment and are invested consistent with the rules and regulations of the State Investment Council.

- d. Moneys transferred to the director for investment may not thereafter be withdrawn except: (1) pursuant to the written directions of the commissioners signed by an authorized officer of the joint insurance fund, or any investment or asset manager designated by them; (2) upon withdrawal or expulsion of a member local unit from the fund; (3) termination of the fund; or (4) in specific amounts in payment of specific claims, administrative expenses or member dividends upon affidavit of the director or other chief executive officer of the joint insurance fund.
- e. The commissioners or the executive board, as the case may be, of any joint insurance fund established pursuant to the provisions of this act shall be subject to and operate in compliance with the provisions of the "Local Fiscal Affairs Law" (N.J.S.40A:5-1 et seq.), the "Local Public Contracts Law," P.L.1971, c.198 (C.40A:11-1 et seq.) and such other rules and regulations as govern the custody, investment and expenditure of public funds by local units.

(cf: P.L.1995, c.374, s.1)

- 2. (New section) Notwithstanding the provisions of any other law to the contrary, and in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.). The joint insurance funds participating in this program shall jointly file a cash management plan for prior approval by the Commissioner of Banking and Insurance and the Commissioner of Community Affairs and shall comply with all provisions of P.L.1983, c.372 (C.40A:10-36 et seq.) and P.L.1983, c.108 (C.18A:18B-1 et seq.), as appropriate.
- 3. Section 4 of P.L.1983, c.108 (C.18A:18B-4) is amended to read as follows:
- 4. Bylaws of the group; trustees; powers.
- a. The bylaws of any school board insurance group shall:
- (1) Set forth a statement of purposes of the group;
- (2) Set forth provisions for organization of the group, including governance by a board of trustees;

- (3) Provide for the delivery of a risk management program in conjunction with any joint self-insurance fund or funds which the board of trustees shall establish. The risk management program shall include, but not be limited to:
- (a) the perils of liabilities to be insured against;
- (b) limits of coverage, whether self-insurance, direct insurance purchased from a commercial carrier or reinsurance;
- (c) the amount of risk to be retained by the fund;
- (d) the amount of reserves to be established;
- (e) the proposed method of assessing contributions to be paid by each member of the fund;
- (f) procedures governing loss adjustment and legal fees;
- (g) coverage to be purchased from a commercial insurer, if any;
- (h) reinsurance to be purchased, if any, and the amount of premium therefor; and
- (i) such other procedures and information as the commissioner may require by rule or regulation;
- (4) Set forth procedures to enforce the collection of any contributions or payments in default;
- (5) Set forth membership standards as required in section 3 of P.L.1983, c.108 (C.18A:18B-3);
- (6) Require that, for each joint self-insurance fund, a contract or contracts of specific and aggregate excess insurance or reinsurance is maintained;
- (7) Set forth procedures for:
- (a) Withdrawal from the group and a fund by a member;
- (b) Termination of the group or fund and disposition of assets; and
- (c) Determining the obligations, if any, of a member in the event that the group is unable to pay indemnification obligations and expenses payable from a fund administered by it;
- (8) Require an annual certified audit to be prepared and filed with the commissioner;
- (9) Require that any joint self-insurance fund or funds be developed and operated in accordance with accepted and sound actuarial practices;
- (10) Provide that any expenditure of moneys in a fund be in furtherance of the purpose of the fund;
- (11) Set forth other provisions as desired for operation and governance of the group;
- (12) Provide for expulsion of a member; and
- (13) Comply with any requirement established by the commissioner by rule or regulation.
- b. The bylaws of a group shall provide for governance of the group by a board of trustees selected in accordance with the provisions of the bylaws. The bylaws shall provide for trustee powers and duties and shall include, but not be limited to, the following powers of the board of trustees:

- (1) To determine and establish contributions and rates, loss reserves, surplus, limits of coverage, limits of excess or reinsurance, coverage documents, dividends and other financial and operating policies of the group or fund;
- (2) To invest moneys held in trust under any fund in investments which are approved for investment by regulation of the State Investment Council for surplus moneys of the State or, at the discretion of the board, to transfer moneys held in trust under any fund to the Director of the Division of Investment in the Department of the Treasury for investment on behalf of the board in accordance with the standards governing the investment of other funds which are managed under the rules and regulations of the State Investment Council. However, any moneys transferred to the director for investment may not thereafter be withdrawn except upon withdrawal of a member from the group or a fund or termination of the group or a fund or in specific amounts in payment of specific claims, administrative expenses or member dividends upon affidavit of the director or other chief executive officer of the group. In addition to the types of securities in which the joint insurance fund may otherwise invest, a joint insurance fund may invest in debt obligations of any governmental entity established under the laws of the State of New Jersey and federal agencies or government corporations;
- (3) To purchase, acquire, hold, lease, sell and convey real and personal property, all of which property shall be exempt from taxation under chapter 4 of Title 54, Taxation, of the Revised Statutes;
- (4) To collect and disburse all money due to or payable by the group, or authorize such collection and disbursement;
- (5) To enter into contracts with other persons or with public bodies of this State for any professional, administrative or other services as may be necessary to carry out the purposes of the group or any fund;
- (6) To purchase and serve as the master policyholders if desired, for any insurance, including excess or reinsurance;
- (7) To prepare, or cause to be prepared, a risk management program for the joint insurance group;
- (8) As the need arises, from time to time, to amend the bylaws or risk management program of the fund; except that no such amendment shall take effect until approved in the following manner:
- (a) The trustees shall file with the commissioner, for his approval: a copy of any amendment to the bylaws of the fund, upon approval by resolution of three-fourths of the member school boards or in such other manner as established by the fund and approved by the commissioner; or any amendment to the risk management program, upon adoption by the trustees.
- (b) Within 60 days of receipt, the commissioner shall either approve or disapprove any amendment to the bylaws or risk management program. If the commissioner fails to either approve or disapprove the amendment within that 60 day period, the amendment shall be deemed approved;
- (c) If any amendment is disapproved, the commissioner shall set forth, in writing, the reasons for disapproval. Upon the receipt of the notice of disapproval, the trustee of the affected joint

insurance fund may request a public hearing. The public hearing shall be convened by the commissioner in a timely manner;

- (d) Within 90 days after the effective date of any amendment to the bylaws, a member school board which did not approve the amendment may withdraw from the fund, except that it shall remain liable for its share of any claim or expense incurred by the fund during its period of membership;
- (9) To do all other things necessary and proper to carry out the purposes for which the group is established.

(cf: P.L.1995, c.74, s.2)

- 4. (New section) Notwithstanding the provisions of any other law to the contrary, and in addition to the powers otherwise conferred by law, the trustees of a joint insurance fund established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) and the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.108 (C.18A:18B-1 et seq.) and P.L.1983, c.372 (C.40A:10-36 et seq.). The joint insurance funds participating in this program shall jointly file a cash management plan for prior approval by the Commissioner of Banking and Insurance and the Commissioner of Community Affairs and shall comply with all provisions of P.L.1983, c.108 (C.18A:18B-1 et seq.) and P.L.1983, c.372 (C.40A:10-36 et seq.), as appropriate.
- 5. This act shall take effect immediately.

STATEMENT

This bill authorizes certain joint insurance funds to invest in bonds of local units and other New Jersey and federal governmental agencies.

Specifically, the bill amends current law to allow both local unit joint insurance funds, and board of education joint insurance funds, all commonly referred to as "JIFs," to invest in bonds of any governmental entity established under State law, or of any federal agencies or government corporations. It is anticipated that this expansion of the types of bonds in which these JIFs may invest will increase the yield that the JIFs may realize, while still limiting their investments to very safe instruments.

The bill also allows the local unit and board of education joint insurance funds to amend their respective risk management plans to form joint cash management and investment programs. This change will give these JIFs the ability to increase investment yield by reducing the amount of assets that must be held in short term instruments to cover their cash flow needs.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 20	16
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APPOINTING RICHARD HIRSCH AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND AND THE RESIDUAL CLAIMS JOINT INSURANCE FUND FOR THE $2017\ \mathrm{FUND}\ \mathrm{YEAR}$

Whereas, the Atlantic County Municipal Joint Insurance Fund has been organized pursuant to NJSA 40A:10-36, et seq.; and

Whereas, the Atlantic County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund and the Residual Claims Joint Insurance Fund; and

Whereas, as a member of each of these Funds, the Atlantic County Municipal Joint Insurance Fund actively participates in the meetings and operations of each of these Funds through the appointment of a representative to each Fund; and

Whereas, the appointment of the representative to each of these Fund's is at the discretion of the Chair of the Atlantic County Municipal Joint Insurance Fund; and

Whereas, Richard Hirsch, Fund Commissioner from the Borough of Longport, has served as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund and as the Fund's representative to the Residual Claims Joint Insurance Fund during the 2016 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Atlantic County Municipal Joint Insurance Fund to reappoint Mr. Hirsch as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund and the Residual Claims Joint Insurance Fund.

Now, therefore, be it resolved by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund that Richard Hirsch, Fund Commissioner from the Borough of Longport, is hereby appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund and Residual Claims Joint Insurance Fund; and

Be it Further Resolved that these appointments shall be effective January 1, 2017; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the Municipal Excess Liability Joint Insurance Fund and the Residual Claims Joint Insurance Fund.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on November 21, 2016.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

By:			Attest:		
•	CHAIRPERSON			SECRETARY	
		Date:			



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216 Parsippany, NJ 07054 Tel (201) 881-7632 Fax (201) 881-7633

October 27, 2016

Memo to: Member Municipalities & Authorities

Municipal Excess Liability Joint Insurance Fund

From: David N. Grubb, Executive Director

Re: Elected Officials' Training Seminars at the 2016 League of Municipalities Conference

This year's elected officials training program will focus on Ethics for Local Government Officials.

As in the past, the MEL will reduce each member's 2017 workers' compensation claims premium by \$250 for each municipal elected official and authority commissioner who completes the course by May 1, 2017. 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 25% of the member's workers' compensation claims fund.

Below are the two Elected Official's training seminars to be held at the 2016 League of Municipalities conference. We will continue to add classes throughout the fall and winter throughout the state. Please visit our web-site www.njmel.org for updates.

2016/2017 ELECTED/APPOINTED OFFICIALS LIABILITY SEMINARS Atlantic City-NJ

November 15, 2016 – Tuesday, 3:45 PM, Palladium C - Caesars, Atlantic City

November 16, 2016 –Wednesday, 3:45 PM Atlantic City Convention Center Room 302 (Title of course is *Annual Risk Management Seminar*)

Pre-registration is not required.

REGISTRATION FORM

Course Date/Location:	
☐ November 15, 2016 Tuesday, 3:45 PM,	Palladium C - Caesars, Atlantic City
□ November 16, 2016 Wednesday, 3:45 PM	A, Atlantic City Convention Center Room 302
Name	Title
	1
Municipality or Authority:	
Contact (in case of cancellation)	-
Phone Number:	
E-Mail:	
Forward the completed	form one of two ways:
Fax: (201) 881-7633	
Email: jainet@permainc.com	



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND SAFETY DIRECTOR'S REPORT

TO: Municipal Fund Commissioners, Safety Coordinators, Risk Managers

FROM: Timothy Sheehan, Associate Public Sector Director

DATE: October 31, 2016

Service Team:

Timothy Sheehan
Associate Public Sector Director
tsheehan@jamontgomery.com
Office: 856-552-6862

Cell: 609-352-6378 Karen La Sala

Executive Assistant klasala@jamontgomery.com

Office: 732-660-5006 Fax: 856-830-1496 Mailing Address:

231 Main Street
P. O. Box 2017, Toms River
New Jersey 08754
Toll Free: 877-398-3046

Robert Holwitt, Consultant rholwitt@jamontgomery.com

Office: 856-552-4624 Cell: 856-628-5705

Robert Garish, Consultant rgarish@jamontgomery.com
Office: 856-552-4650

Cell: 609-947-9719

OCTOBER ACTIVITIES

LOSS CONTROL SERVICES

- City of Absecon Conducted a Loss Control Survey on October 4
- · City of Cape May Conducted a Loss Control Survey on October 5
- Borough of Folsom Conducted a Loss Control Survey on October 13
- Township of Galloway Conducted a Loss Control Survey on October 6
- Township of Lower Conducted a Loss Control Survey on October 5
- Township of Mullica Conducted a Loss Control Survey on October 3
- City of Millville Attended a Safety Committee meeting on October 11
- City of Northfield Conducted a Loss Control Survey on October 4
- City of Pleasantville Conducted a Loss Control Survey on October 4
- · City of Sea Isle Conducted a Loss Control Survey on October 19
- Township of Waterford Conducted a Loss Control Survey on October 17
- City of Wildwood Conducted a Loss Control Survey on October 11

JIF MEETINGS ATTENDED

- Executive Committee October 26
- Claims Meeting October 13
- Annual Planning Retreat October 26-27

MEL VIDEO LIBRARY

The following members used the MEL Video Library during October. **Please note the new e-mail address:** melvideolibrary@jamontgomery.com and telephone number: 856-552-4900.

To either view the full video catalog or rent videos, use the above website or NJMEL.org.

<u>Municipality</u>	# of Videos
Borough of Folsom	1
Township of Galloway	3
City of Linwood	1
Township of Upper	1

MEL MEDIA CATALOG

To view the entire updated MEL Media Catalog with 100 new DVD titles go to NJMEL.org, click on the Video button at the top of the page, then choose 'Order Conventional Videos'.

NEW SAFETY DIRECTOR'S BULLETINS AND NOTICES

Regional training announcements and Bulletins are distributed by e-mail to Fund Commissioners, Safety Coordinators and Risk Consultants. Please access the Atlantic JIF (http://www.acmjif.org) to verify Fund Commissioners, Safety Coordinators and Risk Managers contact information is correct. If you find a discrepancy, please let us know. If applicable, a copy or copies of the Safety Director's Bulletins are attached.

The following Safety Director Bulletins and alerts were distributed by e-mail during October. If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- Atlantic JIF Career Survival for Police Officers October 7, 2016 Reminder
- **Ø** Atlantic JIF Safety Director's Bulletin October is Fire Prevention Month
- Atlantic JIF Regional Training The Importance of Safety in Everyday Activities October 27, 2016 Rescheduled
- Ø Atlantic JIF Regional Training The Importance of Safety in Everyday Activities December 6, 2016
- Atlantic JIF Safety Director's Bulletin Leaf Collection Time
- Ø Atlantic JIF Did You Know? MSI Training Schedule November, December 2016

Ø UPCOMING EVENTS

- Executive Committee November 21
- · Regional Training The Importance of Safety in Everyday Activities Rescheduled to December 6
- Executive Safety Committee December 15

MSI TRAINING PROGRAMS

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions or you need to appoint a new Training Administrator, please advise (klasala@jamontgomery.com).

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
ABSECON	ABSECON	LAWLER (MEL_tinalawler)	TINA

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
AVALON	AVALON	DEAN (MEL_198987)	EDWARD, R.
AVALON	AVALON EMS	SCARPA (MEL 221708)	KEVIN
AVALON	AVALON PUBLIC WORKS	DEENEY (MEL_jdeeney22)	JENNIFER
		MACOMBER	
AVALON	AVALON PUBLIC WORKS	(MEL_williammacomber)	WILLIAM
AVALON	AVALON PUBLIC WORKS	WHILDIN JR (MEL_wwhildin)	WAYNE
BRIGANTINE	PUBLIC WORKS	DORING (MEL_johndoring)	JOHN
BRIGANTINE	PUBLIC WORKS	MUSUMECI (MEL_225284)	LISA
BUENA	NONE		
CAPE MAY	CAPE MAY	PICARD (MEL_231079)	JOSEPH
CAPE MAY			
POINT	CAPE MAY POINT	HODSDON (MEL_KHodsdon)	KIMBERLEY
CAPE MAY			
POINT	CAPE MAY POINT	OCONNOR (MEL_steveoconnor)	STEVE
COMMERCIAL	COMMERCIAL	SPARKS (MEL_heathersparks)	HEATHER
CORBIN CITY	CORBIN CITY	SIEDLECKI (MEL_222029)	JOANNE
DEERFIELD	DEERFIELD	SEIFRIT (MEL_221719)	KAREN
DENNIS	DENNIS	CHAMPION (MEL_199656)	VERNON
DOWNE			
TOWNSHIP	DOWNE TOWNSHIP	LOCKLEY (MEL_Downetownship)	NADINE
EGG HARBOR			
TOWNSHIP	EGG HARBOR TOWNSHIP	BURGER (MEL_224144)	DONNA
EGG HARBOR			
TOWNSHIP	EGG HARBOR TOWNSHIP	LINCOLN (MEL_199845)	ROBERT
EGG HARBOR			
TOWNSHIP	EGG HARBOR TOWNSHIP	LINCOLN (MEL_boblincoln)	ROBERT
EGG HARBOR			
TOWNSHIP	EGG HARBOR TOWNSHIP	SLUSARSKI (MEL_242881)	STEPHEN
ESTELL MANOR	ESTELL MANOR	HENRY (MEL_rmcestellmanor)	JOE
ESTELL MANOR	ESTELL MANOR	KENT (MEL_lindakent)	LINDA
FOLSOM	FOLSOM	GATTO (MEL_pattigatto)	PATTI
FOLSOM	FOLSOM	LAPOLLO (MEL_199926)	JOHN
GALLOWAY	GALLOWAY	AYERS (MEL_199933)	MATT
GALLOWAY	GALLOWAY	MARABLE (MEL_RAYMARABLE)	RAYMOND
GALLOWAY	GALLOWAY	MCDOWELL (MEL_199524)	KEVIN
GALLOWAY	GALLOWAY	PRAKASH (MEL_cherylprakash)	CHERYL
GALLOWAY	PUBLIC WORKS	GUERRA (MEL_199587)	RAY
HAMILTON	HAMILTON	GIBERSON (MEL_224603)	SUE
		MARCOLONGO	
HAMILTON	HAMILTON	(MEL_lisamarcolongo)	LISA
LINWOOD	LINWOOD	BECK (MEL_226388)	EDWARD
LINWOOD	LINWOOD	HAMILTON (MEL_jhamilton)	JOHN
LINWOOD	LINWOOD	JONES (MEL_212955)	WALTER
LONGPORT	LONGPORT	ADAMS (MEL_238589)	DANIEL
LONGPORT	LONGPORT	HIRSCH (MEL_221725)	RICHARD
LONGPORT	LONGPORT	SHAUD (MEL_238775)	PIERCE
LONGPORT	LONGPORT	SIMMONS (MEL_pwsupervisor)	JUERGEN
LOWER	LOWER	BEEBY (MEL 223881)	THOMAS
		DELD! (MEL_220001)	

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
LOWER	LOWER	BIERSBACH (MEL_MBiersbach)	MARTIN
LOWER	LOWER	CRIPPEN (MEL_200254)	COLLEEN
LOWER	LOWER	DILWORTH (MEL_242217)	JASON
LOWER	LOWER	GALESTOK (MEL_200312)	WILLIAM
LOWER	LOWER	GREENE (MEL_LtGreene)	PATRICK
LOWER	LOWER	LEPOR (MEL_200293)	DAVE
LOWER	LOWER	PLENN (MEL_200321)	MITCHELL
MARGATE	MARGATE	ADAMS (MEL_223030)	DANIEL
MARGATE	MARGATE	ARMSTRONG (MEL_225741)	PAT
MARGATE	MARGATE	BARILLO (MEL_johnbarillo)	JOHN
MARGATE	MARGATE	EISSLER (MEL_226426)	BRAD
MARGATE	MARGATE	GRACE (MEL_ericgrace)	ERIC
MARGATE	MARGATE	HORNIG (MEL_CHRISHORNIG)	CHRIS
MARGATE	MARGATE	SHIELDS (MEL_225732)	TOM
MARGATE	MARGATE	TABASSO JR (MEL_224557)	ANTHONY
		WAINWRIGHT	
MARGATE	MARGATE	(MEL_timothywainwright)	TIMOTHY
		WINNEBERGER	
MARGATE	MARGATE	(MEL_SCOTTWINNEBERGERMA)	SCOTT
MIDDLE	MIDDLE	GARRISON (MEL_ANNIEGARRISON)	ANNIE
MIDDLE	MIDDLE	KALISH (MEL_200409)	VERA
		KRAUSS	
MIDDLE	MIDDLE	(MEL_mtclerk@middletownship.com)	KIMBERLY
MIDDLE	MIDDLE	MCLAUGHLIN (MEL_rmcmiddle)	MIKE
MILLVILLE	FIRE DEPARTMENT	LIPPINCOTT (MEL_MLippincott)	MICHAEL
MILLVILLE	FIRE DEPARTMENT	TONETTA (MEL_CATonetta)	CHRISTINE
MILLVILLE	MILLVILLE	CRUZ (MEL_243455)	SAMANTHA
MILLVILLE	MILLVILLE	EDELMAN (MEL_rmcmillville)	ZACH
MILLVILLE	MILLVILLE	KILEY (MEL_TKiley7272)	TONYA
MILLVILLE	MILLVILLE	MCDOWELL (MEL_michaelmcdowell)	MICHAEL
MILLVILLE	MILLVILLE	ROBOSTELLO (MEL_susanrobostello)	SUSAN
MILLVILLE	MILLVILLE	WILSON (MEL_200557)	DOUGLAS
MULLICA	FIRE DEPARTMENT	CRITELLI (MEL_jcritelli)	JERRY
MULLICA	MULLICA	STOLLENWERK (MEL_221727)	DAWN M.
MULLICA	POLICE DEPARTMENT	THOMPSON (MEL_223383)	JOHN
MULLICA	PUBLIC WORKS	SPERLAK (MEL_stephens)	STEPHEN
NEWFIELD	NONE		
NORTH			
WILDWOOD	BUILDINGS -PARKS-GROUNDS	FORD (MEL_200805)	DOUGLAS
NORTH			
WILDWOOD	BUILDINGS -PARKS-GROUNDS	STARR (MEL_conniestarr)	CONNIE
NORTH			
WILDWOOD	FIRE DEPARTMENT	CARTER (MEL_joshuacarter)	JOSHUA
NORTH		-	
WILDWOOD	FIRE DEPARTMENT	OSTRANDER (MEL_223267)	LEWIS
NORTH			
WILDWOOD	NORTH WILDWOOD	VANSANT (MEL_jenvansant)	JENNIFER
NORTH	POLICE DEPT	GALLAGHER (MEL_223150)	MATTHEW

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
WILDWOOD			
NORTH			
WILDWOOD	POLICE DEPT	MCGRAW (MEL_223256)	ADAM
NORTH		, – ,	
WILDWOOD	PUBLIC WORKS	OKANE (MEL_bonnieokane)	BONNIE
NORTH		(,	
WILDWOOD	PUBLIC WORKS	SLOAN (MEL_garysloan)	GARY
NORTH			
WILDWOOD	RECREATION DEPARTMENT	DEVLIN (MEL_anndevlin)	ANN
NORTHFIELD	NORTHFIELD	CROOKS (MEL_224374)	LAUREN WM.
OCEAN CITY	OCEAN CITY	BIRCH (MEL_dianebirch)	DIANE
OCEAN CITY	OCEAN CITY	CIOETA (MEL_joanncioeta)	JOANN
OCEAN CITY	OCEAN CITY	MOYER (MEL_MELSAFETY)	CHARLOTTE
PLEASANTVILLE	PLEASANTVILLE	PAGE-SCOTT (MEL_222990)	DENISE
SEA ISLE CITY	SEA ISLE CITY	ROMANO (MEL_Maryromano)	MARY
SEA ISLE CITY	SEA ISLE CITY	SEIB (MEL KELLIESEIB)	KELLIE
OLIVIOLE OILI	SERVICE STIT	MOLLENKOPF	TREETE.
SOMERS POINT	SOMERS POINT	(MEL_shelbymollenkopf)	SHELBY
SOMERS POINT	SOMERS POINT	SOMERS (MEL_RobertSomers)	ROBERT
SOMERS POINT	SOMERS POINT	VENAFRO (MEL_223082)	TOM
STONE HARBOR	PUBLIC WORKS	RUSS (MEL_200679)	GRANT
STONE HARBOR	PUBLIC WORKS	TIRADO (MEL_222802)	FRANCISCO
UPPER	PUBLIC WORKS	SMUZ (MEL_240157)	TERI
UPPER	RESCUE SQUAD	POTTER (MEL_220733)	JAY
UPPER	TOWNSHIP HALL	MORGAN (MEL_scottmorgan)	SCOTT
UPPER	TOWNSHIP HALL	SHARP (MEL_244857)	RHONDA
UPPER	TOWNSHIP HALL	SPIEGEL (MEL_barbaraspiegel)	BARBARA
UPPER	TOWNSHII TIALL	3i IEOEE (IVIEE_bai bai aspiegei)	DANDANA
DEERFIELD	UPPER DEERFIELD	VAGNARELLI (MEL_vvagnarelli)	VICKI
VENTNOR	VENTNOR	GOOS (MEL_jamesgoos)	JAMES
VENTNOR	VENTNOR	GRATZ (MEL_EGratz1234)	ERNEST
VENTNOR	VENTNOR	PETERSON (MEL_OEMVENTNOR)	DONNA
WATERFORD	DPW	MICKLASAVAGE (MEL 250609)	MICHAEL
WATERFORD	EMS	GARDNER (MEL 240461)	BETTY ANNE
WATERFORD	WATERFORD	CHIUMENTO (MEL_240401)	DANIEL
WATERFORD	WATERFORD	CORMANEY (MEL_200778)	DANIEL
WATERFORD	WATERFORD	LAURSEN (MEL_rmcwaterford)	ILENE
WEST CAPE MAY	WEST CAPE MAY	BASILE (MEL gbasile76)	GREGORY
WEST CAPE MAY	WEST CAPE MAY	ENTEADO (MEL_TheresaEnteado)	THERESA
WEST CAPE MAY	VVEST CAFE IVIAT	LIVIEADO (IVIEL_THETESAETILEAGO)	ITIEKESA
WILDWOOD	WEST WILDWOOD	SWEENEY (MEL_rsweeney)	RUTH
WEYMOUTH	WEYMOUTH	AYRES (MEL_ayresdorothyjo)	DOTOTHY-JO
WEYMOUTH	WEYMOUTH	CARROLL (MEL 223304)	RONALD
WILDWOOD	VVLIIVIOOTH	CANNOLL (IVIEL_2233U4)	NONALD
CITY	ADMINISTRATION	HODSDON (MEL_KimHodsdon)	KIM
WILDWOOD	AUIVIIIVISTKATIUN	HODSDOM (MET VIHILIOR20011)	NIIVI
CITY	FIRE DEPT.	SPEIGEL (MEL_daniel.speigel)	DANIEL
WILDWOOD	SEWER DEPT.	WARD (MEL_226173)	SENA
VVILDVVUUD	JEVVER DEPT.	VVAKU (IVIEL_220173)	SEIVA

MEMBER	DEPARTMENT	LAST NAME	FIRST NAME
CITY			
WILDWOOD			
CITY	WILDWOOD CITY	DUNN (MEL_243485)	DAN
WILDWOOD			
CITY	WILDWOOD CITY	PINTO (MEL_hopepinto)	HOPE
WILDWOOD			
CREST	PUBLIC WORKS	SHEARER (MEL_steveshearer)	STEVEN
WILDWOOD			
CREST	ADMINISTRATION	FEKETICS (MEL_trish050672)	PATRICIA
WILDWOOD			
CREST	POLICE	FEKETICS (MEL_227973)	PATRICIA
WILDWOOD			
CREST	PUBLIC SAFETY	GRASSI (MEL_222681)	RALPH
WILDWOOD			
CREST	WILDWOOD CREST	HOLZMER (MEL_221736)	JANELLE
WOODBINE	WOODBINE	GURDGIEL (MEL_220534)	JAMES

Listed below are upcoming MSI training programs scheduled for November and December. *Enrollment is required for all MSI classes.* MSI classes are subject to cancellation or rescheduling at any time.

Members are reminded to log on to the <u>www.njmel.org</u> website, then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. <u>Enrolling your staff ensures you will be notified of any schedule changes</u>.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

Date	Location	Topic	Time
11/3/16	Township of Galloway #6	DDC-6	8:30 - 3:00 pm w/lunch break
11/10/16	Borough of Stone Harbor #1	PPE	1:00 - 3:00 pm
		HazMat Awareness w/HazCom GHS-	
11/15/16	Township of Elsinboro	Evening	6:30 - 10:30 pm
11/18/16	Township of Middle #3	Jetter/Vacuum Safety	8:30 - 10:30 am
12/2/16	Borough of Stone Harbor #1	Excavation/Trenching/Shoring	8:30 - 12:30 pm

CELL's for Cortified Dublies Works Mone	a o r o	1	
CEU's for Certified Publics Works Mana	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	Hazard Identification - Making Your Observations Count	1 /T,M
Advanced Safety Leadership	10/M	Hearing Conservation	1 /T,G
Asbestos, Lead & Silica Industrial Health Overview	1 /T,G	Heavy Equipment Safety	1/G-2/T
Back Safety / Material Handling	1/T	Hoists, Cranes and Rigging	2/T
Bloodborne Pathogens Training	1/G	Housing Authority Safety Awareness	3/T
Bloodborne Pathogens Train- the- Trainer	1/T	Jetter Safety	2/T
BOE Safety Awareness CDL – Supervisors Reasonable Suspicion	3/T 2/M	Landscape Safety Leaf Collection Safety Awareness	2/T 2/T
CDL - Drivers' Safety Regulations	2/W	Lockout Tagout	2/T
Coaching the Maintenance Vehicle Operator	2 /T,M	Personal Protective Equipment (PPE)	2/T
Confined Space Entry – Permit Required	3.5 / T	Playground Safety	2/T
Confined Space Awareness	1 /T,G	Sanitation and Recycling Safety	2/T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	3 / M,G
Excavation Trenching & Shoring	2 /T,M	Shop and Tool Safety	1/T
Fall Protection Awareness Fast Track to Safety	2 /T,M 4 / T	Seasonal Public Works Operations Snow Plow Safety	3/T 2/T
Hagger / Workzone Safety	2 /T,M	Special Events Management	2/M
HazCom with Globally Harmonized System	1 /T,G	Toolbox Talk Essentials	1/M
Hazardous Materials Awareness w/ HazCom & GHS	3/T		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1/P	Hazard Identification - Making your Observations Count	2/P
Bloodborne Pathogens Training	1/P	Safety Committee Best Practices	1.5/ P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	6/P
		Special Event Management	2/P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	Hazardous Materials Awareness w/ HazCom & GHS	3/S
Advanced Safety Leadership	10/S	Heavy Equipment Safety	3/S
Asbestos, Lead & Silica Industrial Health Overview	1/S	Housing Authority Safety Awareness	3/S
Back Safety / Material Handling	1/S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Training	1/8	Hearing Conservation	1/S
Bloodborne Pathogens Train- the- Trainer	2.5 / S	Hoists, Cranes and Rigging	2/\$
BOE Safety Awareness CDL – Supervisors Reasonable Suspicion	3/S 1.5/S	Jetter Safety Ladder Safety/Walking Working Surfaces	2/S 2/S
CDL - Supervisors Reasonable Suspicion CDL - Drivers' Safety Regulations	2/\$	Landscape Safety	2/5
Confined Space Awareness	1/S	Leaf Collection Safety Awareness	2/5
Confined Space Entry - Permit Required	3.5 / S	Lockout Tagout	2/8
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1/S
Driving Safety Awareness	1.5 / S	Office Safety	2/S
Excavation Trenching & Shoring	4/S	Personal Protective Equipment (PPE)	2/S
Fall Protection Awareness	2/S	Safety Committee Best Practices	1.5 / S
Fast Track to Safety	5/S	Safety Coordinator's Skills Training	5/8
Fire Extinguisher Fire Safety	1/S 1/S	Seasonal Public Works Operations Snow Plow Safety	3/S 2/S
Hagger / Workzone Safety	2/\$	Special Event Management	2/5
HazCom with Globally Harmonized System	1.5/ S	Toolbox Talk Essentials	1/8
			İ
CEU's for Tax Collectors	OFI. " (5	CEU's for County/Municipal Finance Office	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
CEU's for Certified Recycling Professio MSI Course	nals CEU's/Cat.	CEU's for Qualified Purchasing Agents MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Coun			
Heavy Equipment	3		
Sanitation and Recycling Safety	2		
***Category			
E- Ethics			
T- Technical G- Governmental			
S- Safety			
P- Professional Development			
M- Management			



SAFETY DIRECTOR'S BULLETIN Leaf Collection Safety

October 2016

Leaf Collection Time...An Important Reminder

Municipalities and public agencies collect leaves by a number of different means (leaf vacuums, front end loaders, bagged leaves, etc.) in an effort to improve safety and efficiency of the process. Any leaf collection operation exposes workers to hazards. Please consider the following tips to protect workers:

Department Leaders

- Perform a job hazard assessment on all leaf vacuum procedures and collection equipment.
- Thoroughly train all <u>new employees</u> prior to allowing them to operate any piece of equipment.
- Provide refresher training at the beginning of each leaf season for <u>experienced workers</u>. If the season is extended, provide additional training to reinforce safety procedures at regular intervals.
- Conduct Job Site Observations. Reinforce desirable behaviors and consistently correct unsafe actions.

Drivers

- Follow manufacturers' recommendations when operating leaf vacuuming equipment. Conduct pre-trip inspections of the truck and vacuum unit per manufacturers' recommendations and department policy.
- Never allow workers to ride on the yoke, or other areas not specifically designated for riders.
- Maintain visual contact of workers on foot when working close to the vehicle and while backing.
- Check both side mirrors frequently when backing.
- Use a reliable spotter positioned to see you and the blind spots behind your vehicle when backing.
- Stop the truck if the spotter must change positions and whenever visual contact is lost.
- Wear your seatbelt. Insist others in the cab wear theirs. Do not use your cell phone or otherwise become distracted. Stay alert of approaching motorists to possibly warn your crew members of danger.

Workers on foot

- Stay in mirrors or otherwise visible to driver. Remain clear of the rear of the vehicle when the backup lights or alarm are on.
- Be aware of crush zones. They include between moving vehicles and under raised loads.
- Use standard hand signals when acting as a spotter.
- Wear the required personal protective equipment. Remind co-workers to wear theirs.
- Stay alert to approaching motorists. Be prepared to warn co-workers. Have each others' backs.

The MEL offers a variety of educational resources to supplement your employee training program. They can be found by visiting the MEL website, www.njmel.org, and selecting the SAFETY tab.

- Select *Toolbox Talks* for 5-minute lesson plans on personal protective equipment, basic safety principles, avoiding crush zones, and hand signals for collecting leaves with vacuums, rear compactors, and front-end loaders.
 - o New Toolbox Talks have been added for the leaf collection season.
- Choose *Videos* to access short Public Access movies on crush zone and back safety awareness. Members can also borrow videos from the MEL Media library. Click on the Catalogue icon to see the wide selection of general and leaf-collection-specific safety videos that are available.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.



Personal Protective Equipment for leaf vacuum operations must include:

- ANSI 107-2004 (or later) Class 2 or 3 high visibility apparel
- Hearing protection

The following is recommended depending on conditions:

- Work boots
- Tight-fitting protective eyewear
- Leather or similar work gloves
- Dust mask or N95 respirator. Workers who wear a filtering facepiece respirator on a voluntary basis must acknowledge Appendix D in OSHA's Respiratory Protection Standard.



Visibility of the workers on foot is a critical component for a safe operation. In the picture on the left, the worker is between the leaf vacuum and the truck and out of the driver's sight.

Drivers must maintain the proper distance from the curb to keep the vacuum hose operator as far as possible from the wheels of the truck or trailer.

Vacuum hose operators and workers on foot must be aware not to put themselves in a potential Crush Zone.



Leaf collection is a Mobile Work Zone. Establish traffic control according to the MUTCD. At a minimum, high intensity amber warning lights must be visible to motorists approaching from either direction.

Do not use directional arrows on 2-lane roadways.







Crush Zones are present in many leaf collection operations:

Between and in front of moving vehicles

Under raised loads and vehicle bodies



Safety Director Bulletin

One in a series of safety bulletins from your Joint Insurance Fund

October 2016

October is Fire Prevention Month

National Fire Prevention Week is observed during the week (from Sunday to Saturday) in which October 9 falls. In the United States, the first Presidential proclamation of Fire Prevention Week was made in 1925 by President Calvin Coolidge. For 2016, the National Fire Protection Association has declared the theme to be, "*Don't Wait, Check the Date*". Many homeowners do not realize the sensors in a smoke detector have a life expectancy of 10 years, and after 10 years the detector should be replaced.

Here is a short fire safety quiz to test your knowledge of fire prevention, fire protection, and fire safety:

- 1. How often should an ABC fire extinguisher in your home be replaced?
 - a. 6 years
 - b. 10 years
 - c. Never, if not used

10 years

- 2. Why is Fire Prevention Week always the week of October 9th?
 - a. To commemorate the Great Chicago Fire
 - b. To commemorate the Great Roman Fire
 - c. To commemorate the Triangle Shirtwaist Fire

Great Chicago Fire

3. True or False? Mrs. O'Leary's cow started the Chicago Fire by kicking over a lantern in a barn?

Probably **FALSE**. Fire historians believe the fire started near the barn, but not IN the barn. They believe kids sneaking cigarettes behind the barn most likely started the fire.

In the home

- 4. Most fire deaths occur where?
 - a. In motor vehicles
 - b. In the home
 - c. In the workplace
 - d. In a place of assembly; restaurant, theater, casino, etc.
- 5. What age group has the greatest chance of dying in a fire in the home?
 - a. Infants
 - b. Pre-teen age children
 - c. Young adults
 - d. Adults
 - e. Senior citizens

By far, the two age groups who are most likely to die in a fire at home are: Infants & Senior citizens

Fire safety is not just in the workplace. Homes – where are children and perhaps elderly parents are – represent a significant fire hazard to what and who we hold dear. Protect them by going home and doing these things tonight:

- Test your smoke detector by pushing the button. Check the date of manufacture. Replace if over 10 years old.
- Check your fire extinguisher's date of manufacture. Replace of over 10 years old.
- Hold a fire drill with your family. Know two ways out. Know to call 9-1-1 from OUTSIDE the house.

Don't Wait — Check the Date! Replace Smoke Alarms Every 10 Years



Fire Prevention Week

Fire Prevention Week Oct. 9-15, 2016

Age matters when it comes to your smoke alarms.

Check the manufacture dates on your smoke alarms today!

Remove the smoke alarm from the wall or ceiling.





Look at the back of the alarm for the date of manufacture.

Smoke alarms should be replaced 10 years from the date of manufacture.





Put the alarm back on the ceiling or wall if it is less than 10 years old.



A closed door may slow the spread of smoke, heat and fire.



Test smoke alarms at least once a month by pushing the test button.



If the smoke alarm sounds, get outside and stay outside. Go to your outside meeting place.



Install smoke alarms in every bedroom, outside each separate sleeping area, and on every level of the home, including the basement. Larger homes may need more alarms. For the best protection, make sure all smoke alarms are interconnected. When one sounds, they all sound.



Call the fire department from a cellphone or a neighbor's phone. Stay outside until the fire department says it's safe to go back inside.

For more information about smoke alarms, visit usfa.fema.gov and firepreventionweek.org.

U.S. Fire Administration







NFPA is the offici sponsor of Fire Pr Week since 1922 November 4th, 2016

To the Members of the Executive Board of the Atlantic County Municipal Joint Insurance Fund

I have enclosed for your review and, in some cases consideration, documents of presentation relating to claims, transfers, and the financial condition of the Fund.

The statements included in this report are prepared on a "modified cash basis" and relate to financial activity through the one month period ending <u>October 31st, 2016</u>, for Closed Fund Years 1987 to 2011, and Fund Years 2012, 2012, 2013, 2014, 2015, and 2016. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

INVESTMENT INTEREST & INVESTMENTS:

SEPTEMBER ACTIVITY

Analysis of Interest is as follows for the month:

Interest Income:

Interest received from Account Balances \$1,997.52
Investment Management Fee Charged <\$1,765.41>

Net Interest Received \$ 232.11 Coupon Interest Payment \$ 16,000.00

Change in realized gain

ROUNDING

Net loss in interest

\$20,795.00>
<.05>
<\$4,562.94>

Interest Accrual:

Beginning Interest Accrual: \$ 75,251.35 Change in Accrued interest: \$ 12,770.84 Ending Interest Accrual: \$ 88,022.19

Investment Balance beginning of month: \$38,518,035 end of month: \$38,497,240

Overall yield positive .19%

Portfolio:

Less than one year Maturing in 2016: 1 \$ 2,001,060 1-2 years Maturing in 2017: 5 \$22,513,910 2+ years Maturing in 2018: 3 \$13,982,270

RECEIPT ACTIVITY FOR THE PERIOD

SEPTEMBER ACTIVITY

Subrogation Receipts \$21,167.50 YTD\$324,673.09

Interest <\$4,562.94>

Recovery \$10.00 ytd \$21,279.16

2016 assessments \$2,274,198

CLAIM ACTIVITY FOR THE PERIOD:

OCTOBER ACTIVITY

The enclosed report shows claim activity during the reporting period for claims paid by the fund and claims payable by the Fund at period end in the amount of \$454,634.37 The claims detail shows 414 claims payments issued and are categorized as follows:

Direct Loss Payments \$344,451.20 Claim Expenses \$11,958.51 Legal Defense Costs \$98,224.66

Adjustment register: voids \$3,791.80

CASH ACTIVITY FOR THE PERIOD:

SEPTEMBER ACTIVITY

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of \$52,565,726.13 to a closing balance of \$52,832,812.19 showing a increase in the fund of \$267,086.06. A detailed reconciliation of this change, including its affect on our banking instruments, is included in my report.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES & RETURNS 10/31/2016

Hamilton Township
Hammonton Town
Middle Township

AUDITED~interest-POSTED

\$ 30,046.38
\$ 55,740.83

\$ 23,641.72*{partial withdraw}

 Mullica Township
 \$ 25,622.00

 Pleasantville
 \$ 31,935.50

 Upper Deerfield Township
 \$ 19,619.55

 Waterford Township
 \$ 25,845.04

 Upper Township
 \$ 21,295.68

 Stone Harbor
 \$ 8,694.70

\$242,441.40

NOTE: Allocated \$20 additional interest, proportionately

SUMMARY REPORT OF AELCF/2015 & 2014 DIVIDENDS/RETRO PROGRAM

~~As attached as REVISED FORMAT

NOTE: Retro Program reflects Egg Harbor Township Resolution Approved at September meeting .

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BILL LIST FOR THE PERIOD:

Vouchers to be submitted for your consideration at the scheduled meeting show on the accompanying bill list at the end of my report.

The information contained in this cover report is a summary of key elements related to activity during the reporting period. Other detailed information is contained in the attached documents and, if desired, a more specific explanation on any question can be obtained by contacting me at 609-425-1136 or email ocjjh4263@gmail.com.

Respectfully Submitted, *John J. Hansen*John J. Hansen, Treasurer

1	October	10/6/2016	VENTNOR		225.00	225.00					
2	October	10/6/2016	PLEASANTVILLE		250.00	250.00					
3	October	10/6/2016	EGG HARBOR TOWNSHIP		1,932.93	1,932.93					
4	October	10/8/2016	BUENA VISTA		30.00	30.00					
5	October	11/1/2016	DIT:BUENA VISTA		30.00	30.00					
6	October	10/11/2016	MULLICA		50.00	50.00					
7	October	10/15/2016	WILDWOOD		100.00	100.00					
8	October	10/17/2016	SEA ISLE CITY		15,000.00	15,000.00					
9	October	10/17/2016	LOWER		10.00		10.00				
10	October	10/20/2016	EGG HARBOR TOWNSHIP		3,233.94	3,233.94					
11	October	10/20/2016	LINWOOD		50.00	50.00					
12	October	10/21/2016	MULLICA		20.00	20.00					
13	October	10/28/2016	WILDWOOD		50.00	50.00					
14	October	10/28/2016	LOWER		150.00	150.00					
15	October	10/28/2016	WILDWOOD		14.91	14.91					
16	October	10/28/2016	PLEASANTVILLE		30.72	30.72					
13	October	10/31/2016	2016 ASSESSMENTS		2,274,198.00					2,274,198.00	
	October				. , ,						
					2,295,375.50	21,167.50	10.00	-	-	2,274,198.00	
				RUNNING	19,360,084.88	324,573.09	21,279.16	2.97	207,531.66	18,806,698.00	
					,,,	22 1,57 5.05	,	2.57		_5,550,655.50	
				1	1		ı		1		

SECTION A INVESTMENT REPORT

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND ALL FUND YEARS COMBINED

CURRENT MONTH October
CURRENT FUND YEAR 2016

	Description: Instru	ment #1 Instr	#2 I	nstr #3	Instr #4	Instr #5	Instr #6 In	str #7
	ID Number: LOSS	EXP	& CONT I	MPREST	TD INVEST	TD CHECK	0	0
	Maturity (Yrs)	0	0	0		0	0	0
	Purchase Yield:	0	0	0	•	0	0	0
	TOTAL for All							
	Accts & instruments							
Opening Cash & Investment Balance	\$52,565,726.13	\$12,624,538.94	\$500.00	\$100,000.00	\$38,518,035.00	\$1,322,652.19	\$0.00	\$0.00
Opening Interest Accrual Balance	\$75,251.38	\$0.00	\$0.00	\$0.00	\$75,251.38	\$0.00	\$0.00	\$0.00
1 Interest Accrued and/or Interest Cost	\$28,770.81	\$0.00	\$0.00	\$0.00	\$28,770.81	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$232.11	\$1,997.52	\$0.00	\$0.00	\$0.00	(\$1,765.41)	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$16,000.00	\$0.00	\$0.00	\$0.00	\$16,000.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	(\$20,795.00)	\$0.00	\$0.00	\$0.00	(\$20,795.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$8,207.92	\$1,997.52	\$0.00	\$0.00	\$7,975.81	(\$1,765.41)	\$0.00	\$0.00
9 Deposits - Purchases	\$4,334,512.05	\$2,295,375.50	\$1,572,883.98	\$450,252.57	\$0.00	\$16,000.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	(\$4,062,863.10)	(\$2,023,136.55)	(\$1,572,883.98)	(\$450,842.57)	(\$16,000.00	\$0.00	\$0.00	\$0.00
Ending Cash & Investment Balance	\$52,832,812.19	\$12,898,775.41	\$500.00	\$99,410.00	\$38,497,240.00	\$1,336,886.78	\$0.00	\$0.00
Ending Interest Accrual Balance	\$88,022.19	\$0.00	\$0.00	\$0.00	\$88,022.19	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$1,530,533.07	\$0.00	\$1,388,986.59	\$141,546.48	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	(\$30.00)	(\$30.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$54,363,315.26	\$12,898,745.41	\$1,389,486.59	\$240,956.48	\$38,497,240.00	\$1,336,886.78	\$0.00	\$0.00
Annualized Rate of Return This Month	0.19%	0.19%	0.00%	0.00%	0.25%	6 -1.59%		

Investment Income Allocation

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2016 Opening Cash & Investment Balance	115,054.67	1,795,356.34	232,844.04	3,879,601.91	1,428,238.39	0.00	0.00	0.00	(96,424.75)	\$7,354,670.60
Opening Interest Accrual Balance	\$254.84	\$1,944.94	\$256.62	\$4,491.43	\$1,545.35	\$0.00	\$0.00	\$0.00	\$58.33	\$8,551.53
Interest Accrued and/or Interest Cost	\$62.86	\$980.85	\$127.21	\$2,119.54	\$780.29	\$0.00	\$0.00	\$0.00	\$0.00	\$4,070.74
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.51	\$7.91	\$1.03	\$17.10	\$6.30	\$0.00	\$0.00	\$0.00	\$0.00	\$32.84
6 Interest Paid - Term Instr.s	\$53.54	\$408.61	\$53.91	\$943.60	\$324.66	\$0.00	\$0.00	\$0.00	\$12.25	\$1,796.59
7 Realized Gain (Loss)	(\$45.43)	(\$708.94)	(\$91.94)	(\$1,531.96)	(\$563.98)	\$0.00	\$0.00	\$0.00	\$0.00	(\$2,942.26)
8 Net Investment Income	\$17.93	\$279.82	\$36.29	\$604.67	\$222.61	\$0.00	\$0.00	\$0.00	\$0.00	\$1,161.33
9 Interest Accrued - Net Change	\$9.32	\$572.24	\$73.30	\$1,175.93	\$455.62	\$0.00	\$0.00	\$0.00	(\$12.25)	\$2,274.15
Ending Cash & Investment Balance	\$182,248.68	\$2,042,318.72	\$264,022.54	\$4,440,786.18	\$1,624,268.67	\$0.00	\$0.00	\$0.00	\$680,303.91	\$9,233,948.70
Ending Interest Accrual Balance	\$264.16	\$2,517.19	\$329.92	\$5,667.37	\$2,000.98	\$0.00	\$0.00	\$0.00	\$46.07	\$10,825.68

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2015	Opening Cash & Investment Balance	176,976.44	2,619,804.84	358,315.23	4,312,516.79	2,157,010.47	119,958.89	0.00	267,567.39	195,133.17	\$10,207,283.22
	Opening Interest Accrual Balance	\$251.05	\$3,840.57	\$542.35	\$6,756.41	\$3,134.73	\$173.53	\$0.00	\$387.04	\$373.58	\$15,459.27
	1 Interest Accrued and/or Interest Cost	\$96.69	\$1,431.27	\$195.76	\$2,356.05	\$1,178.44	\$65.54	\$0.00	\$146.18	\$106.61	\$5,576.53
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.78	\$11.55	\$1.58	\$19.01	\$9.51	\$0.53	\$0.00	\$1.18	\$0.86	\$44.99
	6 Interest Paid - Term Instr.s	\$52.74	\$806.86	\$113.94	\$1,419.45	\$658.58	\$36.46	\$0.00	\$81.31	\$78.49	\$3,247.84
	7 Realized Gain (Loss)	(\$69.88)	(\$1,034.50)	(\$141.49)	(\$1,702.91)	(\$851.75)	(\$47.37)	\$0.00	(\$105.66)	(\$77.05)	(\$4,030.61)
	8 Net Investment Income	\$27.58	\$408.32	\$55.85	\$672.15	\$336.19	\$18.70	\$0.00	\$41.70	\$30.41	\$1,590.91
	9 Interest Accrued - Net Change	\$43.94	\$624.41	\$81.81	\$936.60	\$519.86	\$29.08	\$0.00	\$64.87	\$28.12	\$2,328.69
	Ending Cash & Investment Balance	\$171,462.46	\$2,599,748.06	\$358,289.26	\$4,234,328.04	\$2,156,826.80	\$119,948.51	\$0.00	\$267,544.23	\$189,466.06	\$10,097,613.42
	Ending Interest Accrual Balance	\$295.00	\$4,464.97	\$624.17	\$7,693.00	\$3,654.59	\$202.61	\$0.00	\$451.91	\$401.70	\$17,787.96

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2014	Opening Cash & Investment Balance	49,640.53	2,384,943.02	292,503.53	2,880,765.34	2,157,028.37	30,974.74	0.00	200,772.29	196,690.10	\$8,193,317.92
	Opening Interest Accrual Balance	\$69.75	\$3,614.21	\$436.61	\$4,642.68	\$3,141.68	\$45.09	\$0.00	\$292.28	(\$906.54)	\$11,335.77
	1 Interest Accrued and/or Interest Cost	\$27.12	\$1,302.96	\$159.80	\$1,573.84	\$1,178.45	\$16.92	\$0.00	\$109.69	\$107.46	\$4,476.24
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.22	\$10.51	\$1.29	\$12.70	\$9.51	\$0.14	\$0.00	\$0.88	\$0.87	\$36.11
	6 Interest Paid - Term Instr.s	\$14.65	\$759.31	\$91.73	\$975.38	\$660.04	\$9.47	\$0.00	\$61.41	\$0.00	\$2,571.99
	7 Realized Gain (Loss)	(\$19.60)	(\$941.76)	(\$115.50)	(\$1,137.54)	(\$851.76)	(\$12.23)	\$0.00	(\$79.28)	(\$77.67)	(\$3,235.34)
	8 Net Investment Income	\$7.74	\$371.72	\$45.59	\$449.00	\$336.19	\$4.83	\$0.00	\$31.29	\$30.66	\$1,277.01
	9 Interest Accrued - Net Change	\$12.47	\$543.65	\$68.08	\$598.46	\$518.41	\$7.45	\$0.00	\$48.28	\$107.46	\$1,904.25
	Ending Cash & Investment Balance	\$49,635.80	\$2,375,754.64	\$290,331.85	\$2,828,899.45	\$2,156,846.15	\$30,972.12	\$0.00	\$200,755.30	\$196,613.30	\$8,129,808.61
	Ending Interest Accrual Balance	\$82.22	\$4,157.86	\$504.69	\$5,241.14	\$3,660.09	\$52.54	\$0.00	\$340.57	(\$799.08)	\$13,240.03

		Prop	Liab	Auto	wc	Ded	Cont	EJIF	MEL	Admin	Total
2013	Opening Cash & Investment Balance	107,661.30	1,740,875.28	311,101.89	2,949,562.36	2,373,076.77	0.00	0.00	168,613.79	100,456.13	\$7,751,347.52
	Opening Interest Accrual Balance	\$156.80	\$2,742.93	\$454.44	\$4,573.47	\$3,454.82	\$0.00	\$0.00	\$245.47	\$146.27	\$11,774.20
	1 Interest Accrued and/or Interest Cost	\$58.82	\$951.09	\$169.96	\$1,611.43	\$1,296.48	\$0.00	\$0.00	\$92.12	\$54.88	\$4,234.78
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.47	\$7.67	\$1.37	\$13.00	\$10.46	\$0.00	\$0.00	\$0.74	\$0.44	\$34.16
	6 Interest Paid - Term Instr.s	\$32.94	\$576.26	\$95.47	\$960.84	\$725.82	\$0.00	\$0.00	\$51.57	\$30.73	\$2,473.64
	7 Realized Gain (Loss)	(\$42.51)	(\$687.43)	(\$122.85)	(\$1,164.71)	(\$937.07)	\$0.00	\$0.00	(\$66.58)	(\$39.67)	(\$3,060.82)
	8 Net Investment Income	\$16.78	\$271.33	\$48.49	\$459.72	\$369.87	\$0.00	\$0.00	\$26.28	\$15.66	\$1,208.12
	9 Interest Accrued - Net Change	\$25.88	\$374.83	\$74.49	\$650.59	\$570.66	\$0.00	\$0.00	\$40.55	\$24.15	\$1,761.14
	Ending Cash & Investment Balance	\$107,652.20	\$1,696,909.79	\$311,075.89	\$2,934,482.08	\$2,372,875.98	\$0.00	\$0.00	\$168,599.52	\$100,447.63	\$7,692,043.09
	Ending Interest Accrual Balance	\$182.68	\$3,117.76	\$528.93	\$5,224.06	\$4,025.47	\$0.00	\$0.00	\$286.02	\$170.42	\$13,535.34

	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
2012 Opening Cash & Investment Balance	72,679.70	704,777.39	102,646.62	3,838,168.69	1,422,339.07	0.00	0.00	243,318.43	122,669.58	\$6,506,599.48
Opening Interest Accrual Balance	\$105.85	\$1,241.73	\$149.61	\$5,660.97	\$2,070.70	\$0.00	\$0.00	\$354.23	\$178.59	\$9,761.68
Interest Accrued and/or Interest Cost	\$39.71	\$385.04	\$56.08	\$2,096.90	\$777.06	\$0.00	\$0.00	\$132.93	\$67.02	\$3,554.74
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Co.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.32	\$3.11	\$0.45	\$16.92	\$6.27	\$0.00	\$0.00	\$1.07	\$0.54	\$28.68
6 Interest Paid - Term Instr.s	\$22.24	\$260.87	\$31.43	\$1,189.31	\$435.03	\$0.00	\$0.00	\$74.42	\$37.52	\$2,050.83
7 Realized Gain (Loss)	(\$28.70)	(\$278.30)	(\$40.53)	(\$1,515.60)	(\$561.65)	\$0.00	\$0.00	(\$96.08)	(\$48.44)	(\$2,569.30)
8 Net Investment Income	\$11.33	\$109.85	\$16.00	\$598.22	\$221.69	\$0.00	\$0.00	\$37.92	\$19.12	\$1,014.12
9 Interest Accrued - Net Change	\$17.47	\$124.17	\$24.65	\$907.59	\$342.03	\$0.00	\$0.00	\$58.51	\$29.50	\$1,503.91
Ending Cash & Investment Balance	\$72,673.56	\$704,763.07	\$102,637.97	\$3,837,859.32	\$1,422,218.72	\$0.00	\$0.00	\$243,297.84	\$122,659.20	\$6,506,109.68
Ending Interest Accrual Balance	\$123.32	\$1,365.89	\$174.25	\$6,568.56	\$2,412.73	\$0.00	\$0.00	\$412.74	\$208.09	\$11,265.59

		Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	Total
Closed	Opening Cash & Investment Balance	500.96	249.72	0.00	0.00	8,111.41	0.00	0.00	0.00	12,543,644.67	\$12,552,506.76
	Opening Interest Accrual Balance	\$0.45	\$0.28	\$0.00	\$0.00	\$10.91	\$0.00	\$0.00	\$0.00	\$18,357.26	\$18,368.90
	1 Interest Accrued and/or Interest Cost	\$0.27	\$0.14	\$0.00	\$0.00	\$4.43	\$0.00	\$0.00	\$0.00	\$6,852.94	\$6,857.79
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.04	\$0.00	\$0.00	\$0.00	\$55.29	\$55.33
	6 Interest Paid - Term Instr.s	\$0.09	\$0.06	\$0.00	\$0.00	\$2.29	\$0.00	\$0.00	\$0.00	\$3,856.67	\$3,859.12
	7 Realized Gain (Loss)	(\$0.20)	(\$0.10)	\$0.00	\$0.00	(\$3.20)	\$0.00	\$0.00	\$0.00	(\$4,953.18)	(\$4,956.68)
	8 Net Investment Income	\$0.08	\$0.04	\$0.00	\$0.00	\$1.26	\$0.00	\$0.00	\$0.00	\$1,955.05	\$1,956.43
	9 Interest Accrued - Net Change	\$0.18	\$0.08	\$0.00	\$0.00	\$2.14	\$0.00	\$0.00	\$0.00	\$2,996.27	\$2,998.67
	Ending Cash & Investment Balance	\$630.86	\$249.68	\$0.00	\$0.00	\$8,110.54	\$0.00	\$0.00	\$0.00	\$11,164,296.93	\$11,173,288.01
	Ending Interest Accrual Balance	\$0.63	\$0.36	\$0.00	\$0.00	\$13.05	\$0.00	\$0.00	\$0.00	\$21,353.53	\$21,367.57





ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT ACCOUNT NO. 65-P142-01-4

FINANCIAL STATEMENT FOR THE PERIOD 10/01/16 THROUGH 10/31/16

ACCOUNT MANAGER: JASON J. WALLACH

201-574-4836

PORTFOLIO MANAGER: JASON WALLACH

JOHN HANSEN, TREASURER 105 SIMPSON AVE OCEAN CITY NJ 08226



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ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT

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STATEMENT OF CHANGES IN NET ASSETS FOR PERIOD 10/01/16 THRU 10/31/16

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ACCOUNT NO. 65-P142-01-4	ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT
BEGINNING TOTAL PORTFOLIO AS OF 10/01/16	38,593,286.35
TRANSACTION ACTIVITY	
COUPON PAYMENTS/ASSET INCOME	16,000.00
CASH DISBURSEMENTS	16,000.00-
CHANGE IN UNREALIZED CAPITAL GAIN/LOSS	

UNREALIZED GAIN/LOSS CURRENT PERIOD 3,245.00
UNREALIZED GAIN/LOSS PRIOR PERIOD 24,040.00

NET CHANGE 20,795.00-

ACCRUED INCOME RECONCILIATION

ENDING INTEREST ACCRUAL BALANCE 88,022.19

BEGINNING INTEREST ACCRUAL BALANCE 75,251.35

CHANGE IN INCOME ACCRUAL 12,770.84

TOTAL TRANSACTIONS 8,024.16-

ENDING TOTAL PORTFOLIO AS OF 10/31/16 38,585,262.19

TOTAL PORTFOLIO VALUE INCLUDES ASSET MARKET VALUE PLUS ACCRUED INCOME



PORTFOLIO SUMMARY AS OF 10/31/16

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ACCOUNT NO. 65-P142-01-4

ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT

	TOTAL COST	TOTAL MARKET		ESTIMATED PURCH ANN INCOME YLD
FIXED INCOME SECURITIES GOVERNMENT OBLIGATIONS CASH AND EQUIVALENTS	38,493,995.00	38,497,240.00	100.00	345,250 .9
	38,493,995.00	38,497,240.00	100.00	.9





PORTFOLIO SUMMARY AS OF 10/31/16

ACCOUNT NO. 65-P142-01-4

ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT

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PAGE

BOND MATURITY SUMMARY

	RANGE	PAR VALUE	MARKET VALUE
DEBT OBLIGATIONS 0 - 30 DAYS 1 - 3 MONTHS 6 - 12 MONTHS 1 - 2 YEARS GREATER THAN 2 YEARS		2,000,000 3,500,000 12,000,000 17,000,000 4,000,000	2,001,060.00 3,502,590.00 12,006,280.00 16,987,190.00 4,000,120.00
TOTAL DEBT OBLIGATIONS		38,500,000	38,497,240.00
TOTAL		38,500,000	38,497,240.00



PORTFOLIO APPRAISAL AS OF 10/31/16

ACCOUNT NO. 65-P142-01-4

ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT

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PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
CASH &	EQUIVALENTS						
CASH							
0	INCOME CASH	.00	.00	.00	.000		
0	PRINCIPAL CASH	.00	.00	.00	.000		
	TOTAL CASH	.00	.00	.00	.00	.00	0.0
	TOTAL CASH & EQUIVALENTS	.00	.00	.00	.00	.00	0.0
DEBT OF	BLIGATIONS						
1 MON	TH OR LESS						
2,000,000	3134G5-A4-7 FHLMC .65% 12/20/2016 DTD 06/30/2014 CALLABLE	4,369.44	2,001,060.00 2,000,000.00	1,060.00	100.053	5.20	.6
	TOTAL 1 MONTH OR LESS	4,369.44	2,001,060.00 2,000,000.00	1,060.00	2,000,000.00	5.20	0.7
1 - 3	B MONTHS						
3,500,000	3130A7-5B-7 FHLB 0.65% 01/25/2017 DTD 01/25/2016	6,066.66	3,502,590.00 3,500,000.00	2,590.00	100.074 3,500,000.00	9.10	. 6
	TOTAL 1 - 3 MONTHS	6,066.66	3,502,590.00 3,500,000.00	2,590.00	3,500,000.00	9.10	0.7



PORTFOLIO APPRAISAL AS OF 10/31/16

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ACCOUNT NO. 65-P142-01-4

ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD
6 -	12 MONTHS						
8,000,000	3130A6-GG-6 FHLB 0.875000% 09/22/2017 DTD 09/15/2015	7,583.33	8,007,840.00 8,000,000.00	7,840.00	100.098 8,000,000.00	20.80	. 9
4,000,000	3134G7-U2-5 FHLMC .80% 10/27/2017 DTD 10/27/2015 CALLABLE 01/27/2016	355.55	3,998,440.00 4,000,000.00	1,560.00-	99.961 4,000,000.00	10.39	.8
	TOTAL 6 - 12 MONTHS	7,938.88	12,006,280.00 12,000,000.00	6,280.00	12,000,000.00	31.19	0.9
1 -	2 YEARS						
5,000,000	3130A6-D8-7 FHLB 0.9% 11/20/2017 DTD 08/20/2015	20,125.00	4,999,000.00 4,997,345.00	1,655.00	99.980 4,998,700.00	12.99	. 9
2,000,000	3134G5-AU-9 FHLMC 1.2% 12/26/2017 DTD 06/26/2014 CALLABLE	8,333.33	2,006,040.00 1,998,600.00	7,440.00	100.302 1,999,520.00	5.21	1.2
5,000,000	3130A8-EJ-8 FHLB .85% 06/05/2018 DTD 06/07/2016	17,000.00	4,995,900.00 4,998,050.00	2,150.00-	99.918 4,998,450.00	12.98	.9
5,000,000	3134GA-EU-4 FHLMC 1% 08/28/2018 DTD 08/30/2016 CALLABLE 02/28/2017	8,472.22	4,986,250.00 5,000,000.00	13,750.00-	99.725 5,000,000.00	12.95	1.0
	TOTAL 1 - 2 YEARS	53,930.55	16,987,190.00 16,993,995.00	6,805.00-	16,996,670.00	44.13	1.0



PORTFOLIO APPRAISAL AS OF 10/31/16

AS OF 10/31/16 PAGE 6

ACCOUNT NO. 65-P142-01-4

ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT

PAR VALUE/ NO. SHARES	CUSIP/ DESCRIPTION	TOTAL ACCRUED INTEREST	MARKET VALUE ACQUISITION COST	UNREALIZED GAIN/LOSS	MARKET PRICE CURRENT BOOK	% OF PORTFOLIO	PURCHASE YIELD	
GREA'	TER THAN 2 YEARS							
4,000,000	3134G8-TN-9 FED HOME LOAN MTG 1.15% 12/28/2018 DTD 03/28/2016 CALLABLE 12/28/2016	15,716.66	4,000,120.00 4,000,000.00	120.00	100.003	10.39	1.1	
	TOTAL GREATER THAN 2 YEARS	15,716.66	4,000,120.00 4,000,000.00	120.00	4,000,000.00	10.39	1.2	
	TOTAL DEBT OBLIGATIONS	88,022.19	38,497,240.00 38,493,995.00	3,245.00	38,496,670.00	100.00	0.9	
	NET ASSETS	88,022.19	38,497,240.00 38,493,995.00	3,245.00	38,496,670.00	100.00	0.9	
	TOTAL SECURITIES CURRENTLY HELD		38 585 262 19					

TOTAL SECURITIES CURRENTLY HELD

38,585,262.19



TRANSACTION LEDGER FOR PERIOD 10/01/16 THRU 10/31/16 PAGE 7

ACCOUNT NO. 65-P142-01-4 ATLANTIC COUNTY MUNICIPAL JIF INVESTMENT MANAGEMENT

TRADE DATE	SETTLEMENT DATE	TRANSACTION	CUSIP	CASH	COST	SHARES/ PAR VALUE
00/00/00	10/27/16	JIF ATLANTIC COUNTY DISCRETIONARY DISTRIBUTION DAILY DISTRIBUTION OF INCOME AND PRINCIPAL TO TD BANK NA JIF ATLANTIC COUNTY ACCT # 7855139650 REP #2805		16,000.00-	.00	.000
00/00/00	10/27/16	INT TO 10/27/16 ON 4,000,000 FHLMC .80% 10/27/2017 DTD 10/27/2015 CALLABLE 01/27/2016	3134G7-U2-5	16,000.00	.00	.000
		TOTAL TRANSACTIONS		.00	.00	

SECTION B

CLAIMS PAYMENTS & SUBROGATION

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Ye 201	6									
Month Ending: Oct	tober									
N	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	522,513.60	9,246,006.59	1,297,411.31	17,860,615.09	9,545,804.48	150,933.63	0.00	880,271.90	13,062,168.90	52,565,725.50
RECEIPTS										
Assessments	96,426.00	254,027.92	37,296.85	724,559.46	196,263.30	0.00	0.00	0.00	965,624.47	2,274,198.00
Refunds	3,458.94	0.00	0.00	17,578.56	0.00	0.00	0.00	0.00	0.00	21,037.50
Invest Pymnts	(27.82)	(798.30)	(120.11)	(1,485.42)	(920.92)	(13.00)	0.00	(75.01)	(1,122.36)	(4,562.94)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(27.82)	(798.30)	(120.11)	(1,485.42)	(920.92)	(13.00)	0.00	(75.01)	(1,122.36)	(4,562.94)
Other *	130.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130.00
TOTAL	99,987.12	253,229.62	37,176.74	740,652.60	195,342.38	(13.00)	0.00	(75.01)	964,502.11	2,290,802.56
EXPENSES										
Claims Transfers	38,197.16	79,492.25	8,230.54	324,912.62	0.00	0.00	0.00	0.00	0.00	450,832.57
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,572,883.98	1,572,883.98
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	38,197.16	79,492.25	8,230.54	324,912.62	0.00	0.00	0.00	0.00	1,572,883.98	2,023,716.55
END BALANCE	584,303.56	9,419,743.96	1,326,357.51	18,276,355.07	9,741,146.86	150,920.63	0.00	880,196.89	12,453,787.03	52,832,811.51

Report Month: October			
	Balance	Differences	
Opening Balances:	Opening Balances are equal	\$0.00	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are NOT equal	(\$0.05)	note:op
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are equal	\$0.00	
Accural Balances:	Accural Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00	
Allocation variance 2:	Monthly transactions and allocation totals are equa	0.00	
Allocation variance 3:	Treasurer/TPA net payments NO1 Max/Min	0.00 /	(0.00)
Pre-existing variance:	Prior period unreconciled variance Max/Min	0.00 /	(0.00)

pening balance on this is differ

					ATL	.co.	MUNICI	PAL JIF-CB	RUN TIM	E: 16	:53:53		
CHECK N	JMBER ORDER										F	OLICY	
<u>DATE</u>	CHECK# PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	<u>AMOUNT</u>		DOL	YR LOCATION	
10/04/16	693039 COASTAL SPINE, PC.		-					_MCO00160447.		LOSS		16 044-77201	
10/04/16	693040 ATLANTICARE PHYSICIA		-							LOSS		16 009-91021	
10/04/16	693041 ATLANTICARE PHYSICIA		-							LOSS		16 009-91021	
10/04/16	693042 ATLANTICARE URGENT C		-							LOSS		16 043-90531	
10/04/16	693043 ISO SERVICES, INC.	133973142	-						10.25	EXP		16 036-77201	
10/04/16	693044 ISO SERVICES, INC.		-	_				_MCO00147551.	10.25	EXP		13 037-77201	
10/04/16	693044 ISO SERVICES, INC.		-	_				_MCO00147555.		EXP		15 039-55091	
10/04/16	693044 ISO SERVICES, INC.		-	_				_MCO00161651.	10.25	EXP		16 039-55091	
10/04/16	693044 ISO SERVICES, INC.							_MCO00161662.		EXP		16 023-55091	
10/04/16	693044 ISO SERVICES, INC.							_MCO00161671.		EXP		16 034-94031	
10/04/16	693044 ISO SERVICES, INC.	1339/3142	0256136	_039_	_245036	_ ₀₁ _	WC_MED	_MCO00161681.		EXP		16 039-94031	NU
10/04/16	COROLE TOO OFFILE THE	122072140	0056136	020	744000	0.1	OT DT		61.50		CHECK#:		NT T
10/04/16	693045 ISO SERVICES, INC.	133973142	-				_		10.25	EXP		16 038-55091	
10/04/16	693045 ISO SERVICES, INC.	133973142 133973142							10.25	EXP		16 043-55091	
10/04/16	693045 ISO SERVICES, INC.		-				_		10.25	EXP		16 006-55091	
10/04/16	693045 ISO SERVICES, INC.	133973142	0250130	_01/_	_44992	_o	GL_BI		10.25 41.00	EXP	6/19/16 CHECK#:	693045 16 017-55091	NO
10/04/16	693046 WILLIAM LAKES		0256126	026	705010	01	שכן דאום	MC000143500.				. 14 026-55091	NT T
10/04/16	693047 ROBERT WRIGHT		-					_MCO00143300. _MCO00132009.				: 14 026-33091 : 14 006-77201	
10/04/16	693047 KOBERT WRIGHT		-					_MCO00132009. _MCO00143632.	966.40			: 14 000-77201 : 14 039-55091	
10/04/16	693049 RICHARD HEILER		-	_				_MCO00143032. _MCO00151218.				15 010-77201	
10/04/16	693050 WILLIAM SHUTZ		-	_				_MCO00131210. _MCO00161323.				16 009-91021	
10/04/16	693051 JACOB KETSCHEK							_MCO00101323. _MCO00155238.				15 006-7711	
10/01/16	693052 ROBERT MAWHINNEY		-	_				_MCO00153230. _MCO00157115.				15 022-94031	
10/04/16	693053 KAMEN POTTS							_MCO00137113.	1,686.00			14 006-77201	
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10/04/16	693056 LEO RUDOLPH							 _MCO00153858.		LOSS		15 014-77201	
10/04/16	693057 ROBERT BENDER							_ _MCO00151083.		LOSS	6/17/15	15 009-77111	NJ
10/04/16	693058 ATLANTIC EMERGENCY A	200287387								LOSS	5/28/16	16 037-77201	NJ
10/04/16	693059 ARMC FACULTY PRACTIC	210634549	0256136	_014_	Z42551	_01_	WC_MED	_MCO00160772.	24.85	LOSS	7/21/16	16 014-94301	NJ
10/04/16	693060 BACHARACH INSTITUTE	210634964	0256136	_037_	X98255	_01_	WC_MED	_MCO00139160.	198.00	LOSS	8/19/14	14 037-77201	NJ
10/04/16	693061 TWIN BORO PHYSICAL T	222248597	0256136	_008_	X87367	_01_	WC_MED	_MCO00133509.	63.00	LOSS	3/16/14	14 008-77201	NJ
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									126.00	TOTAI	CHECK#:	693061	
10/04/16	693062 SHORE ORTHOPAEDIC UN		-									16 021-94031	
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10/04/16	693063 SHORE ORTHOPAEDIC UN		-	_								16 044-94031	
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10/04/16	693064 THE SHORES	223086788	-	_			_		109.25			13 009-55091	
10/04/16	693065 QUALCARE, INC.		-	_				_MCO00161892.				16 009-55091	
10/04/16	693065 QUALCARE, INC.		-	_				_MCO00161882.				16 039-90151	
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10/04/16	693065 QUALCARE, INC.	ZZ31Z9563	UZ56136	_006_	_45830	_o	WC_MED	_MCO00161902.				(0306-77201	NU
10/04/16	COOKE ALL DICK DECHODANTON	22222702	0256126	002	710110	01	מת מת	I OMODODE	2,405.00		CHECK#:		NT T
10/04/16	693066 ALL RISK RESTORATION 693067 PACE ORTHOPEDICS AND		-	_					9,189.42 91.93			16 003-90151 16 009-75391	
10/04/16 10/04/16	693067 PACE ORTHOPEDICS AND		-					_MCOUUT01230.	41.75	EXP		16 009-75391 16 038-55091	
10/04/16	693069 COASTAL PHYSICIANS &		-	_			_	MCO00150020				16 038-33091 16 042-94301	
TO/04/TO	0)3009 COASTAL PRISTCIANS &	22JJ04020	0230130	U + 4	_431401		MC_MED	_MCOUUI39020.	140.02	порр	4/TT/T6	TO 047-24201	-VU

PERIOD:10/2016 BANK-> CB002 00100NJ RUN DATE: 11/01/2016 PAGE 2
ATL CO MUNICIPAL JIF-CB RUN TIME: 16:53:53

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DATE	CHECK# PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT		DOL	YR LOCATION	
													
10/04/16	693070 NOVACARE REHABILITAT	232736153	0256136	024	Z41976	_01_	WC_MED	MC000160606	88.00	LOSS	7/14/1	6 16 024-7720NJ	ī
10/04/16	693070 NOVACARE REHABILITAT									LOSS	7/14/1	6 16 024-7720NJ	ſ
							_	_	176.00	TOTA	L CHECK#	: 693070	
10/04/16	693071 NAGLE & ASSOCIATES,	260029653	0256136	009	Z43966	01	WC MED	MC000161323	707.00	EXP	8/24/1	6 16 009-9102NJ	ſ
10/04/16	693072 M. JODY WHITEHOUSE M								140.00	LOSS		3 13 008-7720NJ	
10/04/16	693073 JENNIFER KELLY, PHD,						_		450.00	LOSS		3 13 008-7720NJ	
10/04/16	693074 JAMES A. ROSSI, CSR	262158876					_		490.00	EXP		3 13 022-9410NJ	
10/04/16	693075 MEDIKINE GROUP, LLC						_	MC000159630		LOSS		6 16 044-9403NJ	
10/04/16	693075 MEDIKINE GROUP, LLC							MCO00159630		LOSS		6 16 044-9403NJ	
								_	1,271.93		L CHECK#		
10/04/16	693076 TRICARE MEDICAL TRAN	1 272378550	0256136	009	Z43966	01	WC MED	MCO00161323	•	LOSS		6 16 009-9102NJ	ī
10/04/16	693077 DAVID S. DEWEESE	272802400							750.00	LGL		6 16 006-8810NJ	
10/04/16	693078 DAVID S. DEWEESE	272802400					_		750.00	LGL		6 16 039-5509NJ	
10/04/16	693078 DAVID S. DEWEESE	272802400					_		750.00	LGL		6 16 039-9403NJ	
10/01/10	073070 BITVID B. BEWEEEL	272002100	0230130	_057_	_215217	_ •	01_111		1,500.00		L CHECK#		
10/04/16	693079 SHORE URGENT CARE	274211365	0256136	033	739441	01	WC MED	MCO00159769	•	LOSS		6 16 033-7720NJ	r
10/04/16								_MCO00133703		LOSS		6 16 036-7720NJ	
10/04/16	693081 CAPE PHYSICAL THERAF									LOSS		6 16 009-7539NJ	
10/04/16	693081 CAPE PHYSICAL THERAF									LOSS		6 16 009-7539NJ	
10/04/16	693081 CAPE PHYSICAL THERAP									LOSS		6 16 009-7539NJ	
10/04/10	093001 CAFE FIIISICAL IIIERAF	433113999	0230130	_009_	_47772		WC_NED	MCOUUTUIZ30	406.00		L CHECK#		
10/04/16	693082 AFFANATO MARUT, LLC	163266116	0256126	006	VEE3U3	01	שכ דאום	MCO00115060		LGL		. 093001 3 13 006-8810NJ	г
10/04/16	693082 AFFANATO MARUT, LLC									LGL		5 15 000-8810NU 5 15 037-7720NJ	
10/04/16	693082 AFFANATO MARUT, LLC									LGL		3 13 037-7720NJ 3 13 037-7720NJ	
10/04/10	093002 AFFANATO MAROI, LLC	403200140	0230130	_03/_	_213000		MC_TIND	_MCOUU14/331	437.50	_	L CHECK#		
10/04/16	693083 ACHIEVE PHYSICAL THE	170010521	0256126	026	7/11005	01	MED MED	MCO00160570		LOSS		. 093062 6 16 036-7720NJ	г
10/04/16	693083 ACHIEVE PHISICAL THE									LOSS		6 16 036-7720NJ 6 16 036-7720NJ	
10/04/10	093003 ACHIEVE PHISICAL THE	. 1 /0919331	0230130	_030_	_241000		WC_MED	_MCOUU100370	153.00		L CHECK#		
10/04/16	693084 THERASPORT PHYSICAL,	E/2100E22	0256126	014	726650	01	MC MED	MCO00154224				. 093003 5 15 014-7720NJ	г
10/04/16	693084 THERASPORT PHYSICAL,											5 15 014-7720NJ 5 15 014-7720NJ	
10/04/16	693084 THERASPORT PHYSICAL,											5 15 014-7720NJ 5 15 014-7720NJ	
10/04/10	093004 IHERASPORT PHISICAL,	342100332	0230130	_014_	_420039		WC_MED	_MCOUU154324	195.00		9/ZZ/1: L CHECK#		
10/04/16	693085 STONERIVER PHARMACY	621770024	0256126	007	740100	01	MED MED	MCO00150046				. 093064 6 16 007-8810NJ	г
•													
10/04/16	693085 STONERIVER PHARMACY	021//0924	0250130	007_	_240100		WC_MED	_MCOUU159946				6 16 007-8810NJ	
10/04/16	693086 CHARLES WEINBERGER	999999999	0056126	000	711000	01	מב אט		557.51		L CHECK#	: 693085 6 16 009-5509NJ	_
10/04/16							_						
10/04/16	693087 DENISE BECKER	999999999					_					6 16 009-5509NJ	
10/04/16	693088 MARILYN BLEZNAK AND	999999999					_	IIAMITI MONI MUI				6 16 010-5509NJ	
10/04/16	693089 TOWNSHIP OF HAMILTON											6 16 014-7720NJ	
10/07/16	693090 COASTAL SPINE, PC.							_MCO00142475				4 14 023-5509NJ	
10/07/16	693091 ATLANTICARE URGENT (6 16 009-7711NJ	
10/07/16	693092 TAYLOR DARIN CLAIM S						_		803.00			6 16 006-5509NJ	
10/07/16	693093 ISO SERVICES, INC.	133973142					_	MG0001255	10.25			5 15 020-9410NJ	
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10/07/16	693094 ISO SERVICES, INC.							_MCO00138818				4 14 021-9403NJ	
10/07/16	693094 ISO SERVICES, INC.	133973142	0256190	_012_	_243812	_0 T	WC_MED	_MCO00161263				6 16 012-9403NJ	
10/05/11	60200F TG0 GPP****	12225211	0056100	000	****	01		MG000104150	29.25		L CHECK#		-
10/07/16	693095 ISO SERVICES, INC.							_MCO00124178		EXP		3 13 026-8810NJ	
10/07/16	693095 ISO SERVICES, INC.							_MCO00124692				3 13 044-5509NJ	
10/07/16	693095 ISO SERVICES, INC.							_MCO00127172				3 13 027-9403NJ	
10/07/16	693095 ISO SERVICES, INC.	133973142	0256190	033_	_200459	_0 T_	WC_MED	_MCO00140300	10.25	ĽХР	9/19/1	4 14 033-5509NJ	

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DATE	CHECK# PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL YR LOCATION
										
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10/07/16	693095 ISO SERVICES, INC.	133973142	0256190	021	Z45171	01	WC MED	MC000161708.	10.25	EXP 9/17/16 16 021-7720NJ
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10/07/16	693095 ISO SERVICES, INC.							 _MCO00161736.	10.25	EXP 9/17/16 16 015-7715NJ
10/07/16	693095 ISO SERVICES, INC.							_ _MCO00161735.	10.25	EXP 9/20/16 16 034-9410NJ
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10/07/16	693096 ISO SERVICES, INC.	133973142	0256190	045	Z00830	01	GL BI		10.25	EXP 7/06/14 14 045-5509NJ
10/07/16	693096 ISO SERVICES, INC.	133973142					_		10.25	EXP 8/11/16 16 038-5509NJ
10/07/16	693096 ISO SERVICES, INC.	133973142					_		10.25	EXP 8/12/16 16 022-5509NJ
10/07/16	693096 ISO SERVICES, INC.	133973142					_		10.25	EXP 9/16/16 16 022-5509NJ
, _ ,	,								41.00	TOTAL CHECK#: 693096
10/07/16	693097 PIETRAS, SARACINO, S	3 141872046	0256190	021	x77237	01	WC IND	MCO00127753.	687.50	LGL 11/07/13 13 021-7720NJ
10/07/16	693097 PIETRAS, SARACINO, S								422.50	LGL 3/27/14 14 006-7720NJ
10/07/16	693097 PIETRAS, SARACINO, S								262.50	LGL 5/15/14 14 036-7720NJ
10/07/16	693097 PIETRAS, SARACINO, S								229.50	LGL 9/12/14 14 042-7715NJ
10/07/16	693097 PIETRAS, SARACINO, S								285.00	LGL 5/19/15 15 006-8810NJ
10/07/16	693097 PIETRAS, SARACINO, S				_				367.50	LGL 8/18/15 15 024-9403NJ
10/07/16	693097 PIETRAS, SARACINO, S								506.68	LGL 1/31/16 16 043-7720NJ
10/07/16	693097 PIETRAS, SARACINO, S								702.50	LGL 4/27/16 16 006-7720NJ
10/07/10	09309/ PIETRAS, SARACINO, S	5 1410/2040	0230190	_000_	_430042		MC_TIND	_MCOUU159299.	3,463.68	TOTAL CHECK#: 693097
10/07/16	693098 DOUGLAS KROGER		0256100	027	V017E2	Λ1	MC TND	MCO00130428.	4,050.00	LOSS 1/13/14 14 037-5509NJ
10/07/16	693099 RODGER LEEDS							_MCO00130428. _MCO00130887.	•	
									1,024.80	LOSS 1/25/14 14 009-9403NJ
10/07/16	693100 LINDA THOMAS							_MCO00150268.	912.00	LOSS 5/28/15 15 024-8810NJ
10/07/16	693101 ANTHONY SILVER	150061511						_MCO00139155.	1,572.00	LOSS 8/18/14 14 021-5509NJ
10/07/16	693102 GARY M. GLASS, M.D.,	152361511							250.00	LOSS 12/20/14 14 033-7720NJ
10/07/16	693103 MARK ZINCKGRAF							_MCO00118387.	1,003.84	LOSS 3/27/13 13 010-9403NJ
10/07/16	693104 GLENN HUDGINS							_MCO00160869.	198.84	LOSS 8/02/16 16 009-9015NJ
10/07/16	693105 KAMEN POTTS							_MCO00133944.	1,686.00	LOSS 3/27/14 14 006-7720NJ
10/07/16	693106 KAMEN POTTS							_MCO00133944.	240.84	LOSS 3/27/14 14 006-7720NJ
10/07/16	693107 WILLIAM FLYNN							_MCO00151656.	456.00	LOSS 7/03/15 15 022-5509NJ
10/07/16	693108 ROBERT BENDER							_MCO00130946.	992.80	LOSS 1/27/14 14 009-7711NJ
10/07/16	693109 THE SIMONS GROUP, LI						_		175.00	EXP 8/20/15 15 012-5509NJ
10/07/16	693110 LAW OFFICES OF THOMA								1,190.00	LGL 2/07/13 13 021-5509NJ
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									4,909.34	
10/07/16	693111 STRIVE PHYSICAL THEF								63.00	LOSS 4/15/16 16 007-8810NJ
10/07/16	693111 STRIVE PHYSICAL THER	201901714	0256190	_007_	_Z40100	_01_	WC_MED	_MCO00159946.	63.00	LOSS 4/15/16 16 007-8810NJ
									126.00	TOTAL CHECK#: 693111
10/07/16	693112 NEW JERSEY IME ASSOC								650.00	EXP 3/24/16 16 006-9403NJ
10/07/16	693113 NEW JERSEY IME ASSOC								650.00	LOSS 9/10/15 15 014-7720NJ
10/07/16	693113 NEW JERSEY IME ASSOC	202197146	0256190	_022_	_Z31123	_01_	WC_MED	_MCO00157115.	650.00	LOSS 12/08/15 15 022-9403NJ
									1,300.00	TOTAL CHECK#: 693113
10/07/16	693114 MATTIE RILLEY		0256190	_036_	_Z36349	_01_	WC_IND	_MCO00158725.	464.00	LOSS 3/22/16 16 036-9106NJ
10/07/16	693115 GALLOWAY TOWNSHIP	210742377	0256190	_037_	_X98255	_01_	WC_IND	_MCO00139160.	1,686.00	LOSS 8/19/14 14 037-7720NJ
10/07/16	693116 HAMILTON TOWNSHIP	216000690	0256190	_014_	_Z26659	_01_	WC_IND	_MCO00154324.	1,710.00	LOSS 9/22/15 15 014-7720NJ
10/07/16	693117 MARGATE CITY	216000828	0256190	_044_	_Z39069	_01_	WC_IND	_MCO00159630.	1,742.00	LOSS 5/20/16 16 044-9403NJ
10/07/16	693118 MARGATE CITY	216000828	0256190	_044	_Z44725	_01_	WC_IND	 _MCO00161585.	1,742.00	LOSS 9/09/16 16 044-9403NJ
10/07/16	693119 MARGATE CITY							 _MCO00161585.	1,742.00	LOSS 9/09/16 16 044-9403NJ
10/07/16	693120 OCEAN CITY							 _MCO00158465.	1,742.00	LOSS 3/05/16 16 009-7720NJ
10/07/16	693121 OCEAN CITY							MCO00161511.	1,742.00	LOSS 9/06/16 16 009-7720NJ
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DATE	CHECK# PAYEE	IRS#	BATCH# GRP	FILE# C	L COV	CLIENT#	AMOUNT		YR LOCATION	
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10/07/16	693122 PLEASANTVILLE CITY	216001018	0256190_006	_Z15817_0	1_WC_IND	_MCO00148605.	1,007.88	LOSS 4/15/15	5 15 006-8810NJ	
10/07/16	693123 VENTNOR CITY	216001326	0256190_008	_x91331_0	1_WC_IND)	1,686.00	LOSS 9/25/13	3 13 008-7720NJ	
10/07/16	693124 WILDWIRE FIRE RESCU	E 216001360	0256190_043	_Z43047_0	1_WC_MED	_MCO00160965.	766.00	LOSS 8/06/16	5 16 043-9053NJ	
10/07/16	693125 THOMAS COMPANY, INC		0256190_003				1,125.00	LOSS 6/08/16	5 16 003-9015NJ	
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10/07/16	693127 FERNANDO J. DELASOT	Т 222711719	0256190_009	_Z44503_0	1_WC_MED	_MCO00161511.	300.00	LOSS 9/06/16	5 16 009-7720NJ	
10/07/16	693128 CONTINENTAL SERVICE	S 223077672	0256190_044	_z07817_0	1_WC_MED	_MCO00144295.	534.00	LOSS 1/09/15	5 15 044-7720NJ	
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10/07/16	693129 QUALCARE, INC.	223129563	0256190_036	_Z45833_0	1_WC_MED	_MCO00161927.	481.00	LOSS 10/02/16	5 16 036-7720NJ	
10/07/16	693129 QUALCARE, INC.	223129563	0256190_043	_Z45834_0	1_WC_MED	_MCO00161895.	481.00	LOSS 9/30/16	5 16 043-7720NJ	
10/07/16	693129 QUALCARE, INC.	223129563	0256190_003	_Z45913_0	1_WC_MED	_MCO00161951.	481.00	LOSS 10/03/16	5 16 003-7720NJ	
10/07/16	693129 QUALCARE, INC.					_MCO00161941.	481.00	LOSS 10/03/16	5 16 008-7720NJ	
10/07/16	693129 QUALCARE, INC.		_			_MCO00161941.	481.00		5 16 008-7720NJ	
10/07/16	693129 QUALCARE, INC.					_MCO00161941.	481.00		5 16 008-7720NJ	
10/07/16	693129 QUALCARE, INC.					_MCO00161938.	481.00		5 16 021-7720NJ	
10/07/16	693129 QUALCARE, INC.					_MCO00161938.	481.00		5 16 021-7720NJ	
10/07/16	693129 QUALCARE, INC.		_			_MCO00161938.	481.00		5 16 021-7720NJ	
10/07/16	693129 QUALCARE, INC.					_MCO00161970.	481.00		5 16 014-8810NJ	
10/07/16	693129 QUALCARE, INC.		_			_MCO00161973.	481.00		5 16 021-5509NJ	
10/07/16	693129 QUALCARE, INC.	223129563	0256190_027	_Z45979_0	1_WC_MED	_MCO00161972.	481.00		5 16 027-9403NJ	
							6,253.00	TOTAL CHECK#		
10/07/16	693130 KINEMATIC CONSULTAN		_				720.00		5 15 022-9403NJ	
10/07/16	693131 ONE CALL MEDICAL, I		_				650.00		3 13 027-9403NJ	
10/07/16	693131 ONE CALL MEDICAL, I	N 223218521	0256190_009	_Z44503_0	1_WC_MED	_MCO00161511.	485.00		5 16 009-7720NJ	
					_		1,135.00	TOTAL CHECK#		
10/07/16	693132 PACE ORTHOPEDICS AN		_				91.93		3 13 027-9403NJ	
10/07/16	693133 TRUCKMASTERS, INC		0256190_021				873.96		5 16 021-7720NJ	
10/07/16	693134 BARKER, GELFAND & J						3,812.67		14 034-7720NJ	
10/07/16	693134 BARKER, GELFAND & J						912.00		14 021-7720NJ	
10/07/16	693134 BARKER, GELFAND & J	A 2235/3411	0256190_022	_23/43/_0	T_GL_PPP	,T	•		5 15 022-7720NJ	
10/07/16	COSTSE DADVED CHI DAND C T	» 000E70411	0056100 006	3700013 0	1 GI DDD	\	8,706.82	TOTAL CHECK#		
10/07/16	693135 BARKER, GELFAND & J 693135 BARKER, GELFAND & J						4,696.28		3 13 006-7720NJ	
10/07/16	693135 BARKER, GELFAND & U	A 2235/3411	0256190_01/	2249300	T_GL_PPE	31	1,989.08		3 13 017-7720NJ	
10/07/16	693136 BARKER, GELFAND & J	n 000E70/11	0256100 026	710154 0	1 CT DT		6,685.36 1,054.45	TOTAL CHECK#:	693135 14 036-7720NJ	
10/07/16	693136 BARKER, GELFAND & J		_				644.92		5 16 021-7720NJ	
10/07/10	093130 BARKER, GELFAND & 0	A 2233/3411	0230190_021	2424960	т_дп_ьт		1,699.37	TOTAL CHECK#:		
10/07/16	693137 ACCENT HEAD AND NEC	к 2237621 4 3	0256190 021	735830 0	1 WC MED	MC000158561	96.79		5 16 021-7720NJ	
10/07/16	693138 ADVANCED RADIOLOGY						11.40		5 15 021-9430NJ	
10/07/16	693139 CAPE REGIONAL URGEN						82.54		5 16 043-7711NJ	
10/07/16	693140 SHORE URGENT CARE					_MC000160300: D_MC000161310.	72.00		5 16 021-7720NJ	
10/07/16	693141 SHORE URGENT CARE					_MCO00161340.	118.00		5 16 008-9053NJ	
10/07/16	693142 SHORE URGENT CARE					_MCO00161340.	72.00		5 16 008-9053NJ	
10/07/16	693143 HOME CARE CONNECT L						335.05		5 16 006-5509NJ	
10/07/16	693144 PREMIER ORTHOPAEDIC					_MCO00160570.			5 16 036-7720NJ	
10/07/16	693145 CLIFF GRAY APPRAISA						99.00		5 16 010-9403NJ	
10/07/16	693146 REYNOLDS & HORN, P.					PI	5,357.04		5 15 010-7720NJ	
10/07/16	693147 AFFANATO MARUT, LLC					_ _MCO00122638.			3 13 026-7720NJ	
10/07/16	693147 AFFANATO MARUT, LLC					_MCO00128802.	162.50		3 13 005-7720NJ	
10/07/16	693147 AFFANATO MARUT, LLC					_ _MCO00133150.	136.50		14 006-7711NJ	
10/07/16	693147 AFFANATO MARUT, LLC					_ _MCO00137371.	137.50		14 027-7715NJ	
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DAIE	CHECK# FAIEE	<u> 1115#</u>	DAICII# C	DICE PILLET	CH COV	CHIENIH	AMOUNT		<u> </u>	IN HOCKITON
10/07/16	693147 AFFANATO MARUT, LLC	463266146	0256190 0	133 7.0045	9 N1 WC TI	ND_MC000140300.	200.00	LGL	9/19/14	14 033-5509NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000110300.	541.00	LGL		1 14 026-7720NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000111030.	212.50	LGL		1 14 026-5509NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000112095.	452.50	LGL		1 14 021-7720NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000142123.	112.50	LGL		1 14 021 7725NJ
10/07/16	693147 AFFANATO MARUT, LLC		_	_		ND_MC000143022.	250.24			5 15 006-7711NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000144041.	287.50	LGL		5 15 021-7720NJ
10/07/16	693147 AFFANATO MARUT, LLC		_	_		ND_MC000146741.	197.07			5 15 012-7720NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000110711.	105.50	LGL		5 15 005-7711NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000110301.	130.50	LGL		5 15 036-7720NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000110031.	376.00	LGL		5 15 022-5509NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000110120.	137.50	LGL		5 15 027-7715NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000110333.	183.00	LGL		5 15 039-5509NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000153335.	177.50	LGL		5 15 022-9403NJ
10/07/16	693147 AFFANATO MARUT, LLC					ND_MC000157115.	327.50	LGL		5 16 023-5509NJ
10/07/10	OJSII/ MITAWAIO PARCOI, ELE	105200110	0230130_0	023_21100	1_01_WC_1	ND_110000100303.	4,339.81	_	L CHECK#:	
10/07/16	693148 STONERIVER PHARMACY	621770924	0256190 0	139 73797	6 01 WC M	ED_MCO00159282.	28.86	LOSS		5 16 039-9403NJ
10/07/16	693148 STONERIVER PHARMACY					ED_MC000159202. ED_MC000159290.	184.74	LOSS		5 16 039-5509NJ
10/07/16	693148 STONERIVER PHARMACY		_	_		ED_MC00013323.	103.75	LOSS		5 16 009-9102NJ
10/07/10	093140 BIONERIVER FIRMMACI	021770224	0230130_0	000_24300	O_01_WC_M	ED_MC000101323.	317.35		L CHECK#:	
10/07/16	693149 OCM FN, LLC	770683170	0256190 0	007 74010	0 01 WC M	ED_MCO00159946.	1,343.00			5 16 007-8810NJ
10/07/16	693150 ANNA ROMA-JONES		0256190_0				500.00	LOSS		5 16 012-5509NJ
10/07/16	693151 BOROUGH OF STONE HAI		 -	_			2,600.00	LOSS		5 16 034-5509NJ
10/07/16	693152 MEL		 -	_		/C_NEWFIELD_BOR	789.69	LOSS		5 15 004-9015NJ
10/07/16	693153 MEL JIF					C_SEA_ISLE_CIT	1,187.86	LOSS		5 15 023-9015NJ
10/07/16	693154 MEL JIF					/C_UPPER_TWP	1,327.77	LOSS		5 15 039-9015NJ
10/07/16	693155 MEL JIF					/C_MILLVILLE_CI	2,158.52	LOSS		5 15 036-9015NJ
10/07/16	693156 MEL JIF					/C_NORTH_WILDWO	33.78	LOSS		5 15 022-9015NJ
10/11/16	693157 COASTAL SPINE, PC.					ED_MCO00143236.	126.12			14 006-7720NJ
10/11/16	693157 COASTAL SPINE, PC.					ED_MCO00143835.	170.84			1 14 014-7720NJ
10/11/16	693157 COASTAL SPINE, PC.					ED_MCO00159282.	126.12			5 16 039-9403NJ
10/11/16	693157 COASTAL SPINE, PC.		_	_		ED_MCO00159344.	850.00			5 16 021-7720NJ
10, 11, 10	0,000, 001101111 21 1112, 101	0_0,0,00	0_00_0				1,273.08		L CHECK#:	
10/11/16	693158 ATLANTICARE PHYSICIA	a 020701782	0256220 0	009 Z4238	6 01 WC M	ED MCO00160742.	146.63			5 16 009-9053NJ
10/11/16	693159 ATLANTICARE PHYSICIA						146.63	LOSS		5 16 009-9015NJ
10/11/16	693160 ATLANTICARE URGENT		_	_		_	102.77	LOSS		5 16 026-9403NJ
10/11/16	693161 ATLANTICARE URGENT (155.01	LOSS		5 16 026-9403NJ
10/11/16	693162 ATLANTICARE URGENT (_	_		_	102.77	LOSS		5 16 006-5509NJ
10/11/16	693162 ATLANTICARE URGENT (102.77	LOSS		5 16 006-5509NJ
10/11/16	693162 ATLANTICARE URGENT (210.33	LOSS		5 16 044-5509NJ
10/11/16	693162 ATLANTICARE URGENT (102.77	LOSS		5 16 009-9015NJ
10/11/16	693162 ATLANTICARE URGENT (102.77	LOSS		5 16 009-9015NJ
10/11/16	693162 ATLANTICARE URGENT (159.76	LOSS		5 16 021-7720NJ
10/11/16	693162 ATLANTICARE URGENT (106.08	LOSS		5 16 043-9053NJ
10/11/16	693162 ATLANTICARE URGENT (106.08	LOSS		5 16 021-7720NJ
10/11/16	693162 ATLANTICARE URGENT (106.08	LOSS		5 16 006-9403NJ
10/11/16	693162 ATLANTICARE URGENT (102.77	LOSS		5 16 006-9403NJ
10/11/16	693162 ATLANTICARE URGENT (102.77	LOSS		5 16 006-9403NJ
10/11/16	693162 ATLANTICARE URGENT (176.21	LOSS		5 16 006-7711NJ
10/11/16	693162 ATLANTICARE URGENT (102.77	LOSS		5 16 006-7711NJ
10/11/16	693162 ATLANTICARE URGENT (102.77	LOSS		5 16 026-9053NJ
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CHECK NU	MBER ORDER]	POLICY
DATE	CHECK# PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL	YR LOCATION
<u></u>											<u> </u>
10/11/16	693162 ATLANTICARE URGENT C	020701782	0256220	039	Z44440	01	WC MED	MC000161488	. 106.08	LOSS 9/02/16	6 16 039-5509NJ
				_			_	_	1,792.78	TOTAL CHECK#	: 693162
10/11/16	693163 ATLANTICARE PHYSICIA	020701782	0256220	043	Z43047	01	WC MED	MC000160965	. 244.60	LOSS 8/06/16	6 16 043-9053NJ
10/11/16	693163 ATLANTICARE PHYSICIA										6 16 043-9053NJ
10/11/16	693163 ATLANTICARE PHYSICIA										5 16 009-7711NJ
							_	_	487.02	TOTAL CHECK#	: 693163
10/11/16	693164 SOUTH JERSEY ENT SUR	030530131	0256220	008	Z42468	01	WC MED	MC000160751			6 16 008-7720NJ
10/11/16	693165 ADMINISTRATIVE CLAIM										5 16 039-9403NJ
10/11/16	693166 ADMINISTRATIVE CLAIM									·	5 16 009-7720NJ
10/11/16	693166 ADMINISTRATIVE CLAIM										5 16 044-9403NJ
10/11/16	693166 ADMINISTRATIVE CLAIM						_				5 16 008-9053NJ
10/11/10		013171373	0230220	_000_			WC_HED	_110000101000	9.00	TOTAL CHECK#	
10/11/16	693167 MATTHEW FANNON		0256220	026	X79373	01	WC TND	_MCO00129029			3 13 026-7720NJ
10/11/16	693168 ISO SERVICES, INC.	133973142					_		10.25		5 15 020 7720NS 5 15 008-5509NJ
10/11/16	693168 ISO SERVICES, INC.						_	_MCO00161758			5 16 027-9410NJ
10/11/16	693168 ISO SERVICES, INC.							_MC000161758 MC000161764		·	5 16 027-3410NU 5 16 036-7720NJ
10/11/16	693168 ISO SERVICES, INC.						_	_			6 16 005-7720NJ
	•							_MCO00161774			
10/11/16	693168 ISO SERVICES, INC.							_MCO00161755			6 16 006-7711NJ
10/11/16	693168 ISO SERVICES, INC.	1339/3142	0256220	_012_	_2453/9	_ ₀₁ _	WC_MED	_MCO00161781			6 16 012-7720NJ
10/11/16	602160 TGO GERMANDE TMG	122052140	0056000	0.40	7 00100	0.1	CT DT		61.50	TOTAL CHECK#	
10/11/16	693169 ISO SERVICES, INC.	133973142					_		10.25		4 14 043-5509NJ
10/11/16	693169 ISO SERVICES, INC.	133973142					_		10.25		5 16 043-5509NJ
10/11/16	693169 ISO SERVICES, INC.	133973142					_		10.25		6 16 012-5509NJ
10/11/16	693169 ISO SERVICES, INC.	133973142	0256220	_007_	_Z45342	_01_	GL_BI		10.25		5 16 007-5509NJ
									41.00	TOTAL CHECK#	
10/11/16	693170 LEA MARIESACCO							_MCO00143022			4 14 012-7715NJ
10/11/16	693171 PIETRAS, SARACINO, S						_				4 14 008-7720NJ
10/11/16	693171 PIETRAS, SARACINO, S						_				5 15 021-5509NJ
10/11/16	693171 PIETRAS, SARACINO, S	141872046	0256220	_031_	_Z41955	_01_	WC_IND		947.50		5 15 031-8810NJ
									1,557.50	TOTAL CHECK#	: 693171
10/11/16	693172 JAMES DORING							_MCO00145118			5 15 026-5509NJ
10/11/16	693173 LAW OFFICES OF NEIL	161623340	0256220	_002_	_X65682	_01_	GL_BI		2,758.00	LGL 5/01/13	3 13 002-5509NJ
10/11/16	693173 LAW OFFICES OF NEIL	161623340	0256220	_006_	_X75792	_01_	GL_BI		2,364.00	LGL 9/28/13	3 13 006-5509NJ
									5,122.00	TOTAL CHECK#	: 693173
10/11/16	693174 DENNIS FELSING		0256220	_023_	_Z18589	_01_	WC_IND	_MCO00150231	. 912.00	LOSS 5/25/1	5 15 023-9403NJ
10/11/16	693175 THE SIMONS GROUP, LL	200796890	0256220	_009_	_Z41855	_01_	AL_BI		925.00	EXP 7/11/16	5 16 009-9403NJ
10/11/16	693176 LAW OFFICES OF THOMA	201351353	0256220	023	X96628	_01_	AL_BI		2,128.69	LGL 7/23/1	4 14 023-5509NJ
10/11/16	693177 STRIVE PHYSICAL THER	201901714	0256220	007	Z40100	01	WC MED	MCO00159946	. 63.00	LOSS 4/15/16	5 16 007-8810NJ
10/11/16	693178 NEW JERSEY IME ASSOC										4 14 003-7720NJ
10/11/16	693179 CAPE URGENT CARE							_ _MCO00161501			6 16 022-7711NJ
10/11/16	693179 CAPE URGENT CARE							_MCO00161506			6 16 032-7720NJ
10/11/16	693179 CAPE URGENT CARE							_MCO00161530			6 16 024-7720NJ
10/11/10	obstra dire dicelli dine	202070031	0230220						260.61	TOTAL CHECK#	
10/11/16	693180 EAST COAST ORTHO. &,	204484976	0256220	006	740528	01	MC WED	MC000160087		• • • • • • • • • • • • • • • • • • • •	6 16 006-7720NJ
10/11/16	693180 EAST COAST ORTHO. &,						_	_			5 16 000 7720NU 5 16 024-7720NJ
10/11/10	000100 EADI COADI OKINO. &,	2044049/0	0230220	∪∠ጟ_			MC_141D	1.7COOOTOOOO	187.52	TOTAL CHECK#	
10/11/16	693181 MAGNA LEGAL SERVICES	208474245	0256220	021	Y 90017	01	מו. ססס	Т	806.65		4 14 021-7720NJ
	693182 ATLANTICARE REGIONAL						_				
10/11/16							_	_			6 16 008-9053NJ
10/11/16	693183 BACHARACH INSTITUTE						_	_MCO00160751			6 16 008-7720NJ
10/11/16	693184 BACHARACH INSTITUTE						_	_MCO00152628			5 15 021-7720NJ
10/11/16	693184 BACHARACH INSTITUTE	Z1U634964	0256220	U39_	_226298	_u	WC_MED	_MCO00154104	. 99.00	LOSS 9/18/1!	5 15 039-7580NJ

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<u> </u>	CHICK THEE	11(0)	DITTOIT OIL	1111111 011		CHILITIII	11100111	<u> </u>	<u> </u>	
10/11/16	693184 BACHARACH INSTITUTE	210634964	0256220 017	733979 01	MC MED	_MCO00157990.	198.00	LOSS 1/05/16	5 16 017-7720NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00157990.	495.00		5 16 017-7720NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00157330.	594.00		5 16 023-9403NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00150374.	693.00		5 16 029 7720NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00150405.	198.00		5 16 021-7720NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00150301.	99.00		5 16 021 7720NG 5 16 026-5509NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00150903.	495.00		5 16 020-3309NU 5 16 009-8810NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00159313.	396.00		5 16 037-5509NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00139449.	198.00		5 16 021-9403NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00160094.	198.00		5 16 021-5403NU 5 16 027-5509NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00160447.	198.00		5 16 044-7720NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00160447.	396.00		5 16 027-7720NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00160338.	297.00		5 16 027-7720NU 5 16 036-9015NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00160738.	396.00		5 16 030-9015NJ	
10/11/16	693184 BACHARACH INSTITUTE					_MCO00160869.	273.00		5 16 009-9015NJ	
						_MCO00161323. _MCO00161488.	198.00			
10/11/16	693184 BACHARACH INSTITUTE	210034904	0256220_039_	_244440_01_	WC_MED	_MCOUU161488.			5 16 039-5509NJ	
10/11/16	CO210E GADE DEGLOMAL MEDIC	n 010660F40	0056000 007	745210 01	MED MED	MG0001617F0	6,015.00	TOTAL CHECK#		
10/11/16	693185 CAPE REGIONAL MEDIC						948.00		5 16 027-9410NJ	
10/11/16	693186 CAPE REGIONAL MEDIC						800.00		5 16 012-7720NJ	
10/11/16	693187 EGG HARBOR TOWNSHIP						124.43		5 16 021-7720NJ	
10/11/16	693188 LOURDES ANESTHESIA						390.00		5 16 013-9403NJ	
10/11/16	693188 LOURDES ANESTHESIA	A 222041639	0256220_021_	_238199_01_	WC_MED	_MCOUU159344.	455.00		5 16 021-7720NJ	
10/11/16	602100	T 00004050F	0056000 000	T0F040 01		WG0001FF000	845.00	TOTAL CHECK#		
10/11/16	693189 TWIN BORO PHYSICAL						63.00		5 15 009-9403NJ	
10/11/16	693189 TWIN BORO PHYSICAL						63.00		5 15 009-9403NJ	
10/11/16	693189 TWIN BORO PHYSICAL						90.00		5 16 006-7720NJ	
10/11/16	693189 TWIN BORO PHYSICAL						90.00		5 16 021-9403NJ	
10/11/16	693189 TWIN BORO PHYSICAL						63.00		5 16 021-9403NJ	
10/11/16	693189 TWIN BORO PHYSICAL						63.00		5 16 021-9403NJ	
10/11/16	693189 TWIN BORO PHYSICAL						63.00		5 16 021-9403NJ	
10/11/16	693189 TWIN BORO PHYSICAL	T 222248597	0256220_021_	_Z44595_01_	WC_MED	_MCO00161531.	63.00		5 16 021-9403NJ	
							558.00	TOTAL CHECK#		
10/11/16	693190 QUAL-LYNX					_MCO00154324.	75.00		5 15 014-7720NJ	
10/11/16	693190 QUAL-LYNX	222483867	0256220_037_	_Z38576_01_	WC_MED	_MCO00159449.	75.00		5 16 037-5509NJ	
							150.00	TOTAL CHECK#		
10/11/16	693191 SHORE ORTHOPAEDIC U						62.66		5 16 043-7720NJ	
10/11/16	693191 SHORE ORTHOPAEDIC U						101.75		5 16 044-7720NJ	
10/11/16	693191 SHORE ORTHOPAEDIC U						66.00		5 16 039-9053NJ	
10/11/16	693191 SHORE ORTHOPAEDIC U						121.80		5 16 006-7720NJ	
10/11/16	693191 SHORE ORTHOPAEDIC U						132.00		5 16 044-9403NJ	
10/11/16	693191 SHORE ORTHOPAEDIC U	N 222540040	0256220_044_	_Z44725_01_	WC_MED	_MCO00161585.	121.80	LOSS 9/09/16	5 16 044-9403NJ	
							606.01	TOTAL CHECK#	693191	
10/11/16	693192 CAPE MAY COURT HOUS					_	34.61		5 16 038-7711NJ	
10/11/16	693193 FERNANDO J. DELASOT						115.00		3 13 022-7711NJ	
10/11/16	693194 QUALCARE, INC.	223129563	0256220_014_	_Z46104_01_	WC_MED	_MCO00161997.	481.00	LOSS 10/07/16	5 16 014-5509NJ	
10/11/16	693194 QUALCARE, INC.	223129563	0256220_003_	_Z46160_01_	WC_MED	_MCO00162011.	481.00	LOSS 10/08/16	5 16 003-7720NJ	
10/11/16	693194 QUALCARE, INC.	223129563	0256220_034_	_Z46161_01_	WC_MED	_MCO00162023.	481.00	LOSS 10/07/16	5 16 034-7720NJ	
							1,443.00	TOTAL CHECK#	693194	
10/11/16	693195 ONE CALL MEDICAL, I	N 223218521	0256220_009_	_Z43732_01_	WC_MED	_MCO00161236.	485.00	LOSS 8/19/10	5 16 009-7539NJ	
10/11/16	693195 ONE CALL MEDICAL, I	N 223218521	0256220_006_	_Z44026_01_	WC_MED	_MCO00161332.	485.00	LOSS 8/25/16	5 16 006-7720NJ	
10/11/16	693195 ONE CALL MEDICAL, I						485.00	LOSS 9/09/16	5 16 044-9403NJ	
					-					

PERIOD:10/2016 BANK-> CB002 00100NJ RUN DATE: 11/01/2016 PAGE 8
ATL.CO.MUNICIPAL JIF-CB RUN TIME: 16:53:53

			ATL.CO.MUNICIPAL JIF-CB	RUN TIM	E: 16:53:53
CHECK N	UMBER ORDER				POLICY
DATE	CHECK# PAYEE	IRS#	BATCH# GRP FILE# CL COV CLIENT#	<u>AMOUNT</u>	DOL YR LOCATION
10/11/16	693195 ONE CALL MEDICAL, IN	1 223218521	0256220_044_Z44725_01_WC_MED_MC000161585.	485.00	LOSS 9/09/16 16 044-9403NJ
				1,940.00	TOTAL CHECK#: 693195
10/11/16	693196 LEE'S EMERGENCY EQUI	223265912	0256220_021_Z44753_01_PR_COL	3,231.68	LOSS 9/07/16 16 021-7711NJ
10/11/16	693197 EDWARD J. ARMSTRONG	223323613	0256220_021_X90947_01_GL_PPPI	169.92	EXP 1/09/14 14 021-7720NJ
10/11/16	693198 INFECTIOUS LIMITED H	223453493	0256220_021_Z43967_01_WC_MED_MC000161310.	250.00	LOSS 8/23/16 16 021-7720NJ
10/11/16	693199 BARKER, GELFAND & JA	223573411	0256220_022_Z44815_01_GL_PPBI	406.00	LGL 11/09/15 15 022-7720NJ
10/11/16	693200 BARKER, GELFAND & JA	223573411	0256220_005_Z30597_01_GL_PPPI	2,000.00	LGL 11/27/13 13 005-7720NJ
10/11/16	693201 COASTAL PHYSICIANS 8	223584828	0256220_021_Z35830_01_WC_MED_MC000158561.	89.82	LOSS 3/10/16 16 021-7720NJ
10/11/16	693201 COASTAL PHYSICIANS 8	223584828	0256220_021_Z35830_01_WC_MED_MC000158561.	89.82	LOSS 3/10/16 16 021-7720NJ
10/11/16			0256220_023_Z41064_01_WC_MED_MC000160305.	525.00	LOSS 6/30/16 16 023-5509NJ
				704.64	TOTAL CHECK#: 693201
10/11/16	693202 ROTHMAN INSTITUTE OF	223700669	0256220_012_Z43812_01_WC_MED_MC000161263.	69.00	LOSS 8/21/16 16 012-9403NJ
10/11/16	693203 JENNIFER KELLY, PHD	261880319	0256220_033_Z07107_01_WC_MED_MC000144001.	450.00	LOSS 12/20/14 14 033-7720NJ
10/11/16	693204 ATLANTIC EMERGENCY A	264822137	0256220_014_Z37189_01_WC_MED_MC000158981.	560.00	LOSS 4/10/16 16 014-9430NJ
10/11/16			0256220_027_Z44508_01_WC_MED_MC000161503.	133.95	LOSS 9/06/16 16 027-9403NJ
10/11/16			0256220_023_Z45033_01_WC_MED_MC000161662.	156.30	LOSS 9/14/16 16 023-5509NJ
				290.25	TOTAL CHECK#: 693205
10/11/16	693206 SHORE URGENT CARE	274211365	0256220 044 Z44725 01 WC MED MC000161585.	140.00	LOSS 9/09/16 16 044-9403NJ
10/11/16	693207 PREMIER ORTHOPAEDIC	300028744	0256220_043_Z28613_01_WC_MED_MC000155587.	88.09	LOSS 9/23/15 15 043-9403NJ
10/11/16	693207 PREMIER ORTHOPAEDIC		0256220_036_Z36730_01_WC_MED_MC000158852.	88.09	LOSS 2/22/16 16 036-7580NJ
10/11/16	693207 PREMIER ORTHOPAEDIC		0256220_036_Z42388_01_WC_MED_MC000160738.	338.61	LOSS 7/26/16 16 036-9015NJ
				514.79	TOTAL CHECK#: 693207
10/11/16	693208 QUEST DIAGNOSTICS	382084239	0256220_003_Z40237_01_WC_MED_MC000159978.	25.83	LOSS 6/13/16 16 003-7720NJ
10/11/16	693209 BONITA K. BRUMBACH		0256220_010_Z45459_01_GL_PPBI	100.00	EXP 3/15/16 16 010-7720NJ
10/11/16			0256220_036_Z44657_01_WC_MED_MC000161570.	167.48	LOSS 9/08/16 16 036-5509NJ
10/11/16			0256220_043_Z33674_01_WC_MED_MC000157889.	60.00	LOSS 1/31/16 16 043-7720NJ
10/11/16			0256220_043_Z33674_01_WC_MED_MC000157889.	60.00	LOSS 1/31/16 16 043-7720NJ
				120.00	TOTAL CHECK#: 693211
10/11/16	693212 THE DEWEESE LAW FIRM	1 455564717	0256220 021 X92175 01 WC MED MC000136159.	628.99	EXP 5/26/14 14 021-7720NJ
10/11/16	693213 REYNOLDS & HORN, P.O	461504880	0256220_026_Z41856_01_GL_PI	1,854.00	LGL 7/06/16 16 026-9410NJ
10/11/16	693214 REYNOLDS & HORN, P.O	461504880	0256220_033_X99821_01_GL_PPPI	112.00	LGL 4/09/13 13 033-7720NJ
10/11/16	693214 REYNOLDS & HORN, P.O	461504880	0256220_027_Z12718_01_GL_PPPI	84.00	LGL 9/20/14 14 027-7720NJ
				196.00	TOTAL CHECK#: 693214
10/11/16	693215 REYNOLDS & HORN, P.O	461504880	0256220_045_X70376_01_GL_PPBI	4,719.96	LGL 6/18/13 13 045-7720NJ
10/11/16			0256220_027_Z08258_01_GL_PPBI	98.00	
				4,817.96	TOTAL CHECK#: 693215
10/11/16	693216 AFFANATO MARUT, LLC	463266146	0256220_041_X55173_01_WC_IND_MC000115876.	284.00	
10/11/16	693216 AFFANATO MARUT, LLC	463266146	0256220_009_X90482_01_WC_IND_MC000135192.	147.50	LGL 5/01/14 14 009-7711NJ
10/11/16			0256220_037_X91384_01_WC_IND_MC000135673.	220.00	LGL 5/13/14 14 037-7720NJ
10/11/16			0256220_027_Z09374_01_WC_IND_MC000145225.	125.00	LGL 1/29/15 15 027-5509NJ
10/11/16			0256220_014_Z11990_01_WC_IND_MC000146699.	150.00	LGL 3/01/15 15 014-7720NJ
10/11/16			0256220_009_Z17851_01_WC_IND	125.00	LGL 12/30/14 14 009-9403NJ
10/11/16	693216 AFFANATO MARUT, LLC		0256220_037_Z25697_01_WC_IND_MC000153721.	137.50	
10/11/16	693216 AFFANATO MARUT, LLC		0256220_009_Z27849_01_WC_IND_MC000155097.	229.50	LGL 10/13/15 15 009-5509NJ
10/11/16	693216 AFFANATO MARUT, LLC		0256220_021_Z35830_01_WC_IND_MC000158561.	695.00	
	- ,	- · · ·			TOTAL CHECK#: 693216
10/11/16	693217 BIRCHMEIER & POWELL	472344815	0256220_009_Z25625_01_GL_BI	4,000.00	
10/11/16			0256220_014_Z26659_01_WC_MED_MC000154324.	65.00	
10/11/16			0256220_014_Z26659_01_WC_MED_MC000154324.	65.00	
•				130.00	
10/11/16	693219 FRANCIS ALEJANDRINO		0256220_009_X85028_01_WC_IND_MC000132289.		LOSS 2/20/14 14 009-5509NJ
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PERIOD:10/2016				BANK-			0100NJ				/01/2016 PAGE 9	
CITE CIT. NIII	MDED ODDED				A.I.P	.co.	MUNICI	PAL JIF-CB	RUN TIM	下: T0:		
	MBER ORDER	TDC#	DATCIIH	CDD	עמידים #	αт	COM		7 MATINTI		POLICY	
<u>DATE</u>	CHECK# PAYEE	IRS#	BATCH#	GRP	FILE#	СП	COV	CLIENT#	AMOUNT		DOL YR LOCATION	
10/11/16	693220 STONERIVER PHARMACY	621770924	0256220	006	Y65852	0.1	MC MED	MCO00121834.	103.70	TOGG	6/14/13 13 006-7720N	J.T
10/11/16	693221 EGG HARBOR TOWNSHIP							_MCOOU121034. _EGG_HARBOR_T	1,000.00	LOSS	, ,	
10/11/16	693222 JENNIE SABATO	999999999						_EGG_HARDOR_I	3,575.73		, ,	
10/11/10	693223 MRO CORPORATION			_				_MCO00159532.	16.00	EXP	5/10/16 16 010 5403N	
10/14/16	693223 MRO CORPORATION	010661910							231.40	EXP	9/29/15 15 031-8810N	
10/14/10	093223 MRO CORPORATION	010001910	0230274	_031_	.41933		WC_MED		247.40		L CHECK#: 693223	10
10/14/16	693224 ATLANTICARE URGENT C	020701782	0256274	n	742184	Λ1	MC MED	MCO00160685	102.77		7/15/16 16 009-9053N	J.T
10/14/16	693225 ATLANTICARE URGENT C								263.00			
10/14/16	693226 ATLANTICARE URGENT C								328.98	LOSS	, ,	
10/14/16	693227 ATLANTICARE URGENT C								263.00			
10/14/16	693228 ATLANTICARE PHYSICIA								63.85		8/26/16 16 044-9053N	
10/14/16	693228 ATLANTICARE PHISICIA								65.90			
10/14/10	093220 AILANIICARE PHISICIA	020701762	0230274	_021_	.44304.		MC_MED	_MCOUUI01400.	129.75		L CHECK#: 693228	10
10/14/16	693229 ARBITRATION FORUMS I	122005///	0256274	000	7/1005	0.1	חם מסד		45.00	EXP	7/15/16 16 008-7720N	тт
10/14/16	693230 ISO SERVICES, INC.							_MCO00133944.	10.25		3/27/14 14 006-7720N	
	693230 ISO SERVICES, INC.							_MCO00133944. MCO00133944.		EXP	3/27/14 14 006-7720N	
10/14/16	•							_	10.25	EXP	3/27/14 14 006-7720N	
10/14/16	693230 ISO SERVICES, INC.			_				_MCO00133944.	10.25	EXP	3/26/15 15 006-7720N	
10/14/16	693230 ISO SERVICES, INC.			_				_MCO00147875.	10.25	EXP		
10/14/16	693230 ISO SERVICES, INC.			_				_MCO00148034.	10.25	EXP	3/30/15 15 036-7720N 9/24/16 16 022-7720N	
10/14/16	693230 ISO SERVICES, INC.			_				_MCO00161828.	10.25	EXP		
10/14/16	693230 ISO SERVICES, INC.			_				_MCO00161824.	10.25	EXP	9/24/16 16 036-7720N	
10/14/16	693230 ISO SERVICES, INC.	133973142	0256274	_006_	Z455/1 _.	_01_	MC_MED		10.25	EXP	9/08/16 16 006-7711N	10
10/11/16	CO2021 DODEDE ERGGIED		0056074	004	3700CF1	0.1	ua tain	MG000120020	82.00		L CHECK#: 693230	
10/14/16	693231 ROBERT FESSLER	1 41 0 7 0 0 4 6						_MCO00139832.	10.00			
10/14/16	693232 PIETRAS, SARACINO, S						. —		820.00	LGL	9/07/13 13 009-7720N	
10/14/16	693232 PIETRAS, SARACINO, S						_		365.00		10/18/14 14 010-7720N	
10/14/16	693232 PIETRAS, SARACINO, S						. —		317.50	LGL	3/26/15 15 006-7720N	
10/14/16	693232 PIETRAS, SARACINO, S						. —		260.00	LGL	6/03/15 15 036-9015N	
10/14/16	693232 PIETRAS, SARACINO, S								347.50	LGL	9/10/15 15 014-7720N	
10/14/16	693232 PIETRAS, SARACINO, S								355.00	LGL	10/10/15 15 009-9403N	
10/14/16	693232 PIETRAS, SARACINO, S								562.50	LGL	4/20/16 16 008-7711N	
10/14/16	693232 PIETRAS, SARACINO, S	1418/2046	0256274	_008_	.241384	_ ₀₁ _	MC_TND		1,105.00	LGL	7/05/16 16 008-7720N	10
10/14/16	CO2022 DDENDAN NEWON		0056054	0.27	7 20 5 76	0.1		NGC000150440	4,132.50		L CHECK#: 693232	
10/14/16	693233 BRENDAN NIXON							_MCO00159449.			5/10/16 16 037-5509N	
10/14/16	693234 TYLER KRUMAKER							_MCO00159020.			4/11/16 16 042-9430N	
10/14/16	693235 WILLIAM CREAMER							_MCO00155080.			10/10/15 15 009-9403N	
10/14/16	693236 JESSICA CRACKOVICH							_MCO00133869.	1,686.00		3/24/14 14 011-9430N	
10/14/16	693237 FRANCISCO INACIO	010604064		_				_MCO00155097.	928.00		10/13/15 15 009-5509N	
10/14/16	693238 BACHARACH INSTITUTE			_				_MCO00124178.	396.00		8/15/13 13 026-8810N	
10/14/16	693239 NORTH WILDWOOD CITY			_				_MCO00159975.	2,808.39		6/13/16 16 022-5509N	
10/14/16	693240 NORTH WILDWOOD CITY			_				_MCO00159975.	1,828.72		6/13/16 16 022-5509N	
10/14/16	693241 EGG HARBOR TOWNSHIP							_MCO00158561.	1,742.00		3/10/16 16 021-7720N	
10/14/16	693242 HAMILTON TOWNSHIP							_MCO00159677.	1,128.46			
10/14/16	693243 STONE HARBOR BOROUGH								897.76	LOSS		
10/14/16	693244 WILDWOOD CITY							_MCO00160752.	748.80	LOSS		
10/14/16	693245 LOWER TOWNSHIP							_MCO00161854.	610.35			
10/14/16	693246 GEMMEL, TODD & MEREN								392.00	LGL	2/26/15 15 027-7720N	
10/14/16	693247 SHORE ORTHOPAEDIC UN								173.65			
10/14/16	693248 FAMILY PRACTICE ASSO								110.00	EXP	5/10/16 16 037-7720N	
10/14/16	693249 QUALCARE, INC.							_MCO00162048.	481.00		10/12/16 16 015-8810N	
10/14/16	693249 QUALCARE, INC.	223129563	0256274	_023_	Z46274	_01_	WC_MED	_MCO00162050.	481.00	LOSS	10/12/16 16 023-5509N	1J

ATL.CO.MUNICIPAL JIF-CB	RUN TIME: 16:53:53
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CHECK NI	JMBER ORDER			11011 1111	POLICY
DATE	CHECK# PAYEE	IRS#	BATCH# GRP FILE# CL COV CLIENT#	AMOUNT	DOL YR LOCATION
DAIE	CHECK# PAILE	TK2#	BAICH# GRP FIDE# CD COV CDIENI#	AMOUNT	DOL IR LOCATION
10/11/16	CO2040 OHALGADE TAG	222120562	0256274 026 F46275 01 NG MED MG000162044	401 00	TOGG 10/11/16 16 036 7500NT
10/14/16	693249 QUALCARE, INC.		0256274_036_Z46275_01_WC_MED_MC000162044.	481.00	LOSS 10/11/16 16 036-7580NJ
10/14/16	693249 QUALCARE, INC.		0256274_032_Z47018_01_WC_MED_MC000162078.	481.00	LOSS 10/06/16 16 032-7720NJ
10/14/16	693249 QUALCARE, INC.	223129563	0256274_039_Z47019_01_WC_MED_MC000162074.	481.00	LOSS 10/13/16 16 039-5509NJ
				2,405.00	TOTAL CHECK#: 693249
10/14/16			0256274_039_Z26298_01_WC_MED_MC000154104.	720.00	LOSS 9/18/15 15 039-7580NJ
10/14/16			0256274_044_Z39069_01_WC_MED_MC000159630.	427.88	LOSS 5/20/16 16 044-9403NJ
10/14/16			0256274_013_Z32857_01_WC_MED_MC000157651.	371.76	LOSS 1/19/16 16 013-9403NJ
10/14/16			0256274_006_Z41501_01_WC_MED_MC000160441.	194.33	LOSS 7/11/16 16 006-5509NJ
10/14/16	693252 PROFESSIONAL PAIN MA	223351986	0256274_027_Z41781_01_WC_MED_MC000160558.	194.33	LOSS 7/14/16 16 027-7720NJ
				760.42	TOTAL CHECK#: 693252
10/14/16	693253 TRUCKMASTERS, INC		0256274_021_Z46191_01_PR_COL	3,221.37	LOSS 9/09/16 16 021-7720NJ
10/14/16	693254 PATTY D. BLEAZARD		0256274_014_Z46027_01_GL_PPBI	100.00	EXP 3/15/16 16 014-7720NJ
10/14/16	693255 NAGLE & ASSOCIATES,	260029653	0256274_009_Z43966_01_WC_MED_MC000161323.	275.00	EXP 8/24/16 16 009-9102NJ
10/14/16	693256 ATLANTIC RADIOLOGIST	264036315	0256274_008_Z15077_01_WC_MED_MC000148266.	106.91	LOSS 4/06/15 15 008-7720NJ
10/14/16	693257 SHORE URGENT CARE	274211365	0256274_003_Z40237_01_WC_MED_MC000159978.	72.00	LOSS 6/13/16 16 003-7720NJ
10/14/16	693258 SHORE URGENT CARE	274211365	0256274_006_Z42828_01_WC_MED_MC000160856.	118.00	LOSS 7/27/16 16 006-7720NJ
10/14/16	693259 SHORE URGENT CARE	274211365	0256274_021_Z43967_01_WC_MED_MC000161310.	118.00	LOSS 8/23/16 16 021-7720NJ
10/14/16	693259 SHORE URGENT CARE	274211365	0256274 021 Z43967 01 WC MED MC000161310.	118.00	LOSS 8/23/16 16 021-7720NJ
				236.00	TOTAL CHECK#: 693259
10/14/16	693260 PREMIER ORTHOPAEDIC	300028744	0256274_038_Z27150_01_WC_MED_MC000154634.	88.09	LOSS 10/01/15 15 038-7720NJ
10/14/16			0256274_006_Z41501_01_WC_MED_MC000160441.	116.40	LOSS 7/11/16 16 006-5509NJ
10/14/16			0256274_027_Z41781_01_WC_MED_MC000160558.	89.13	LOSS 7/14/16 16 027-7720NJ
,,	20-0			205.53	TOTAL CHECK#: 693261
10/14/16	693262 CAPE PHYSICAL THERAP	455173999	0256274_043_Z33674_01_WC_MED_MC000157889.	60.00	LOSS 1/31/16 16 043-7720NJ
10/14/16			0256274_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ
10/14/16			0256274_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ
10/14/16			0256274_043_Z42470_01_WC_MED_MC000160752.	240.00	LOSS 7/26/16 16 043-9015NJ
10/14/16			0256274_017_Z43416_01_WC_MED_MC000161125.	240.00	LOSS 8/15/16 16 017-5509NJ
10/11/16			0256274_017_Z43416_01_WC_MED_MC000161125.	60.00	LOSS 8/15/16 16 017-5509NJ
10/11/16			0256274_017_Z43416_01_WC_MED_MC000161125.	60.00	LOSS 8/15/16 16 017-5509NJ
10/11/16			0256274 009 Z43732 01 WC MED MC000161236.	60.00	LOSS 8/19/16 16 009-7539NJ
10/11/10	075202 CALL THIBICAL THERAI	1331/3333	0230271_009_213732_01_We_Ndb_Ne000101230.	840.00	TOTAL CHECK#: 693262
10/14/16	693263 AFFANATO MARIT I.I.C	463266146	0256274_043_X56666_01_WC_IND_MC000116729.	175.00	LGL 2/16/13 13 043-7711NJ
10/14/16	693263 AFFANATO MARUT, LLC		0256274_043_X30000_01_WC_IND_MC000110725.	270.00	LGL 9/20/13 13 022-7711NJ
10/14/10	075205 AFFANATO MAROT, LLC	403200140	0230274_022_X73300_01_WC_IND_NC000123303.	445.00	TOTAL CHECK#: 693263
10/14/16	693264 THERASDORT DHYSTCAL	542100532	0256274_014_Z26659_01_WC_MED_MC000154324.	65.00	LOSS 9/22/15 15 014-7720NJ
10/11/16			0256274_014_Z26659_01_WC_MED_MC000154324.	65.00	LOSS 9/22/15 15 011 7720NJ
10/14/10	093204 IHERASPORT FITISICAL,	342100332	0230274_014_220039_01_WC_MED_MC000134324.	130.00	TOTAL CHECK#: 693264
10/14/16	693265 ANTHONY VENUTO		0256274_021_X62430_03_WC_IND_MC000119842.	1,984.00	LOSS 4/30/13 13 021-7720NJ
10/14/16	693266 STONERIVER PHARMACY	621770024	0256274_021_X02430_03_WC_IND_MC000119842. 0256274_036_Z19405_01_WC_MED_MC000150685.	375.92	LOSS 4/30/13 13 021-7/20N0 LOSS 6/03/15 15 036-9015NJ
10/14/16	693266 STONERIVER PHARMACY		0256274_036_Z19405_01_WC_MED_MC000150685.	751.26	LOSS 6/03/15 15 036-9015NJ
	693266 STONERIVER PHARMACY		0256274_036_Z19403_01_WC_MED_MC000150083. 0256274_012_Z41058_01_WC_MED_MC000160291.		
10/14/16				3,449.83	LOSS 6/29/16 16 012-7720NJ
10/14/16	693266 STONERIVER PHARMACY		0256274_012_Z41058_02_WC_MED_MC000160291.	3,449.83	LOSS 6/29/16 16 012-7720NJ
10/14/16	693266 STONERIVER PHARMACY	021//0924	0256274_012_Z41058_03_WC_MED_MC000160291.	3,449.83	LOSS 6/29/16 16 012-7720NJ
10/11/16	(02267 GHADI EG AND GLADE EG	00000000	0056074 000 544000 01 75 55	11,476.67	TOTAL CHECK#: 693266
10/14/16			0256274_039_Z44990_01_AL_PD	981.62	LOSS 9/13/16 16 039-9403NJ
10/14/16	693268 DORIS GODFREY		0256274_009_Z45549_01_AL_PD	500.00	LOSS 8/29/16 16 009-9410NJ
10/18/16			0256306_008_Z44072_01_WC_MED_MC000161373.	263.00	LOSS 8/26/16 16 008-5509NJ
10/18/16	693270 ISO SERVICES, INC.		0256306_022_Z14796_01_WC_MED_MC000148126.	10.25	EXP 4/01/15 15 022-5509NJ
10/18/16	693270 ISO SERVICES, INC.		0256306_009_Z45672_01_WC_MED_MC000161847.	10.25	EXP 9/27/16 16 009-5509NJ
10/18/16	693270 ISO SERVICES, INC.	133973142	0256306_017_Z45673_01_WC_MED_MC000161858.	10.25	EXP 9/25/16 16 017-7715NJ

					ATL	.co.	MUNICI	PAL JIF-CB	RUN TIM	ΙΕ: 16	53:53		
CHECK NU	JMBER ORDER]	POLICY	
DATE	CHECK# PAYEE	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT		DOL	YR LO	CATION
													
10/18/16	693270 ISO SERVICES, INC.	133973142	0256306	024	Z45674	01	WC MED	MCO00161854.	10.25	EXP	9/27/16	5 16 02	24-9403NJ
10/18/16	693270 ISO SERVICES, INC.	133973142	0256306	027	 Z45675	01	WC MED	MCO00161857.	10.25	EXP	9/27/16	5 16 02	27-7720NJ
10/18/16	693270 ISO SERVICES, INC.							 _MCO00161869.	10.25	EXP	9/27/10	5 16 02	27-7720NJ
10/18/16	693270 ISO SERVICES, INC.							_ _MCO00161874.	10.25	EXP			2-8810NJ
	ŕ				_			_	71.75	TOTAJ	CHECK#		3270
10/18/16	693271 DAVID SULLIVAN		0256306	009	X93770	01	WC IND	MC000137072.	924.00	LOSS			9-5509NJ
10/18/16	693272 BRIAN DICKSON							_MCO00153703.	4,275.00	LOSS			21-7720NJ
10/18/16	693273 PIETRAS, SARACINO, S	5 141872046							520.00	LGL			21-5509NJ
10/18/16	693274 NICHOLAS PETRUZZI						_	_MCO00120252.	1,003.84	LOSS			7-9015NJ
10/18/16	693275 DONALD BUCCI							_MCO00139174.	966.40	LOSS			4-7720NJ
10/18/16	693276 GERALD SUTTS							_MCO00133171.	972.16	LOSS			1-5509NJ
10/18/16	693277 DANIEL SCHALLAWITZ							_MCO00121303.	1,800.00	LOSS			9-7711NJ
10/18/16	693278 JASON BOYLE							_MCO00110117.	992.80	LOSS			9-7711NJ
10/18/16	693279 EGG HARBOR TOWNSHIP	216000547						_MCO00153703.	244.29	LOSS			21-7720NJ
10/18/16	693280 THE PLASTIC SURGERY							_MCO00133703.	131.00	LOSS			26-8810NJ
10/18/16	693281 LAWRENCE P. CLINTON							_MC000124170. _MC000157659.	375.00	LOSS			31-9015NJ
10/18/16	693281 LAWRENCE P. CLINTON							_MCO00157659.	225.00				31-9015NJ
10/18/16	693281 LAWRENCE P. CLINTON							_MC000157659.	225.00				31-9015NJ
10/18/16	693281 LAWRENCE P. CLINTON							_MCO00157659.	225.00	LOSS			31-9015NJ
10/18/16	693281 LAWRENCE P. CLINTON				_			_MCO00157659. _MCO00157659.	225.00	LOSS			31-9015NJ
10/18/16	693281 LAWRENCE P. CLINTON							_MCO00157659. _MCO00157659.	225.00	LOSS			31-9015NJ
10/18/16	693281 LAWRENCE P. CLINTON							_MCO00157659. _MCO00157659.	225.00				31-9015NJ
10/10/10	093201 LAWRENCE P. CLINION	222234930	0230300	_031	_434639		WC_MED	_MCOUUI3/039.	1,725.00		T/I4/I		
10/18/16	693282 TWIN BORO PHYSICAL T	r 222240E07	0256206	000	777010	0.1	MED MED	MCO001EE000	63.00				0201 09-9403NJ
10/18/16	693282 TWIN BORO PHYSICAL T								63.00				9-9403NJ
10/18/16	693282 TWIN BORO PHYSICAL T								63.00	LOSS			06-7720NJ
10/18/16	693282 TWIN BORO PHYSICAL T								63.00	LOSS			06-7720NJ 06-7720NJ
10/18/16	693282 TWIN BORO PHYSICAL T								63.00	LOSS			21-9403NJ
10/10/10	093202 IWIN BORO PHISICAL I	1 222240397	0230300	_021	_44333		WC_MED	_MCOOOTOT331.	315.00		J/U//I		3282
10/18/16	693283 SHORE ORTHOPAEDIC UN	J 222540040	0256306	008	744703	Λ1	MC MED	MCO00161608	212.52				08-9053NJ
10/18/16	693284 KOMFORT & KARE							_MC000101008. MC000130576.	435.75				7-5509NJ
10/18/16	693285 CONTINENTAL SERVICES								4,342.50				4-7720NJ
10/18/16	693286 QUALCARE, INC.							_MCO00144293. _MCO00162077.	4,342.30				2-7720NJ
	· ·												3-9403NJ
10/18/16 10/18/16	693286 QUALCARE, INC. 693286 OUALCARE, INC.							_MCO00162063. _MCO00162092.					4-7711NJ
10/10/10	093200 QUALCARE, INC.	223129303	0230300	_044	_4/0//		WC_MED	_MCOUUI02092.	1,443.00		9/30/10 CHECK#		3286
10/18/16	693287 I.C.U. INVESTIGATION	T 222462207	0256206	021	7/1005	0.1	DD T/M		300.00	EXP			3266 31-5509NJ
10/18/16	693288 ADVANCED RADIOLOGY S						_						21-3309NJ
10/18/16	693288 ADVANCED RADIOLOGY S												11-9430NJ
10/10/10	093200 ADVANCED RADIOLOGI S	5 201212404	0230300	_021	_40332	_02_	MC_MED	_MCOUU100091.	25.83		O/ZU/I		3288
10/10/16	602200 TEMMITEED WELLY DUD	261000210	0256206	027	712600	0.1	MED MED	MG000147EE1					
10/18/16	693289 JENNIFER KELLY, PHD,												37-7720NJ
10/18/16	693289 JENNIFER KELLY, PHD,	, 201880319	0256306	_03/	_213600		WC_MED	_MCOUU14/551.	1,500.00				37-7720NJ
10/10/16	602200 DIMING II MITO AUGUANU	r 0600/12F/0	0256206	000	7)5564	01	מוט אודי	MCO001E046E	2,550.00		CHECK#		3289 19-7720NJ
10/18/16	693290 PINNACLE MID-ATLANTI												
10/18/16	693290 PINNACLE MID-ATLANT	L 20234354U	∪⊿503U6	_009	_435564	_u	wc_med	_™COUUI38465.	175.37				19-7720NJ
10/10/16	602201 OHEGE DIAGNOCETCO	200004020	0256206	000	710000	01		MG0001600F6	1,300.37		CHECK#		3290 NG 7720NT
10/18/16	693291 QUEST DIAGNOSTICS							_MCO00160856.	25.83				06-7720NJ
10/18/16	693292 AFFANATO MARUT, LLC							_MCO00157659.		LGL			31-9015NJ
10/18/16	693292 AFFANATO MARUT, LLC	463266146	0256306	_031	_232859	_o _T _	MC_TND	_MCO00157659.	255.00	LGL			31-9015NJ
10/10/10	(02202 DDTDGDDON NEDTON 2	1 470005005	0056306	026	D2CD22	0.1	T.T.C. N.T.T.	MG000150050	425.00		CHECK#		3292
10/18/16	693293 BRIDGETON MEDICAL AS	5 4/ <i>222</i> 5885	0256306	U36_	_436/30	_u	wC_MED_	_MCOUU158852.	10.00	LOSS	2/22/10) то 03	86-7580NJ

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ATL.CO.MUNICIPAL JIF-CB RUN TIME: 16:53:53

				ATL.CO.MUNICIPAL JIF-CB	RUN TIN	ИЕ: 16:53:53
CHECK N	JMBER ORDER					POLICY
DATE	CHECK# PAYEE	IRS#	BATCH# GRP	FILE# CL COV CLIENT#	AMOUNT	DOL YR LOCATION
						<u> </u>
10/18/16	693294 BIRCHMEIER & POWELL,	472344815	0256306 043	7.09189 01 GL BT	2.007.00	LGL 12/03/14 14 043-5509NJ
10/18/16	693295 ELIAEL RAMIREZ	1,2311013		_X81408_01_WC_IND_MC000130232		
10/18/16		621770024		_X01400_01_WC_IND_MC000150252 _Z40103_01_WC_MED_MC000159957		
10/18/16						LOSS 6/15/16 16 022-9053NJ
10/10/10	693296 SIONERIVER PHARMACI	021//0924	0256306_022	_Z40364_01_WC_MED_MC000160025		
10/10/16	602000	00000000	0056006 005		70.42	TOTAL CHECK#: 693296
10/18/16				_Z44121_01_PR_COL_GALLOWAY_TW		LOSS 8/26/16 16 037-5509NJ
10/21/16	•			_Z04088_01_WC_MED_MC000142475		LOSS 11/12/14 14 023-5509NJ
10/21/16	693298 COASTAL SPINE, PC.	010767058	0256361_009	_Z38118_01_WC_MED_MC000159313		
					209.39	TOTAL CHECK#: 693298
10/21/16	693299 ATLANTICARE PHYSICIA	020701782	0256361_009	_Z44136_01_WC_MED_MCO00161409	. 144.17	LOSS 8/24/16 16 009-9015NJ
10/21/16	693300 ATLANTICARE PHYSICIA	020701782	0256361_009	_Z44136_01_WC_MED_MCO00161409	. 146.63	LOSS 8/24/16 16 009-9015NJ
10/21/16	693301 ATLANTICARE URGENT C	020701782	0256361_014	_Z32488_01_WC_MED_MC000157526	. 102.77	LOSS 1/06/16 16 014-8810NJ
10/21/16	693302 ATLANTICARE URGENT C	020701782	0256361 014		. 106.08	LOSS 6/24/16 16 014-7720NJ
10/21/16						LOSS 8/23/16 16 003-5509NJ
10/21/16				Z44072_01_WC_MED_MC000161373		LOSS 8/26/16 16 008-5509NJ
10/21/16				_Z44382_01_WC_MED_MC000161468		LOSS 9/01/16 16 021-9102NJ
10/21/16				_Z44504_01_WC_MED_MC000161512		LOSS 9/01/16 16 012-9403NJ
10/21/16				_Z44594_01_WC_MED_MC000101512 _Z44595_01_WC_MED_MC000161531		LOSS 9/01/10 10 012-9403NJ
10/21/16	693303 AILANIICARE URGENI C	020/01/82	0250301_021	_Z44595_01_WC_MED_MC000161531		LOSS 9/07/16 16 021-9403NJ
10/01/16	602204 - 221122012 - 21122012 - 2	000406045	0056061 001		619.93	TOTAL CHECK#: 693303
10/21/16				_Z43417_01_WC_MED_MC000161107		LOSS 8/14/16 16 021-7720NJ
10/21/16				_Z06991_01_GL_PI	10.25	EXP 10/21/14 14 006-7720NJ
10/21/16				_X99067_01_GL_PPBI	10.25	EXP 6/06/14 14 021-7720NJ
10/21/16				_X79373_01_WC_MED_MC000129029		EXP 12/13/13 13 026-7720NJ
10/21/16				_X81408_01_WC_MED_MC000130232		EXP 1/10/14 14 021-5509NJ
10/21/16				_Z01064_01_WC_MED	10.25	EXP 9/23/14 14 026-5509NJ
10/21/16				_Z16009_01_WC_MED_MC000148731		EXP 4/20/15 15 017-7720NJ
10/21/16				_Z45771_01_WC_MED_MC000161892		EXP 9/23/16 16 009-5509NJ
10/21/16				_Z45772_01_WC_MED_MC000161882		EXP 9/27/16 16 039-9015NJ
10/21/16	693307 ISO SERVICES, INC.	133973142	0256361_044	_Z45773_01_WC_MED_MC000161879	. 10.25	EXP 9/29/16 16 044-9403NJ
10/21/16	693307 ISO SERVICES, INC.	133973142	0256361_044	_Z45774_01_WC_MED_MCO00161893	. 10.25	EXP 9/30/16 16 044-5509NJ
10/21/16	693307 ISO SERVICES, INC.	133973142	0256361_006	_Z45830_01_WC_MED_MC000161902	. 10.25	EXP 9/30/16 16 006-7720NJ
10/21/16	693307 ISO SERVICES, INC.	133973142	0256361_035	_Z45832_01_WC_MED_MC000161909	. 10.25	EXP 9/23/16 16 035-5509NJ
10/21/16	693307 ISO SERVICES, INC.	133973142	0256361_036	_Z45833_01_WC_MED_MC000161927	. 10.25	EXP 10/02/16 16 036-7720NJ
10/21/16				_Z45834_01_WC_MED_MC000161895		EXP 9/30/16 16 043-7720NJ
10/21/16	693307 ISO SERVICES, INC.	133973142	0256361 003		. 10.25	EXP 10/03/16 16 003-7720NJ
10/21/16						EXP 10/03/16 16 008-7720NJ
10/21/16				Z45915_02_WC_MED_MC000161941		EXP 10/03/16 16 008-7720NJ
10/21/16						EXP 10/03/16 16 008-7720NJ
10/21/16				_Z45918_01_WC_MED_MC000161938		EXP 10/03/16 16 021-7720NJ
10/21/16						
10/21/10	0)3307 IBO BERVICES, INC.	133773112	0230301_021		184.50	
10/21/16	693308 ISO SERVICES, INC.	133073142	0256361 043	X74580_01_GL_BI	10.25	
10/21/16				_X77509_01_GL_BI	10.25	EXP 8/25/13 13 045-5509NJ
10/21/16	•			_X/7509_01_GL_BI _X97507_01_GL_BI		
					10.25	EXP 5/23/14 14 044-5509NJ
10/21/16				_Z01006_01_GL_BI	10.25	
10/21/16				_Z02298_01_GL_BI	10.25	
10/21/16	693308 ISO SERVICES, INC.	1339/3142	UZ56361_U38	_Z27621_01_GL_BI	10.25	
10/01/15	602200 TGC CTTTTGTC	122052112	0056061 005	F01142 01 37 57		TOTAL CHECK#: 693308
10/21/16				_Z01143_01_AL_BI	10.25	
10/21/16	693309 ISO SERVICES, INC.	133973142	0256361_006	_Z01143_02_AL_BI	10.25	
					20.50	TOTAL CHECK#: 693309

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ATL.CO.MUNICIPAL JIF-CB RUN TIME: 16:53:53

				AIL.CO.MUNIC	IPAL JIF-CB	RUN IIM	F. 10.23.23
	UMBER ORDER						POLICY
<u>DATE</u>	CHECK# PAYEE	_ <u>IRS#</u>	BATCH# GRP FI	<u>LE# CL COV</u>	CLIENT#	<u>AMOUNT</u>	<u>DOL YR LOCATION</u>
10/21/16	693310 SCOTT NELL		0256361_021_X63	1139_03_WC_IN	D_MC000119006.	1,079.20	LOSS 4/12/13 13 021-7720NJ
10/21/16	693311 JOSE RUIZ		0256361_006_X7	7067_01_WC_IN	D_MCO00127678.	972.16	LOSS 11/07/13 13 006-7720NJ
10/21/16	693312 PIETRAS, SARACINO,	S 141872046				362.50	LGL 8/13/14 14 043-9015NJ
10/21/16	693312 PIETRAS, SARACINO,					472.50	LGL 1/25/15 15 008-7720NJ
,,						835.00	TOTAL CHECK#: 693312
10/21/16	693313 JOHN HALLQUIST		0256361_036_X7	1760 01 WC TN	D MCO00124272	1,040.16	LOSS 8/15/13 13 036-9430NJ
10/21/16	693314 BRIAN PRICE		0256361_008_Z09			15,231.00	LOSS 1/25/15 15 008-7720NJ
10/21/16	693314 BRIAN PRICE					1,572.00	
			0256361_017_X93				·
10/21/16	693316 WILLIAM FLYNN		0256361_022_Z2			456.00	LOSS 7/03/15 15 022-5509NJ
10/21/16	693317 PATRICK SCHELL		0256361_044_X7			1,544.00	LOSS 9/03/13 13 044-5509NJ
10/21/16	693318 NEW JERSEY IME ASSO					100.00	EXP 9/19/14 14 033-5509NJ
10/21/16	693319 O'BRIEN ADJUSTMENT	S 202647837				386.55	EXP 10/23/15 15 006-5509NJ
10/21/16	693320 JOSEPH FLEMING		0256361_043_Z0	6027_01_WC_IN	D_MCO00143587.	4,000.00	LOSS 8/13/14 14 043-9015NJ
10/21/16	693321 MATTIE RILLEY		0256361_036_Z3	6349_01_WC_IN	D_MCO00158725.	464.00	LOSS 3/22/16 16 036-9106NJ
10/21/16	693322 INSPIRA MEDICAL CEN	г 210634484	0256361_036_Z42	2553_01_WC_ME	D_MCO00160775.	1,127.05	LOSS 7/27/16 16 036-7720NJ
10/21/16	693323 ATLANTICARE REGIONA	L 210634549	0256361_001_Z42	2676_02_WC_ME	D_MC000160825.	2,511.00	LOSS 7/15/16 16 001-5509NJ
10/21/16	693324 BACHARACH INSTITUTE		0256361_003_Z42			495.00	LOSS 7/16/16 16 003-9430NJ
10/21/16	693325 SHORE MEDICAL CENTE					1,872.00	LOSS 7/20/16 16 009-7720NJ
10/21/16	693326 SHORE MEDICAL CENTE					1,872.00	LOSS 8/14/16 16 021-7720NJ
10/21/16	693327 GALLOWAY TOWNSHIP		0256361_037_X98			1,686.00	LOSS 8/19/14 14 037-7720NJ
10/21/16	693328 NORTH WILDWOOD CITY		0256361_022_Z40			914.36	LOSS 6/13/16 16 022-5509NJ
10/21/16	693329 CITY OF BRIGANTINE		0256361_026_Z4			731.20	LOSS 8/26/16 16 026-9053NJ
10/21/16	693330 EGG HARBOR TOWNSHIP		0256361_021_Z03			240.86	LOSS 11/02/14 14 021-7720NJ
10/21/16	693331 HAMILTON TOWNSHIP		0256361_014_Z20			1,710.00	LOSS 9/22/15 15 014-7720NJ
10/21/16	693332 MARGATE CITY		0256361_044_Z39			1,742.00	LOSS 5/20/16 16 044-9403NJ
10/21/16	693333 OCEAN CITY		0256361_009_Z4			1,742.00	LOSS 9/06/16 16 009-7720NJ
10/21/16	693334 PLEASANTVILLE CITY		0256361_006_Z1			863.89	LOSS 4/15/15 15 006-8810NJ
10/21/16	693335 STONE HARBOR BOROUG	H 216001217	0256361_034_Z43	3046_01_WC_IN	D_MCO00160964.	128.24	LOSS 8/06/16 16 034-7520NJ
10/21/16	693336 VENTNOR CITY	216001326	0256361_008_X93	1331_01_WC_IN	D	1,686.00	LOSS 9/25/13 13 008-7720NJ
10/21/16	693337 WATERFORD TOWNSHIP	216001341	0256361_007_Z40	0100_01_WC_IN	D_MCO00159946.	298.29	LOSS 4/15/16 16 007-8810NJ
10/21/16	693338 GOLDENBERG MACKLER	£ 221980737	0256361_027_Z1	7802_01_WC_IN	D_MCO00149765.	3,880.00	LOSS 5/15/15 15 027-7720NJ
10/21/16	693339 LOURDES ANESTHESIA					455.00	LOSS 4/27/16 16 039-9403NJ
10/21/16	693340 STATE SHORTHAND REP					90.00	EXP 8/13/14 14 043-9015NJ
10/21/16	693340 STATE SHORTHAND REP					90.00	EXP 1/25/15 15 008-7720NJ
10/21/16	693340 STATE SHORTHAND REP		<u> </u>			90.00	, -,
10/21/10	093310 BIATE BHORTHAND REF	3 222000071	0230301_027_21	7002_01_WC_ND	D_110000117703.		TOTAL CHECK#: 693340
10/21/16	693341 TWIN BORO PHYSICAL	T 222249507	0256261 006 7/1	1529 A1 WC ME	D MCO00160097	63.00	LOSS 6/21/16 16 006-7720NJ
10/21/16	693341 TWIN BORO PHISICAL					63.00	LOSS 6/21/16 16 006-7720NJ
10/21/16	693341 TWIN BORO PHYSICAL					63.00	LOSS 9/07/16 16 021-9403NJ
10/21/16	693341 TWIN BORO PHYSICAL	1 222248597	0256361_021_24	4595_01_WC_ME	D_MCOUU161531.	63.00	LOSS 9/07/16 16 021-9403NJ
						252.00	TOTAL CHECK#: 693341
10/21/16	693342 SHORE ORTHOPAEDIC U					241.72	LOSS 10/10/15 15 009-9403NJ
10/21/16	693342 SHORE ORTHOPAEDIC U	N 222540040	0256361_010_Z4	1057_01_WC_ME	D_MCO00160304.	251.68	LOSS 6/26/16 16 010-7720NJ
						493.40	TOTAL CHECK#: 693342
10/21/16	693343 HAND SURGERY AND RE	H 222545917	0256361_011_X88	8077_01_WC_ME	D_MCO00133869.	90.03	LOSS 3/24/14 14 011-9430NJ
10/21/16	693344 CAPE EMERGENCY PHYS					818.00	LOSS 6/29/16 16 012-7720NJ
10/21/16	693345 QUALCARE, INC.		0256361_023_Z4			481.00	LOSS 8/03/16 16 023-5509NJ
10/21/16	693345 QUALCARE, INC.		0256361_009_Z4			481.00	LOSS 10/13/16 16 009-7720NJ
10/21/16	693345 QUALCARE, INC.		0256361_009_Z48			481.00	LOSS 10/14/16 16 009-7720NJ
10/21/16	693345 QUALCARE, INC.		0256361_009_Z48			481.00	LOSS 10/14/10 10 009-7720N0 LOSS 10/19/16 16 010-7720NJ
	·-						
10/21/16	693345 QUALCARE, INC.	ZZ31Z9563	0256361_037_Z48	DOOA OT MC WE	n_MCOOOTPST2T.	481.00	LOSS 10/19/16 16 037-7720NJ

PERIOD:10/2016 BANK-> CB002 00100NJ RUN DATE: 11/01/2016 PAGE 14
ATL.CO.MUNICIPAL JIF-CB RUN TIME: 16:53:53

				AT	L.CO.MUNIC	IPAL JIF-CB	RUN TIM	E: 16:53:53
CHECK NU	JMBER ORDER							POLICY
DATE	CHECK# PAYEE	IRS#	BATCH#	GRP FILE#	CL COV	CLIENT#	AMOUNT	DOL YR LOCATION
								<u> </u>
10/21/16	693345 QUALCARE, INC.	223129563	0256361	038 Z4867	0 01 WC ME	D MCO00162157.	481.00	LOSS 10/18/16 16 038-5509NJ
10/21/16	693345 QUALCARE, INC.		-			D_MC000162192.	481.00	LOSS 10/19/16 16 036-5509NJ
_0,, _0	0,0010 X01101111111111111111111111111111		0_0000_	_000_21070	0_0		3,367.00	TOTAL CHECK#: 693345
10/21/16	693346 OCEAN CITY FAMILY PR	223283776	0256361	009 74413	4 01 WC ME	D MC000161396	59.80	LOSS 8/27/16 16 009-7711NJ
10/21/16	693346 OCEAN CITY FAMILY PR		-				43.62	LOSS 8/27/16 16 009-7711NJ
10/21/10	093340 OCEAN CITT PAMILIT FR	223203770	0230301	_009_24413		ID_INCOUUTUT390.	103.42	TOTAL CHECK#: 693346
10/21/16	693347 PROFESSIONAL PAIN MA	222251006	0256261	001 700/1	1 01 WC ME	ים MCOOO14212E	192.62	LOSS 11/02/14 14 021-7720NJ
10/21/16	693347 PROFESSIONAL PAIN MA		-				78.33	LOSS 1/102/14 14 021-7720N0 LOSS 1/19/16 16 013-9403NJ
10/21/10	693347 PROFESSIONAL PAIN MA	223351900	0250301	_013_43465	/_UI_WC_ME	. בכס/ פבוטוסשייםי		
10/01/16	602240 DADWED GELEAND 6 TA	000550411	0056061	001 777607	E 01 GE DD	.D.T	270.95	TOTAL CHECK#: 693347
10/21/16	693348 BARKER, GELFAND & JA		-				13,623.59	LGL 11/07/13 13 021-7720NJ
10/21/16	693349 D'ARCY JOHNSON DAY,		-				4,103.00	LOSS 1/25/15 15 008-7720NJ
10/21/16	693350 COASTAL PHYSICIANS &		-	_			89.82	LOSS 7/03/15 15 022-5509NJ
10/21/16	693350 COASTAL PHYSICIANS &	223584828	0256361	_039_Z4444	0_01_WC_ME	D_MCO00161488.	140.62	LOSS 9/02/16 16 039-5509NJ
							230.44	TOTAL CHECK#: 693350
10/21/16	693351 CONRAD J. BENEDETTO						1,000.00	LOSS 8/13/14 14 043-9015NJ
10/21/16	693352 FELLOWSHIP SURGICALC						1,305.00	LOSS 12/05/14 14 006-7720NJ
10/21/16	693353 FELLOWSHIP SURGICALC						870.00	LOSS 4/27/16 16 039-9403NJ
10/21/16	693353 FELLOWSHIP SURGICALC	270755532	0256361	_021_Z3819	9_01_WC_ME	D_MCO00159344.	1,344.00	LOSS 4/30/16 16 021-7720NJ
10/21/16	693353 FELLOWSHIP SURGICALC	270755532	0256361	_014_Z3925	6_01_WC_ME	D_MCO00159677.	1,305.00	LOSS 5/23/16 16 014-5509NJ
							3,519.00	TOTAL CHECK#: 693353
10/21/16	693354 CAPE REGIONAL URGENT	272584205	0256361	_034_Z4503	4_01_WC_ME	D_MCO00161671.	222.49	LOSS 9/15/16 16 034-9403NJ
10/21/16	693355 SHORE URGENT CARE	274211365	0256361	044 Z4479	6 01 WC ME	D_MC000161597.	140.00	LOSS 9/09/16 16 044-9106NJ
10/21/16	693356 PREMIER ORTHOPAEDIC		-			D_MC000150685.	61.66	LOSS 6/03/15 15 036-9015NJ
10/21/16	693357 PREMIER ORTHOPAEDIC		-			D_MCO00157117.	88.09	LOSS 12/08/15 15 037-7720NJ
10/21/16	693358 PREMIER ORTHOPAEDIC		-	_		D_MC000160087.	176.16	LOSS 6/21/16 16 006-7720NJ
10/21/16	693358 PREMIER ORTHOPAEDIC		-	_		D_MC000160752.	25.00	LOSS 7/26/16 16 043-9015NJ
,,							201.16	TOTAL CHECK#: 693358
10/21/16	693359 QUEST DIAGNOSTICS CL	382084239	0256361	021 70341	1 01 WC ME	D MC000142125	89.13	LOSS 11/02/14 14 021-7720NJ
10/21/16	693360 INSPIRA HEALTH NETWO		-				111.77	LOSS 9/08/16 16 036-5509NJ
10/21/16	693361 INSPIRA HEALTH NETWO		-				115.18	LOSS 9/20/16 16 036-7720NJ
10/21/16	693362 CAPE PHYSICAL THERAP		-				60.00	LOSS 10/28/13 13 027-9403NJ
10/21/16	693362 CAPE PHYSICAL THERAP						286.00	LOSS 10/28/13 13 027-9403NJ
10/21/16	693362 CAPE PHYSICAL THERAP						60.00	LOSS 1/31/16 16 043-7720NJ
10/21/16	693362 CAPE PHYSICAL THERAP							LOSS 1/31/16 16 043-7720NJ
10/21/16	693362 CAPE PHYSICAL THERAP		-	_				LOSS 7/26/16 16 043-9015NJ
10/21/16	693362 CAPE PHISICAL THERAP		-	_				LOSS 7/26/16 16 043-9015NU
10/21/16	693362 CAPE PHISICAL THERAP		-	_			60.00	LOSS 7/20/10 10 043-9013N0 LOSS 8/15/16 16 017-5509NJ
			-	_				
10/21/16	693362 CAPE PHYSICAL THERAP	4551/3999	0230301	_009_243/3	Z_UI_WC_ME	D_MCOOO101230.	60.00	LOSS 8/19/16 16 009-7539NJ
10/01/16	COCCC ACTIONS DISCORDE MIN	470010531	0056061	026 74100	F 01 140 MD	ID MG000160F70	706.00	TOTAL CHECK#: 693362
10/21/16	693363 ACHIEVE PHYSICAL THE		-			· —	63.00	LOSS 7/16/16 16 036-7720NJ
10/21/16	693364 BIRCHMEIER & POWELL,		-	_			834.00	LGL 6/04/13 13 012-5509NJ
10/21/16	693365 GREYSTONE APPRAISALS						150.00	EXP 8/21/16 16 006-7711NJ
10/21/16	693365 GREYSTONE APPRAISALS	542091537	0256361	_043_Z4527	9_01_PR_CO)L	120.00	EXP 9/08/16 16 043-7720NJ
40/05/5	600066	F 40 - 0	00	014 -5 -	0 01			TOTAL CHECK#: 693365
10/21/16	693366 THERASPORT PHYSICAL,		-	_				LOSS 9/22/15 15 014-7720NJ
10/21/16	693367 STONERIVER PHARMACY		-	_				LOSS 10/10/15 15 009-9403NJ
10/21/16	693367 STONERIVER PHARMACY		-	_				LOSS 4/27/16 16 039-9403NJ
10/21/16	693367 STONERIVER PHARMACY		-	_				LOSS 4/15/16 16 007-8810NJ
10/21/16	693367 STONERIVER PHARMACY		-	_				LOSS 6/13/16 16 022-5509NJ
10/21/16	693367 STONERIVER PHARMACY	621770924	0256361	_022_Z4023	8_01_WC_ME	D_MCO00159975.		LOSS 6/13/16 16 022-5509NJ
							693.22	TOTAL CHECK#: 693367

					ATL	.co.	MUNICI	PAL JIF-CB	RUN TIM	E: 16:53:53
CHECK N	JMBER ORDER									POLICY
DATE	CHECK# PAYEE I	IRS#	BATCH#	GRP	FILE#	CL	COV	CLIENT#	AMOUNT	DOL YR LOCATION
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10/21/16	693368 COMP X MEDICAL MANAG 8	311889939	0256361	009	Z43966	01	WC MED	MCO00161323.	471.00	LOSS 8/24/16 16 009-9102NJ
10/21/16		99999999							3,875.50	LOSS 9/08/16 16 043-7720NJ
10/21/16	693370 TOWNSHIP OF WATERFOR 9		_				_		2,282.90	LOSS 10/17/16 16 007-7720NJ
10/25/16	693371 ATLANTICARE PHYSICIA 0		_				_		11.41	LOSS 7/15/16 16 009-9053NJ
10/25/16	693372 ATLANTICARE PHYSICIA 0								263.00	LOSS 8/13/16 16 003-9053NJ
10/25/16	693373 ATLANTICARE URGENT C 0		-		-		_		263.00	LOSS 8/23/16 16 003-5509NJ
10/25/16	693374 ADMINISTRATIVE CLAIM 0		-						20.00	EXP 11/02/14 14 021-7720NJ
10/25/16	693375 CHRISTOPHE ZAMMIT		_		_			MCO00157184.	912.00	LOSS 12/09/15 15 038-9102NJ
10/25/16			_		_			MCO00148266.	10.25	EXP 4/06/15 15 008-7720NJ
10/25/16			_		_			_MCO00161938.	10.25	EXP 10/03/16 16 021-7720NJ
10/25/16			_		_			_MCO00161970.	10.25	EXP 10/05/16 16 014-8810NJ
10/25/16			_		_			_MCO00161973.	10.25	EXP 10/04/16 16 021-5509NJ
10/25/16								MCO00161973.	10.25	EXP 10/05/16 16 027-9403NJ
10/23/10	0)3370 IBO BERVICES, INC.		0230370_	_027_			ис_пьь	_110000101972.	51.25	TOTAL CHECK#: 693376
10/25/16	693377 ISO SERVICES, INC. 1	L33973142	0256390	044	7.45887	01	TI. DDR	Т	10.25	EXP 7/03/16 16 044-7720NJ
10/25/16		133973142	_				_		10.25	EXP 3/15/16 16 014-7720NJ
10/23/10	093377 ISO SERVICES, INC.	1339/3142	0230390_	_014_	_40027		зп_ггр	Δ.	20.50	TOTAL CHECK#: 693377
10/25/16	693378 ISO SERVICES, INC. 1	L33973142	0256390	$\cap \cap \circ$	745042	01	T. DT		10.25	EXP 9/01/16 16 009-5509NJ
10/25/16	•	133973142	_				_		10.25	EXP 7/25/16 16 009-5509NJ
10/25/16		L33973142	_				_		10.25	EXP 7/12/16 16 009-3309N0 EXP 7/12/16 16 014-9410NJ
10/25/10	093370 ISO SERVICES, INC.	1339/3142	0230390_	_014_	_40009	_01_	зп_рт		30.75	TOTAL CHECK#: 693378
10/25/16	693379 PAUL SUHR		0256390	0.21	710265	01	MC TND		1,764.00	LOSS 10/31/13 13 021-5509NJ
10/25/16	693380 MICHAEL GIUFFRIDA		_				_	MCO00136725.	1,764.00	LOSS 6/10/14 14 024-9403NJ
10/25/16	693381 BRETT FAIR		_					_MCO00136725. _MCO00146120.	·	LOSS 6/10/14 14 024-9403NJ LOSS 2/19/15 15 021-7720NJ
	693382 ANGEL ORTIZ		_		_				2,457.60	
10/25/16			_		_			_MCO00129231.	964.64	LOSS 12/08/13 13 002-5509NJ
10/25/16	693383 BRENDAN NIXON		_		_			_MCO00159449.	970.84	LOSS 5/10/16 16 037-5509NJ
10/25/16	693384 MICHAEL RODRIGUEZ		_					_MCO00134194.	4,478.25	LOSS 4/01/14 14 036-7720NJ
10/25/16	693385 NEW JERSEY IME ASSOC 2		_						650.00	LOSS 4/16/15 15 037-7720NJ
10/25/16	693386 NEW JERSEY IME ASSOC 2		_						650.00	EXP 8/12/13 13 007-5509NJ
10/25/16	693387 RALPH G. CATALDO, DO 2		_						400.00	LOSS 2/19/15 15 021-7720NJ
10/25/16	693388 ATLANTICARE REGIONAL 2		_						972.00	LOSS 7/05/16 16 008-5509NJ
10/25/16	693389 CAPE REGIONAL MEDICA 2		_						795.00	LOSS 9/30/16 16 043-7720NJ
10/25/16	693390 COOPER LEVENSON, PA 2		_						•	LGL 7/10/15 15 009-9403NJ
10/25/16	693390 COOPER LEVENSON, PA 2	2219/16/9	0256390_	_006_	_236497	_02_	MC_TND	_MCOUU158/66.	663.00	LGL 3/24/16 16 006-9403NJ
10/05/16	(02201 min bi acmic diponery 0	000000641	0056300	000	7770500	01	ac Med	MG000104170	2,222.00	TOTAL CHECK#: 693390
10/25/16	693391 THE PLASTIC SURGERY 2		-						131.00	LOSS 8/15/13 13 026-8810NJ
10/25/16	693392 STATE SHORTHAND REPO 2		_		_				90.00	EXP 2/19/15 15 021-7720NJ
10/25/16	693393 TWIN BORO PHYSICAL T 2		_		_				90.00	LOSS 4/11/16 16 042-9430NJ
10/25/16	693394 SHORE ORTHOPAEDIC UN 2		_		_				84.00	LOSS 4/13/16 16 009-9015NJ
10/25/16	693395 SHORE ORTHOPAEDIC UN 2		_		_				212.52	LOSS 8/10/16 16 026-9403NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2		_						1,270.64	LOSS 12/05/14 14 006-7720NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2		-						84.00	LOSS 9/18/15 15 039-7580NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2		-						84.00	LOSS 12/28/15 15 022-9403NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2		_		_				84.00	LOSS 1/05/16 16 017-7720NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2		_		_				121.80	LOSS 3/10/16 16 021-7720NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2		_		_				84.00	LOSS 4/05/16 16 026-5509NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2		_		_				84.00	LOSS 8/15/16 16 017-5509NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2								638.10	LOSS 8/26/16 16 008-5509NJ
10/25/16	693396 SHORE ORTHOPAEDIC UN 2	222540040	0256390	_027_	_Z44508 __	_01_	WC_MED	_MCO00161503.	84.00	LOSS 9/06/16 16 027-9403NJ
									2,534.54	TOTAL CHECK#: 693396
10/25/16	693397 CONTINENTAL SERVICES 2	223077672	0256390_	_044_	_Z07817 __	_01_	WC_MED	_MCO00144295.	601.50	LOSS 1/09/15 15 044-7720NJ

	ATL.CO.MUNICIPAL JIF-CB	RUN TIME: 16:53:53
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CHECK NU	MBER ORDER				POLICY
DATE	CHECK# PAYEE	IRS#	BATCH# GRP FILE# CL COV CLIENT#	AMOUNT	DOL YR LOCATION
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10/25/16	693398 QUALCARE, INC.	223129563	0256390_003_Z45913_02_WC_MED_MC000161951.	481.00	LOSS 10/03/16 16 003-7720NJ
10/25/16	693398 QUALCARE, INC.		0256390_006_Z48732_01_WC_MED_MC000162184.	481.00	LOSS 10/20/16 16 006-8810NJ
10/25/16	693398 QUALCARE, INC.		0256390_038_Z48734_01_WC_MED_MC000162181.	481.00	LOSS 10/20/16 16 038-7580NJ
10/25/16	693398 QUALCARE, INC.		0256390_005_Z48815_01_WC_MED_MC000162200.	481.00	LOSS 10/21/16 16 005-7580NJ
10/25/16	693398 QUALCARE, INC.		0256390_036_Z48816_01_WC_MED_MC000162196.	481.00	LOSS 10/20/16 16 036-7720NJ
10/25/16	693398 QUALCARE, INC.		0256390_043_Z48817_01_WC_MED_MC000162186.	481.00	LOSS 10/20/16 16 043-7520NJ
10, 20, 10	cycoyo gorimorini, iriot		0_000000_010100_100_100_1000000000000	2,886.00	TOTAL CHECK#: 693398
10/25/16	693399 KINEMATIC CONSUL	TANT 223211494	0256390_017_Z33979_01_WC_MED_MC000157990.	720.00	LOSS 1/05/16 16 017-7720NJ
10/25/16			0256390_026_Z37191_01_WC_MED_MC000158983.	720.00	LOSS 4/05/16 16 026-5509NJ
10/23/10		22322171	020000000000000000000000000000000000000	1,440.00	TOTAL CHECK#: 693399
10/25/16	693400 DACE ORTHODEDICS	AND 223319594	0256390_009_Z43732_01_WC_MED_MC000161236.	91.93	LOSS 8/19/16 16 009-7539NJ
10/25/16	693401 D'ARCY JOHNSON D		0256390_021_Z11032_01_WC_IND_MC000146120.	3,169.00	LOSS 2/19/15 15 021-7720NJ
10/25/16			0256390_033_Z23019_01_WC_MED_MC000152443.	543.00	LOSS 7/25/15 15 021 7720NU
10/25/16			0256390_012_Z43812_01_WC_MED_MC000161263.	69.00	LOSS 8/21/16 16 012-9403NJ
10/25/10	093402 ROTHMAN INSTITUT	E OF 223700009	0230390_012_243012_01_WC_MED_MC000101203.	612.00	TOTAL CHECK#: 693402
10/25/16	602402 PETTED DENEMAL AC	COGT 222270E0	0256390_038_Z37135_01_WC_MED_MC000158971.	30.00	LOSS 4/07/16 16 038-7720NJ
					, , , , , , , , , , , , , , , , , , , ,
10/25/16	693404 SHORE URGENT CAR		0256390_005_Z45377_01_WC_MED_MC000161774.	140.00	·
10/25/16			0256390_010_Z03408_01_WC_MED_MC000142102.	119.25	EXP 10/31/14 14 010-7720NJ
10/25/16			0256390_036_Z41885_01_WC_MED_MC000160570.	63.00	LOSS 7/16/16 16 036-7720NJ
10/25/16	693406 ACHIEVE PHYSICAL	THE 470919531	0256390_036_Z41885_01_WC_MED_MC000160570.	63.00	LOSS 7/16/16 16 036-7720NJ
				126.00	TOTAL CHECK#: 693406
10/25/16			0256390_014_Z26659_01_WC_MED_MC000154324.	65.00	LOSS 9/22/15 15 014-7720NJ
10/25/16	693408 STONERIVER PHARM		0256390_036_Z19405_01_WC_MED_MC000150685.	95.54	LOSS 6/03/15 15 036-9015NJ
10/25/16	693408 STONERIVER PHARM	ACY 621770924	0256390_044_Z45774_01_WC_MED_MC000161893.	29.83	LOSS 9/30/16 16 044-5509NJ
				125.37	TOTAL CHECK#: 693408
10/25/16	693409 EBIX, INC		0256390_026_Z37191_01_WC_MED_MC000158983.	1.75	EXP 4/05/16 16 026-5509NJ
10/25/16	693409 EBIX, INC		0256390_026_Z37191_01_WC_MED_MC000158983.	1.75	EXP 4/05/16 16 026-5509NJ
10/25/16	693409 EBIX, INC		0256390_038_Z37606_01_WC_MED_MC000159088.	1.75	EXP 4/14/16 16 038-7711NJ
10/25/16	693409 EBIX, INC		0256390_021_Z40532_01_WC_MED_MC000160091.	1.75	EXP 6/20/16 16 021-9430NJ
10/25/16	693409 EBIX, INC		0256390_012_Z41058_01_WC_MED_MC000160291.	1.75	EXP 6/29/16 16 012-7720NJ
10/25/16	693409 EBIX, INC		0256390_012_Z41058_01_WC_MED_MC000160291.	1.75	EXP 6/29/16 16 012-7720NJ
10/25/16	693409 EBIX, INC		0256390_012_Z41058_02_WC_MED_MC000160291.	1.75	EXP 6/29/16 16 012-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_027_Z41191_01_WC_MED_MC000160332.	1.75	EXP 7/02/16 16 027-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_043_Z41194_01_WC_MED_MC000160333.	1.75	EXP 7/03/16 16 043-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_006_Z41501_01_WC_MED_MC000160441.	1.75	EXP 7/11/16 16 006-5509NJ
10/25/16	693409 EBIX, INC	770021975	0256390_006_Z41570_01_WC_MED_MC000160442.	1.75	EXP 7/05/16 16 006-7711NJ
10/25/16	693409 EBIX, INC	770021975	0256390_021_Z41573_01_WC_MED_MC000160457.	1.75	EXP 7/11/16 16 021-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_034_Z41647_01_WC_MED_MC000160472.	1.75	EXP 7/12/16 16 034-9403NJ
10/25/16	693409 EBIX, INC	770021975	0256390_027_Z41781_01_WC_MED_MC000160558.	1.75	EXP 7/14/16 16 027-7720NJ
10/25/16	693409 EBIX, INC		0256390_036_Z41784_01_WC_MED_MC000160557.	1.75	EXP 7/14/16 16 036-7720NJ
10/25/16	693409 EBIX, INC		0256390_024_Z41976_01_WC_MED_MC000160606.	1.75	EXP 7/14/16 16 024-7720NJ
10/25/16	693409 EBIX, INC		0256390_044_Z41978_01_WC_MED_MC000160599.	1.75	EXP 7/16/16 16 044-7720NJ
10/25/16	693409 EBIX, INC		0256390_006_Z43199_01_WC_MED_MC000161017.	1.75	EXP 8/02/16 16 006-7711NJ
10/25/16	693409 EBIX, INC		0256390_009_Z43415_01_WC_MED_MC000161118.	1.75	EXP 7/31/16 16 009-9053NJ
10/25/16	693409 EBIX, INC		0256390_008_Z43490_01_WC_MED_MC000161138.	1.75	EXP 8/06/16 16 008-9053NJ
10/25/16	693409 EBIX, INC		0256390_012_Z43491_01_WC_MED_MC000161127.	1.75	EXP 8/15/16 16 012-9403NJ
10/25/16	693409 EBIX, INC		0256390_006_Z43571_01_WC_MED_MC000161162.	1.75	EXP 8/17/16 16 006-9403NJ
10/25/16	693409 EBIX, INC		0256390_006_Z43666_01_WC_MED_MC000161204.	1.75	EXP 8/18/16 16 006-7711NJ
10/25/16	693409 EBIX, INC		0256390_009_Z43733_01_WC_MED_MC000161243.	1.75	EXP 8/17/16 16 000-7711NO EXP 8/17/16 16 009-9102NJ
10/25/16	693409 EBIX, INC		0256390_009_Z43733_01_WC_MED_MC000101243. 0256390_012_Z43888_01_WC_MED_MC000161293.	1.75	EXP 8/22/16 16 012-9053NJ
10/25/16			0256390_012_243888_01_wC_MED_MC000161293. 0256390_009_Z44136_01_wC_MED_MC000161409.	1.75	EXP 8/22/16 16 012-9053NU EXP 8/24/16 16 009-9015NJ
TO/ 73/ TO	693409 EBIX, INC	1100419/5	0230390_009_244130_01_WC_MED_MC000101409.	1./5	FVL 0/74/10 10 003-2012NO

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DATE	CHECK# PAYEE	IRS#	BATCH# GRP FILE# CL COV CLIENT#	AMOUNT	DOL YR LOCATION
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10/25/16	693409 EBIX, INC	770021975	0256390_012_Z44504_01_WC_MED_MC000161512.	1.75 EX	XP 9/01/16 16 012-9403NJ
10/25/16	693409 EBIX, INC	770021975	0256390_032_Z44509_01_WC_MED_MC000161506.	1.75 EX	XP 8/31/16 16 032-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_036_Z44657_01_WC_MED_MC000161570.	1.75 EX	XP 9/08/16 16 036-5509NJ
10/25/16	693409 EBIX, INC	770021975	0256390_044_Z44725_01_WC_MED_MC000161585.	1.75 EX	XP 9/09/16 16 044-9403NJ
10/25/16	693409 EBIX, INC	770021975	0256390_008_Z44793_01_WC_MED_MC000161608.	1.75 EX	XP 8/24/16 16 008-9053NJ
10/25/16	693409 EBIX, INC	770021975	0256390_009_Z44794_01_WC_MED_MC000161609.	1.75 EX	XP 9/11/16 16 009-9102NJ
10/25/16	693409 EBIX, INC	770021975	0256390_044_Z44796_01_WC_MED_MC000161597.	1.75 EX	XP 9/09/16 16 044-9106NJ
10/25/16	693409 EBIX, INC	770021975	0256390_010_Z44875_01_WC_MED_MC000161624.	1.75 EX	XP 9/10/16 16 010-5509NJ
10/25/16	693409 EBIX, INC	770021975	0256390_033_Z44876_01_WC_MED_MC000161619.	1.75 EX	XP 9/11/16 16 033-5509NJ
10/25/16	693409 EBIX, INC	770021975	0256390_033_Z44876_01_WC_MED_MC000161619.	1.75 EX	XP 9/11/16 16 033-5509NJ
10/25/16	693409 EBIX, INC	770021975	0256390_038_Z44877_01_WC_MED_MC000161633.	1.75 EX	XP 9/13/16 16 038-5509NJ
10/25/16	693409 EBIX, INC	770021975	0256390_039_Z44966_01_WC_MED_MC000161651.	1.75 EX	XP 9/14/16 16 039-5509NJ
10/25/16	693409 EBIX, INC	770021975	0256390_023_Z45033_01_WC_MED_MC000161662.	1.75 EX	XP 9/14/16 16 023-5509NJ
10/25/16	693409 EBIX, INC		5 0256390_034_Z45034_01_WC_MED_MC000161671.	1.75 EX	XP 9/15/16 16 034-9403NJ
10/25/16	693409 EBIX, INC	770021975	0256390_034_Z45034_01_WC_MED_MC000161671.	1.75 EX	XP 9/15/16 16 034-9403NJ
10/25/16	693409 EBIX, INC	770021975	0256390_039_Z45036_01_WC_MED_MC000161681.	1.75 EX	XP 9/15/16 16 039-9403NJ
10/25/16	693409 EBIX, INC	770021975	5 0256390_021_Z45171_01_WC_MED_MC000161708.	1.75 EX	XP 9/17/16 16 021-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_034_Z45173_01_WC_MED_MC000161709.	1.75 EX	XP 9/19/16 16 034-9403NJ
10/25/16	693409 EBIX, INC	770021975	0256390_015_Z45248_01_WC_MED_MC000161736.	1.75 EX	XP 9/17/16 16 015-7715NJ
10/25/16	693409 EBIX, INC	770021975	0256390_034_Z45249_01_WC_MED_MC000161735.	1.75 EX	XP 9/20/16 16 034-9410NJ
10/25/16	693409 EBIX, INC	770021975	0256390_027_Z45312_01_WC_MED_MC000161758.	1.75 EX	XP 9/16/16 16 027-9410NJ
10/25/16	693409 EBIX, INC	770021975	0256390_036_Z45313_01_WC_MED_MC000161764.	1.75 EX	XP 9/20/16 16 036-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_005_Z45377_01_WC_MED_MC000161774.	1.75 EX	XP 9/21/16 16 005-7720NJ
10/25/16	693409 EBIX, INC	770021975	0256390_006_Z45378_01_WC_MED_MC000161755.	1.75 EX	XP 9/21/16 16 006-7711NJ
10/25/16	693409 EBIX, INC	770021975	0256390_012_Z45379_01_WC_MED_MC000161781.	1.75 EX	XP 9/22/16 16 012-7720NJ
10/25/16	693409 EBIX, INC		0256390_006_Z45571_01_WC_MED	1.75 EX	
10/25/16	693409 EBIX, INC		0256390_006_Z45571_01_WC_MED	1.75 EX	
10/25/16	693409 EBIX, INC	770021975	0256390_008_Z46151_01_WC_MED	1.75 EX	
					TAL CHECK#: 693409
10/28/16			2 0256447_009_Z44503_01_WC_MED_MC000161511.	146.63 LC	
10/28/16			2 0256447_009_Z44503_01_WC_MED_MC000161511.	144.90 LC	
10/28/16			2 0256447_010_Z44875_01_WC_MED_MC000161624.		DSS 9/10/16 16 010-5509NJ
10/28/16	693410 ATLANTICARE PHYSICIA	020701782	2 0256447_033_Z44876_01_WC_MED_MC000161619.		DSS 9/11/16 16 033-5509NJ
					TAL CHECK#: 693410
10/28/16			0256447_005_Z48815_01_WC_MED_MC000162200.		XP 10/21/16 16 005-7580NJ
10/28/16	693412 THOMAS A DWYER		0256447_039_X85339_01_WC_MED_MC000132439.		OSS 2/24/14 14 039-9403NJ
10/28/16	693413 ISO SERVICES, INC.		0256447_005_Z46146_01_GL_PPPI	10.25 EX	•
10/28/16	693414 ISO SERVICES, INC.		0256447_002_X74895_01_WC_MED_MC000126472.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		0256447_009_X85028_01_WC_MED_MC000132289.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		2 0256447_036_X89365_01_WC_MED_MC000134615.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		0256447_044_Z02446_01_WC_MED_MC000141575.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		2 0256447_027_Z15312_01_WC_MED_MC000148355.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		2 0256447_014_Z46104_01_WC_MED_MC000161997.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		2 0256447_044_Z46150_01_WC_MED	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		2 0256447_008_Z46151_01_WC_MED	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		2 0256447_003_Z46160_01_WC_MED_MC000162011.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.		2 0256447_034_Z46161_01_WC_MED_MC000162023.	10.25 EX	
10/28/16	693414 ISO SERVICES, INC.	1339/3142	2 0256447_021_Z46229_01_WC_MED	10.25 EX	
10/20/16	602/1E DIGUADO TONES		0256447 002 V60270 02 tid TND MG000122122		OTAL CHECK#: 693414
10/28/16 10/28/16	693415 RICHARD JONES 693416 BRIAN DICKSON		0256447_002_X68379_02_WC_IND_MC000123122. 0256447_021_Z25601_01_WC_IND_MC000153703.		OSS 7/07/13 13 002-7720NJ OSS 9/07/15 15 021-7720NJ
10/20/10	OPSTIO DRIAN DICKBON		023044/_021_223001_01_WC_1ND_NC000153/03.	I,/IU.UU LC	9/01/13 13 0Z1-11ZUNU

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			ATL.CO.MUNICIPAL JIF-CB	RUN TIM	IE: 16:53:53
	MBER ORDER				POLICY
<u>DATE</u>	CHECK# PAYEE	IRS#	BATCH# GRP FILE# CL COV CLIENT#	<u>AMOUNT</u>	<u>DOL YR LOCATION</u>
10/28/16	693417 MICHELLE BROWN		0256447_027_Z04850_01_WC_IND_MC000142920.	1,572.00	LOSS 11/24/14 14 027-7720NJ
10/28/16	693418 DAMON ORBACH		0256447_021_X70005_01_WC_IND_MC000123965.	1,003.84	LOSS 8/09/13 13 021-5509NJ
10/28/16	693419 TYLER KRUMAKER		0256447_042_Z37287_01_WC_IND_MC000159020.	1,742.00	LOSS 4/11/16 16 042-9430NJ
10/28/16	693420 DEIRDRA ALEXANDER-SI		0256447_006_Z15817_01_WC_MED_MC000148605.	26.22	LOSS 4/15/15 15 006-8810NJ
10/28/16	693421 WILLIAM CREAMER		0256447_009_Z27848_01_WC_IND_MC000155080.	514.66	LOSS 10/10/15 15 009-9403NJ
10/28/16	693422 JESSICA CRACKOVICH		0256447_011_X88077_01_WC_IND_MC000133869.	1,686.00	LOSS 3/24/14 14 011-9430NJ
10/28/16	693423 STEWART SEGIN		0256447_039_X78973_01_WC_IND_MC000128784.	972.20	LOSS 12/09/13 13 039-5509NJ
10/28/16	693424 LEO RUDOLPH		0256447_014_Z25894_01_WC_IND_MC000153858.	912.00	LOSS 9/14/15 15 014-7720NJ
10/28/16		202197146	0256447_014_Z07103_01_WC_MED_MC000144003.	650.00	EXP 1/03/15 15 014-7720NJ
10/28/16	693426 BACHARACH INSTITUTE		0256447_026_X70522_01_WC_MED_MC000124178.	594.00	LOSS 8/15/13 13 026-8810NJ
10/28/16	693426 BACHARACH INSTITUTE		0256447_026_X70522_01_WC_MED_MC000124178.	693.00	LOSS 8/15/13 13 026-8810NJ
10/28/16	693426 BACHARACH INSTITUTE		0256447_017_Z33979_01_WC_MED_MC000157990.	198.00	LOSS 1/05/16 16 017-7720NJ
10/28/16	693426 BACHARACH INSTITUTE		0256447_027_Z44508_01_WC_MED_MC000161503.	198.00	LOSS 9/06/16 16 027-9403NJ
10/20/10	093120 Breinitaen indifford	210031701	0230117_027_211300_01_WC_NDD_NC000101303.	1,683.00	TOTAL CHECK#: 693426
10/28/16	693427 GALLOWAY TOWNSHIP	2107/2277	0256447_037_Z31124_01_WC_IND_MC000157117.	1,710.00	LOSS 12/08/15 15 037-7720NJ
10/28/16	693428 EGG HARBOR TOWNSHIP		0256447_037_Z31124_01_WC_IND_MC000157117. 0256447_021_Z35830_01_WC_IND_MC000158561.	1,742.00	LOSS 3/10/16 16 021-7720NJ
				1,128.42	
10/28/16	693429 HAMILTON TOWNSHIP		0256447_014_Z39256_01_WC_IND_MC000159677.		LOSS 5/23/16 16 014-5509NJ
10/28/16			0256447_009_Z27848_01_WC_MED_MC000155080.	63.00	LOSS 10/10/15 15 009-9403NJ
10/28/16	693430 TWIN BORO PHYSICAL T	222248597	0256447_021_Z44595_01_WC_MED_MC000161531.	63.00	LOSS 9/07/16 16 021-9403NJ
10/00/16	602421 60000 000000000000		0056445 000 540005 01 120 1277 12000160005	126.00	TOTAL CHECK#: 693430
10/28/16			0256447_003_Z42827_01_WC_MED_MC000160897.	66.00	LOSS 7/16/16 16 003-9430NJ
10/28/16			0256447_009_Z44503_01_WC_MED_MC000161511.	115.00	LOSS 9/06/16 16 009-7720NJ
10/28/16			0256447_043_X93680_01_WC_MED_MC000136978.	413.12	LOSS 6/15/14 14 043-7720NJ
10/28/16	693434 QUALCARE, INC.		0256447_010_Z48871_01_WC_MED_MC000162213.	481.00	LOSS 10/21/16 16 010-7580NJ
10/28/16	693434 QUALCARE, INC.		0256447_015_Z48944_01_WC_MED_MC000162237.	481.00	LOSS 10/25/16 16 015-7520NJ
10/28/16	693434 QUALCARE, INC.		0256447_036_Z48946_01_WC_MED_MC000162243.	481.00	LOSS 10/04/16 16 036-7720NJ
10/28/16	693434 QUALCARE, INC.	223129563	0256447_036_Z48947_01_WC_MED_MC000162250.	481.00	LOSS 8/20/16 16 036-7720NJ
10/28/16	693434 QUALCARE, INC.	223129563	0256447_009_Z49021_01_WC_MED_MC000162256.	481.00	LOSS 10/24/16 16 009-7580NJ
10/28/16	693434 QUALCARE, INC.	223129563	0256447_017_Z49022_01_WC_MED_MC000162254.	481.00	LOSS 10/25/16 16 017-7720NJ
				2,886.00	TOTAL CHECK#: 693434
10/28/16	693435 ONE CALL MEDICAL, IN	223218521	0256447_022_Z45516_01_WC_MED_MC000161828.	485.00	LOSS 9/24/16 16 022-7720NJ
10/28/16	693436 ONE CALL MEDICAL, IN	223218521	0256447_022_Z40238_01_WC_MED_MC000159975.	485.00	LOSS 6/13/16 16 022-5509NJ
10/28/16	693436 ONE CALL MEDICAL, IN	223218521	0256447_036_Z42388_01_WC_MED_MC000160738.	427.88	LOSS 7/26/16 16 036-9015NJ
				912.88	TOTAL CHECK#: 693436
10/28/16	693437 ATLANTICARE SURGERYC	223491867	0256447_008_Z41347_01_WC_MED_MC000160392.	1,724.59	LOSS 7/05/16 16 008-5509NJ
10/28/16			0256447_006_Z36718_01_PR_COL_PLEASANTVILL	95.00	EXP 3/24/16 16 006-5509NJ
10/28/16			0256447_022_Z41609_01_PR_COL_NORTH_WILDWO	150.00	EXP 7/12/16 16 022-7720NJ
				245.00	TOTAL CHECK#: 693438
10/28/16	693439 COASTAL PHYSICIANS &	223584828	0256447_022_Z21364_01_WC_MED_MC000151656.	300.00	LOSS 7/03/15 15 022-5509NJ
10/28/16			0256447 027 X81959 01 WC MED MC000130576.	119.09	LOSS 1/03/14 14 027-5509NJ
10/28/16	693441 LEO PETETTI, LLC.		0256447 006 Z48648 01 PR COL	350.00	EXP 10/13/16 16 006-5509NJ
10/28/16			0256447_007_Z40100_01_WC_MED_MC000159946.	40.17	LOSS 4/15/16 16 007-8810NJ
10/28/16			0256447_009_Z43966_01_WC_MED_MC000161323.	76.66	LOSS 8/24/16 16 009-9102NJ
10/28/16			0256447_009_Z45900_01_WC_MED_MC000101323. 0256447_009_Z35564_01_WC_MED_MC000158465.	12,311.11	LOSS 3/05/16 16 009-9102NU
10/28/16			0256447_009_Z33304_01_WC_MED_MC000158403. 0256447_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 009-7720NU
10/28/16			0256447_022_Z40238_01_WC_MED_MC000159975. 0256447_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ
			0256447_022_Z40238_01_WC_MED_MC000159975. 0256447_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ LOSS 6/13/16 16 022-5509NJ
10/28/16					
10/28/16			0256447_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ
10/28/16			0256447_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ
10/28/16			0256447_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ
10/28/16	693445 CAPE PHYSICAL THERAP	455173999	0256447_022_Z40238_01_WC_MED_MC000159975.	60.00	LOSS 6/13/16 16 022-5509NJ

693450 EBIX, INC

693450 EBIX, INC

693452 MIDDLE TOWNSHIP

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10/28/16

PERIOD:10/2016 BANK-> CB002 00100NJ RUN DATE: 11/01/2016 PAGE 19

RUN TIME: 16:53:53 ATL.CO.MUNICIPAL JIF-CB CHECK NUMBER ORDER POLICY DATE CHECK# PAYEE IRS# BATCH# GRP FILE# CL COV CLIENT# AMOUNT YR LOCATION DOL10/28/16 693445 CAPE PHYSICAL THERAP 455173999 0256447_022_Z40238_01_WC_MED_MC000159975. 60.00 LOSS 6/13/16 16 022-5509NJ 693445 CAPE PHYSICAL THERAP 455173999 0256447 022 Z40238 01 WC MED MC000159975. 10/28/16 60.00 LOSS 6/13/16 16 022-5509NJ 540.00 TOTAL CHECK#: 693445 10/28/16 693446 REYNOLDS & HORN, P.C 461504880 0256447_017_Z24930_01_GL_PPBI 4,774.00 LGL 8/07/13 13 017-7720NJ 10/28/16 693447 REYNOLDS & HORN, P.C 461504880 0256447_022_Z37437_01_GL_PPPI 5,508.00 LGL 7/17/15 15 022-7720NJ 10/28/16 693448 ACHIEVE PHYSICAL THE 470919531 0256447_036_Z41885_01_WC_MED_MC000160570. 63.00 LOSS 7/16/16 16 036-7720NJ 693449 STONERIVER PHARMACY 621770924 0256447_026_X70522_01_WC_MED_MC000124178. 502.84 LOSS 8/15/13 13 026-8810NJ 10/28/16 770021975 0256447_033_Z07107_01_WC_MED_MC000144001. 1.75 EXP 12/20/14 14 033-7720NJ 10/28/16 693450 EBIX, INC 693450 EBIX, INC 770021975 0256447_022_Z14796_01_WC_MED_MC000148126. 1.75 EXP 4/01/15 15 022-5509NJ 10/28/16 10/28/16 693450 EBIX, INC 770021975 0256447_021_Z33140_01_WC_MED_MC000157755. 1.75 EXP 1/24/16 16 021-7720NJ 770021975 0256447_044_Z41195_01_WC_MED_MC000160334. 10/28/16 693450 EBIX, INC 1.75 EXP 7/03/16 16 044-7720NJ 770021975 0256447_021_Z41285_01_WC_MED_MC000160362. 1.75 EXP 10/28/16 693450 EBIX, INC 7/06/16 16 021-7720NJ 693450 EBIX, INC 770021975 0256447_043_Z42268_01_WC_MED_MC000160700. 1.75 EXP 7/23/16 16 043-7720NJ 10/28/16 10/28/16 693450 EBIX, INC 770021975 0256447_001_Z42676_01_WC_MED_MC000160825. 1.75 EXP 7/15/16 16 001-5509NJ 770021975 0256447_001_Z42676_02_WC_MED_MC000160825. 10/28/16 693450 EBIX, INC 1.75 EXP 7/15/16 16 001-5509NJ 10/28/16 693450 EBIX, INC 770021975 0256447_003_Z42827_01_WC_MED_MC000160897. 1.75 EXP 7/16/16 16 003-9430NJ 10/28/16 693450 EBIX, INC 770021975 0256447_023_Z42904_01_WC_MED_MC000160894. 1.75 EXP 8/03/16 16 023-5509NJ 770021975 0256447_043_Z43756_01_WC_MED 1.75 EXP 8/11/16 16 043-9015NJ 10/28/16 693450 EBIX, INC 770021975 0256447_017_Z43813_01_WC_MED_MC000161259. 8/20/16 16 017-9053NJ 10/28/16 693450 EBIX, INC 1.75 EXP 10/28/16 693450 EBIX, INC 770021975 0256447_008_Z44028_01_WC_MED_MC000161340. 1.75 EXP 8/21/16 16 008-9053NJ 10/28/16 693450 EBIX, INC 770021975 0256447_022_Z44507_01_WC_MED_MC000161507. 1.75 EXP 9/04/16 16 022-7720NJ 770021975 0256447_038_Z44877_01_WC_MED_MC000161633. 1.75 EXP 10/28/16 693450 EBIX, INC 9/13/16 16 038-5509NJ 770021975 0256447_039_Z45036_01_WC_MED_MC000161681. 1.75 EXP 10/28/16 693450 EBIX, INC 9/15/16 16 039-9403NJ 693450 EBIX, INC 770021975 0256447 034 Z45173 01 WC MED MC000161709. 1.75 EXP 9/19/16 16 034-9403NJ 10/28/16 10/28/16 693450 EBIX, INC 770021975 0256447_022_Z45516_01_WC_MED_MC000161828. 1.75 EXP 9/24/16 16 022-7720NJ 770021975 0256447_036_Z45517_01_WC_MED_MC000161824. 10/28/16 693450 EBIX, INC 1.75 EXP 9/24/16 16 036-7720NJ 693450 EBIX, INC 770021975 0256447_009_Z45672_01_WC_MED_MC000161847. 1.75 EXP 10/28/16 9/27/16 16 009-5509NJ 10/28/16 693450 EBIX, INC 770021975 0256447_017_Z45673_01_WC_MED_MC000161858. 1.75 EXP 9/25/16 16 017-7715NJ 770021975 0256447_024_Z45674_01_WC_MED_MC000161854. 1.75 EXP 10/28/16 693450 EBIX, INC 9/27/16 16 024-9403NJ 770021975 0256447_027_Z45675_01_WC_MED_MC000161857. 9/27/16 16 027-7720NJ 10/28/16 693450 EBIX, INC 1.75 EXP 693450 EBIX, INC 770021975 0256447_027_Z45676_01_WC_MED_MC000161869. 1.75 EXP 9/27/16 16 027-7720NJ 10/28/16 10/28/16 693450 EBIX, INC 770021975 0256447_022_Z45739_01_WC_MED_MC000161874. 1.75 EXP 9/29/16 16 022-8810NJ 770021975 0256447_009_Z45771_01_WC_MED_MC000161892. 1.75 EXP 10/28/16 693450 EBIX, INC 9/23/16 16 009-5509NJ 770021975 0256447_039_Z45772_01_WC_MED_MC000161882. 1.75 EXP 10/28/16 693450 EBIX, INC 9/27/16 16 039-9015NJ

ACCOUNT TOTALS: # OF CHECKS: 414 454634.37

770021975 0256447 044 Z45773 01 WC MED MC000161879.

770021975 0256447_044_Z45774_01_WC_MED_MC000161893.

99999999 0256447_027_Z47114_01_PR_COL

344451.20 LOSS PYMT 11958.51 EXPENSE 98224.66 LEGAL

1.75 EXP

1.75 EXP

9/29/16 16 044-9403NJ

9/30/16 16 044-5509NJ

50.75 TOTAL CHECK#: 693450

936.83 LOSS 10/13/16 16 006-5509NJ

644.75 LOSS 10/13/16 16 027-7720NJ

CHECKS SPOILED: # OF VOIDS.:

693451 CITY OF PLEASANTVILL 999999999 0256447_006_Z48648_01_PR_COL

LR0503685 QUAL-LY	
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ACCOUNT:002 AJF-ATL.JOINT INS.FUND VALUED AS OF: 10/01/2016 THRU 10/31/2016 POLICY PERIOD: 00/00/0000 TO 00/00/0000	BANK-> CB002	2 00100NJ CO.MUNICIPAL JI	RUN	DATE: 11/01/2016 PAGE 1 TIME: 16:53:56
CHECK DATE/NUMBER ADJUSTMENT DESCRIPTION GROUP FILE ID CLAIMANT NAME	ENTRY	ADJST AMOUNT	CHECK AMT ADJUSTED	ADJ DATE PLCY LOCATION LOSS DATE YEAR COVR ACNT
5/24/2016 690579 VOIDED CHECK/STOP PAY PLACED 006 Z38139 01 PETERSON , DEBBIE	ADJS 10/20/2016	386.55-	386.55 EXP	10/20/2016 2015 00-65509 NJ 10/23/2015 GLPD 002
7/26/2016 691809 VOIDED CHECK/STOP PAY PLACED 009 Z37927 01 BECKER ,DENISE	ADJS 10/03/2016	1,591.25-	1,591.25 LOS	10/03/2016 2016 00-95509 NJ 04/22/2016 ALPD 002
9/13/2016 692690 PETRO COHEN PETRO MATARAZZO 024 X99651 01 FESSLER ,ROBERT	REIM 10/12/2016	10.00-	633.00 LOS	10/12/2016 2014 02-47720 NJ 09/06/2014 WCIND 002
9/23/2016 692886 VOIDED CHECK/PER:ADJ DMC 006 X88172 02 POTTS ,KAMEN	ADJS 10/06/2016	1,686.00-	1,686.00 LOS	10/06/2016 2014 00-67720 NJ 03/27/2014 WCIND 002
9/30/2016 693021 VOID CHECK CS 038 Z37135 01 GREEN ,JOSEPH	ADJS 10/17/2016	128.00-	128.00 LOS	10/17/2016 2016 03-87720 NJ 04/07/2016 WCMED 002
ACCOUNT TOTALS:	LOSS ADJS: EXPENSE: # OF ADJS: 5	POSTED TOTAL 3,415.25- 386.55- 3,801.80-	PRIOR CHECKS 3,415.25- 386.55- 3,801.80-	CURRENT CHECKS

ACCOUNT:002 AJF-ATL.JOINT INS.FUND VALUED AS OF: 10/01/2016 THRU 10/31/2016

RUN DATE: 11/01/2016 PAGE

1

RUN TIME: 16:53:56

CHECK DATE/NUMBER GROUP FILE ID CLAIMANT NAME	ENTRY <u>DATE</u>	CHECK AMT	CHK DATE PLCY LOCATION LOSS DATE YEAR TYPE COVR
9/19/2016 195886916 SUBROGATION BAP 006 X57177 01 ARISTIZABAL ,DAVID	SUBR 10/03/2016	250.00	2013 00-67720 NJ 02/23/2013 WCMED
10/04/2016 11652746 SUBROGATION BAP 006 Z07923 01 VANSYCKLE ,RYAN	SUBR 10/20/2016	30.72	2015 00-67720 NJ 01/10/2015 WCMED
9/22/2016 014330 SALVAGE BAP 008 Z41905 01 VENTNOR CITY ,	SALV 10/03/2016	225.00	2016 00-87720 NJ 07/15/2016 PRCOL
10/01/2016 000177 SUBROGATION BAP 016 W48335 01 BUENA VISTA TWP ,	SUBR 10/05/2016	30.00	2010 01-65509 NJ 06/02/2010 PRB/C
11/01/2016 000178 SUBROGATION BAP 016 W48335 01 BUENA VISTA TWP ,	SUBR 10/05/2016	30.00	2010 01-65509 NJ 06/02/2010 PRB/C
9/19/2016 000242 SUBROGATION BAP 021 X92175 01 CANTELL ,KATRINA	SUBR 10/04/2016	1,932.93	2014 02-17720 NJ 05/26/2014 WCMED
9/27/2016 39682056 SUBROGATION BAP 021 Z44626 01 EGG HARBOR TWP ,	SUBR 10/07/2016	3,233.94	2016 02-15509 NJ 08/31/2016 PRCOL
9/27/2016 475962809 SUBROGATION BAP 023 X51540 01 PANE ,FREDERICK	SUBR 10/14/2016	15,000.00	2013 02-39403 NJ 01/07/2013 WCMED
10/04/2016 51654653 SUBROGATION BAP 024 X58839 01 ARMBRUSTER ,JOHN	SUBR 10/21/2016	75.00	2013 02-47720 NJ 03/09/2013 WCMED
10/04/2016 51654653 SUBROGATION BAP 024 X58839 02 SZEMCSAK ,MICHAEL	SUBR 10/21/2016	75.00	2013 02-47720 NJ 03/09/2013 WCMED
8/09/2016 000058 SUBROGATION BAP 033 X07746 01 MULLICA TWP ,	SUBR 10/06/2016	50.00	2011 03-37720 NJ 08/20/2011 PRCOMP
10/05/2016 000069 SUBROGATION BAP 033 X07746 01 MULLICA TWP ,	SUBR 10/18/2016	20.00	2011 03-37720 NJ 08/20/2011 PRCOMP
9/02/2016 11643168 SUBROGATION BAP 042 X88917 01 COSLOP, GARY	SUBR 10/10/2016	50.00	2014 04-27720 NJ 04/05/2014 WCMED
9/02/2016 51645718 SUBROGATION BAP 043 X66391 01 CUSELLA ,NINO	SUBR 10/03/2016	100.00	2013 04-37720 NJ 06/24/2013 WCMED
10/04/2016 51654652 SUBROGATION BAP 043 Z19336 01 FLANIGAN ,JOHN	SUBR 10/21/2016	14.91	2015 04-37720 NJ 06/07/2015 WCMED
10/04/2016 41654381 SUBROGATION BAP 043 Z21249 01 O'BRIEN ,MARK	SUBR 10/21/2016	50.00	2015 04-37720 NJ 07/05/2015 WCMED

LR0503685 QUAL-LY	'NX RECOVERY REGISTER
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VALUED AS OF: 10/01/2016 THRU 10/31/2016 RUN DATE: 11/01/2016 PAGE 1

RUN TIME: 16:53:56

LOSS FILE TYPE DESCRIPTION GROUP RECOVERY YEAR Period Beginning: 01 01 2010 PR 043 60.00 PROPERTY Ending...: 12 31 2010 Period Beginning: 01 01 2011 PR PROPERTY 043 70.00 Ending...: 12 31 2011 Period Beginning: 01 01 2013 WC 043 15,500.00 WORKERS COMPENSATION Ending...: 12 31 2013 Period Beginning: 01 01 2014 WC 043 WORKERS COMPENSATION 1,982.93 Ending...: 12 31 2014 Period Beginning: 01 01 2015 WC WORKERS COMPENSATION 043 95.63 Ending...: 12 31 2015 Period Beginning: 01 01 2016 PR PROPERTY 043 3,458.94 Ending...: 12 31 2016 EXCESS TOTALS:

RECOVERY TOTALS: 21,167.50

> TOTALS: 21,167.50

SECTION C

BUDGET STATUS REPORT

SUMMARY OF	CASH TRANSACT	TIONS								
FUND YEAR	2016									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCI	115,054.67	1,795,356.34	232,844.04	3,879,601.91	1,428,238.39	0.00	0.00	0.00	(96,424.75)	7,354,670.60
RECEIPTS										
Assessments	96,426.00	254,027.92	37,296.85	724,559.46	196,263.30	0.00	0.00	0.00	965,624.47	2,274,198.00
Refunds	3,458.94	0.00	0.00	0.00						3,458.94
Invest Pymnts	8.61	(292.42)	(37.00)	(571.26)	(233.02)	0.00	0.00	0.00	12.25	(1,112.84)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	8.61	(292.42)	(37.00)	(571.26)	(233.02)	0.00	0.00	0.00	12.25	(1,112.84)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	99,893.55	253,735.50	37,259.85	723,988.20	196,030.28	0.00	0.00	0.00	965,636.72	2,276,544.10
EXPENSES										0.00
Claims Transfers	32,699.54	6,773.12	6,081.35	162,803.93	0.00	0.00	0.00	0.00	0.00	208,357.94
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	188,908.06	188,908.06
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	32,699.54	6,773.12	6,081.35	162,803.93	0.00	0.00	0.00	0.00	188,908.06	397,266.00
END BALANCE	182,248.68	2,042,318.72	264,022.54	4,440,786.18	1,624,268.67	0.00	0.00	0.00	680,303.91	9,233,948.70

SUMMARY OF C	ASH TRANSACT	IONS								
FUND YEAR	2015									
Month Ending: C	ctober									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	176,976.44	2,619,804.84	358,315.23	4,312,516.79	2,157,010.47	119,958.89	0.00	267,567.39	195,133.17	10,207,283.22
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	95.63						95.63
Invest Pymnts	(16.36)	(216.09)	(25.97)	(264.45)	(183.67)	(10.38)	0.00	(23.16)	2.29	(737.79)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(16.36)	(216.09)	(25.97)	(264.45)	(183.67)	(10.38)	0.00	(23.16)	2.29	(737.79)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(16.36)	(216.09)	(25.97)	(168.82)	(183.67)	(10.38)	0.00	(23.16)	2.29	(642.16)
EXPENSES										
Claims Transfers	5,497.62	19,840.69	0.00	78,019.93	0.00	0.00	0.00	0.00	0.00	103,358.24
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,669.40	5,669.40
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,497.62	19,840.69	0.00	78,019.93	0.00	0.00	0.00	0.00	5,669.40	109,027.64
END BALANCE	171,462.46	2,599,748.06	358,289.26	4,234,328.04	2,156,826.80	119,948.51	0.00	267,544.23	189,466.06	10,097,613.42

SUMMARY OF CA	ASH TRANSACT	TONS								
FUND YEAR	2014									
Month Ending: O	ctober									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	49,640.53	2,384,943.02	292,503.53	2,880,765.34	2,157,028.37	30,974.74	0.00	200,772.29	196,690.10	8,193,317.92
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	1,982.93						1,982.93
Invest Pymnts	(4.73)	(171.94)	(22.49)	(149.47)	(182.22)	(2.62)	0.00	(16.99)	(76.80)	(627.26)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(4.73)	(171.94)	(22.49)	(149.47)	(182.22)	(2.62)	0.00	(16.99)	(76.80)	(627.26)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(4.73)	(171.94)	(22.49)	1,833.46	(182.22)	(2.62)	0.00	(16.99)	(76.80)	1,355.67
EXPENSES										
Claims Transfers	0.00	9,016.44	2,149.19	53,699.35	0.00	0.00	0.00	0.00	0.00	64,864.98
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	9,016.44	2,149.19	53,699.35	0.00	0.00	0.00	0.00	0.00	64,864.98
END BALANCE	49,635.80	2,375,754.64	290,331.85	2,828,899.45	2,156,846.15	30,972.12	0.00	200,755.30	196,613.30	8,129,808.61

SUMMARY OF C	CASH TRANSACT	TIONS								
FUND YEAR	2013									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	107,661.30	1,740,875.28	311,101.89	2,949,562.36	2,373,076.77	0.00	0.00	168,613.79	100,456.13	7,751,347.52
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	15,500.00						15,500.00
Invest Pymnts	(9.10)	(103.49)	(26.00)	(190.87)	(200.79)	0.00	0.00	(14.27)	(8.50)	(553.02)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(9.10)	(103.49)	(26.00)	(190.87)	(200.79)	0.00	0.00	(14.27)	(8.50)	(553.02)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(9.10)	(103.49)	(26.00)	15,309.13	(200.79)	0.00	0.00	(14.27)	(8.50)	14,946.98
EXPENSES										
Claims Transfers	0.00	43,862.00	0.00	30,389.41	0.00	0.00	0.00	0.00	0.00	74,251.41
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	43,862.00	0.00	30,389.41	0.00	0.00	0.00	0.00	0.00	74,251.41
END BALANCE	107,652.20	1,696,909.79	311,075.89	2,934,482.08	2,372,875.98	0.00	0.00	168,599.52	100,447.63	7,692,043.09

SUMMARY OF C	CASH TRANSACTI	ONS								
FUND YEAR	2012									
Month Ending:	October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	72,679.70	704,777.39	102,646.62	3,838,168.69	1,422,339.07	0.00	0.00	243,318.43	122,669.58	6,506,599.48
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(6.14)	(14.32)	(8.65)	(309.37)	(120.35)	0.00	0.00	(20.59)	(10.38)	(489.80)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(6.14)	(14.32)	(8.65)	(309.37)	(120.35)	0.00	0.00	(20.59)	(10.38)	(489.80)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(6.14)	(14.32)	(8.65)	(309.37)	(120.35)	0.00	0.00	(20.59)	(10.38)	(489.80)
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
END BALANCE	72,673.56	704,763.07	102,637.97	3,837,859.32	1,422,218.72	0.00	0.00	243,297.84	122,659.20	6,506,109.68

SUMMARY OF C	ASH TRANSACTION	ONS								
	Closed									
Month Ending: (October									
	Prop	Liab	Auto	WC	Ded	Cont	EJIF	MEL	Admin	TOTAL
OPEN BALANCE	500.96	249.72	0.00	0.00	8,111.41	0.00	0.00	0.00	12,543,644.67	12,552,506.76
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00						0.00
Invest Pymnts	(0.10)	(0.04)	0.00	0.00	(0.87)	0.00	0.00	0.00	(1,041.22)	(1,042.23)
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	(0.10)	(0.04)	0.00	0.00	(0.87)	0.00	0.00	0.00	(1,041.22)	(1,042.23)
Other *	130.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130.00
TOTAL	129.90	(0.04)	0.00	0.00	(0.87)	0.00	0.00	0.00	(1,041.22)	(912.23)
EXPENSES										
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,378,306.52	1,378,306.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,378,306.52	1,378,306.52
END BALANCE	630.86	249.68	0.00	0.00	8,110.54	0.00	0.00	0.00	11,164,296.93	11,173,288.01

CERTIFICATION AND RECONCILIATION OF CLAIMS PAYMENTS AND RECOVERIES ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Month **Current Fund Year**

October 2016

		1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
Policy		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	То Ве	Unreconciled	This
Year	Coverage	Last Month	October	October	October	October	Reconciled	Variance From	Month
2016	Prop	586,446.08	32,699.54	3,458.94	615,686.68	615,686.68	0.00	0.00	0.00
	Liab	53,219.59	6,773.12	0.00	59,992.71	59,992.71	0.00	0.00	0.00
	Auto	38,545.16	6,081.35	0.00	44,626.51	44,626.51	0.00	0.00	0.00
	WC	1,392,706.29	162,803.93	0.00	1,555,510.22	1,555,510.22	0.00	0.00	0.00
	Total	2,070,917.12	208,357.94	3,458.94	2,275,816.12	2,275,816.12	0.00	0.00	0.00
2015	Prop	666,502.00	5,497.62	0.00	671,999.62	671,999.62	0.00	0.00	0.00
	Liab	172,206.14	19,840.69	0.00	192,046.83	192,046.83	0.00	0.00	0.00
	Auto	93,401.70	0.00	0.00	93,401.70	93,401.70	0.00	0.00	0.00
	WC	3,802,961.67	78,019.93	95.63	3,880,885.97	3,880,885.97	0.00	0.00	0.00
	Total	4,735,071.51	103,358.24	95.63	4,838,334.12	4,838,334.12	0.00	0.00	0.00
2014	Prop	894,388.83	0.00	0.00	894,388.83	894,388.83	0.00	0.00	0.00
	Liab	435,113.07	9,016.44	0.00	444,129.51	444,129.51	0.00	0.00	0.00
	Auto	159,590.89	2,149.19	0.00	161,740.08	161,740.08	0.00	(0.00)	0.00
	WC	6,048,778.44	53,699.35	1,982.93	6,100,494.86	6,100,494.86	(0.00	(0.00)	0.00
	Total	7,537,871.23	64,864.98	1,982.93	7,600,753.28	7,600,753.28	(0.00	(0.00)	0.00
2013	Prop	644,282.67	0.00	0.00	644,282.67	644,282.67	(0.00	(0.00)	0.00
	Liab	1,098,835.38	43,862.00	0.00	1,142,697.38	1,142,697.38	0.00	0.00	0.00
	Auto	111,962.08	0.00	0.00	111,962.08	111,962.08	(0.00	(0.00)	0.00
	WC	6,398,895.53	30,389.41	15,500.00	6,413,784.94	6,413,784.94	(0.00	(0.00)	0.00
	Total	8,253,975.66	74,251.41	15,500.00	8,312,727.07	8,312,727.07	(0.00	(0.00)	0.00
2012	Prop	1,503,666.66	0.00	0.00	1,503,666.66	1,503,666.66	(0.00	(0.00)	0.00
	Liab	1,797,782.52	0.00	0.00	1,797,782.52	1,797,782.52	0.00	0.00	0.00
	Auto	272,272.40	0.00	0.00	272,272.40	272,272.40	(0.00	(0.00)	0.00
	WC	5,523,519.32	0.00	0.00	5,523,519.32	5,523,519.32	(0.00	(0.00)	0.00
	Total	9,097,240.90	0.00	0.00	9,097,240.90	9,097,240.90	(0.00	(0.00)	0.00
	TOTAL	31,695,076.42	450,832.57	21,037.50	32,124,871.49	32,124,871.49	(0.00	(0.00)	0.00

SECTION D BILL LIST REVIEW

ATLANTIC COUNTY MUNICIPAL JIF BILL LIST - NOVEMBER 2016

	Payable To:	FY 2017	FY 2016	FY 2015	Appropriation	Description
1	The Actuarial Advantage		4,386.00		Prof Services/Actuary	Sept 2016 Fees
	Arthur J. Gallagher Risk Management Services, Inc.		71,385.00		Prof Services/Administration	Nov 2016 Fees
2	Arthur J. Gallagher Risk Management Services, Inc.		464.00		Misc/Postage/Copies/Fax	Oct 2016 Fees
						Reim for Janet Pfeiffer hotel 3x- pd PF Amex
3	Arthur J. Gallagher Risk Management Services, Inc.		227.25		EPL Consulting & Training	(Doubletree Suites-split by 3)
4	Arthur J. Gallagher Risk Management Services, Inc.		150.00		Misc/Annual Planning Retreat	JIF to pay for 3 FCs dinner/pd PF amex
	The DeWeese Law Firm, P.C.		9,968.00		Prof Services/Attorney	Nov 2016 Fees
6	Qual-Lynx		64,023.00		Prof Services/Claims Administration	Nov 2016 Fees
	Tracy Forlenza		497.00		Misc/Recording Secretary	Nov 2016 Fees
8	J.A. Montgomery Risk Control Services		15,960.00		Prof Services/Safety Director/Loss Control	Nov 2016 Fees
	John Hansen		1,904.00		Prof Services/Treasurer	Nov 2016 Fees
10	Conner Strong & Buckelew		943.00		Prof Services/Underwriting Mgr	Nov 2016 Fees
11	Conner Strong & Buckelew		540.00		Safety Training	DPW round table 9/27/16 @N WW com ctr
12	Joyce Media		325.00		Misc/JIF Website	Nov 2016 Fees
13	Valerie Smith		5,154.00		Wellness/Wellness Incentive Program	Nov 2016 Fees
14	ARC Reprographics		1,781.10		Misc/Annual Planning Retreat	Retreat binders Inv#268486
						Inv#35500-; Scheeler v ACM interim bill
15	Birchmeier & Powell LLC		4,431.18		Contingency	8/2/16-11/2/16
16	Consolidated Services Group, Inc.		136.20		Misc/Records Retention Service	Inv#0692734-IN;storage 3rd qtr storage
17	The Flanders Hotel		1,499.40		Misc/Annual Planning Retreat	Hotel rooms (10) for 1 night/(1) for 2 nights
18	The Flanders Hotel		6,877.10		Misc/Annual Planning Retreat	F/B/G for annual retreat 10/26&27/16
19	Kizbee's Kitchen		200.00		Misc/Meeting Expense	F/B for 11/10/16 CRC mtg; Kizbee's
20	Iron Mountain		104.25		Misc/Records Retention Service	Inv#NCU4365;storage 11/1-31/16; service 9/28-10/25/1
						10/20 Conflict Res Sem; Pfeiffer; AM/PM session;
21	Merighi's Savoy Inn		1,655.94		EPL Consulting & Training	split by 3
						10/19 Conflict Res Sem; Pfeiffer; AM/PM session;
22	Nicolosi's Catering		1,053.60		EPL Consulting & Training	split by 3
						10/21 Conflict Res Sem; Pfeiffer; AM/PM session;
23	O'Connor's American Bar & Grille		955.80		EPL Consulting & Training	split by 3
					0	
24	OfficeMax		476.05		Misc/Annual Planning Retreat	PO#179730115 binders/tabs for annual retreat
					5	10/19-21/16 travel expenses (3 day, 2 sessions)
25	Janet Pfeiffer		54.22		EPL Consulting & Training	split with 2 others
-		1				
26	Postmaster	280.00			Misc/Postage/Copies/Faxes	PO Box 488; Annual fee: 11/30/2016-11/30/2017
27	Uncle Gio's Ristorante	200100	91.00		Misc/Meeting Expense	F/B for 11/3/16 Strategic Planning Com mtg
28		1	2,000.00		Optional Safety Budget	FD uniforms
	Township of Dennis	1	600.00		Wellness/Wellness Incentive Program	Healthy lunch/Alcohol awareness seminar
30	Township of Dennis	1	725.00		EPL Consulting & Training	EPL /twp counsel/negotiations
31	Township of Dennis		1,250.00		Optional Safety Budget	Reimb for safety items
32	Township of Dennis	1	.,	1,900.00	Safety Incentive Program	Reimb for safety items
33	Borough of Longport				Safety Incentive Program	Reimb for safety items
34	City of Margate		1,320.00	1,101	Wellness/Wellness Incentive Program	Sweatshirts for Downbeach health fair
35	City of North Wildwood		76.93		Wellness/Wellness Incentive Program	Fresh fruit Friday - Nov
36			725.00		EPL Consulting & Training	Diversity training for mgrs
37	City of Pleasantville		. 25.00	767.15	Safety Incentive Program	Fire Safety BBQ
38	City of Pleasantville		518.81		Wellness/Wellness Incentive Program	2 fit bits/earphones/speakers/gym membership
39	Township of Upper		800.00		Wellness/Wellness Incentive Program	Health fair 9/30/16
40	Township of Upper		000.00	85,39	Safety Incentive Program	F/B for JIF training
41	Township of Waterford		1,500.00	00.07	Optional Safety Budget	Reim for safety items
42	Township of Waterford		1,500.00	1,241.39	Safety Incentive Program	Reim for safety items
43	Borough of West Wildwood		79.53	1,271.37	Wellness/Wellness Incentive Program	healthy food for meeting
44	City of Wildwood		587.64		Optional Safety Budget	FD ballistic vests
45	City of Wildwood		1,500.00		Wellness/Wellness Incentive Program	FD medical evals
46	Borough of Woodbine	 	1,500.00	1,650.00	Safety Incentive Program	Mulch for parks
+0	Subtotals	280.00	206,925.00	6,795.74	baiety incomive i rogidili	reaction parks
	Subtotals	200.00	400,743.00	0,773.74		

| JIF BILL LIST TOTAL | 214,000.74 | RMC BILL LIST TOTAL | 171,466.00 | GRANDE TOTAL | 385,466.74 |

ATLANTIC COUNTY MUNICIPAL JIF RMC BILL LIST (4th Installment) - NOVEMBER 2016

Payable To:	FY 2016	Appropriation	Description
1 CJ Adams	14,725.00	Risk Management Consultants	4th Qtr Pymts - Longport, Margate and Ventnor
2 AJM Insurance	5,070.00	Risk Management Consultants	4th Qtr Pymts - Waterford Twp
3 Alamo	449.00	Risk Management Consultants	4th Qtr Pymts - Downe Twp
4 Atlantic Associates	11,382.00	Risk Management Consultants	4th Qtr Pymt - Pleasantville
5 BCA Insurance	3,308.00	Risk Management Consultants	4th Qtr Pymts -Folsom, Newfield and Upper Deerfield
6 J. Byrne Agency	47,465.00	Risk Management Consultants	4th Qtr Pymts -Deerfield, Lower, Mullica, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
7 Fairview Insurance Agency	8,250.00	Risk Management Consultants	4th Qtr Pymts - Millville City
8 R. T. Gerber Insurance	2,250.00	Risk Management Consultants	4th Qtr Pymts - Northfield City
9 Glenn Insurance Agency	16,280.00	Risk Management Consultants	4th Qtr Pymts -Absecon, Hamilton Twp, Linwood City, Somers Point and Weymouth
10 Hardenbergh Group	653.00	Risk Management Consultants	4th Qtr Pymts -Estell Manor
11 Thomas Heist Insurance Agency	1,750.00	Risk Management Consultants	4th Qtr Pymts -Upper Twp
12 Insurance Agencies Inc	2,567.00	Risk Management Consultants	4th Qtr Pymts -Buena Borough
13 Marsh & McLennan Agency, LLC	27,252.00	Risk Management Consultants	4th Qtr Pymts -Avalon, Cape May City, Cape May Point, Dennis, Galloway, Middle, Sea Isle, West Cape May, Woodbine
14 William McMahon Agency	13,742.00	Risk Management Consultants	4th Qtr Pymts -Corbin City and Ocean City
15 William Mints Agency	1,076.00	Risk Management Consultants	4th Qtr Pymts -Commercial
16 Siracusa Kaufman Insurance Agency	15,247.00	Risk Management Consultants	4th Qtr Pymts -Brigantine, Egg Harbor Twp.
RMC BILL LIST GRAND TOTAL	171,466.00		

SECTION E RECONCILIATIONS

FY 2016		
	October	Year To Date <u>Total</u>
Opening Balance for the Period: RECEIPTS:	52,565,726.13	
Interest Income (Cash)	(4,562.94)	322,477.45
Premium Assessment Receipts	2,274,198.00	18,806,698.00
Prior Yr. Premium Assessment Receipts		0.00
Subrogation & Reimb. Receipts:		
Fund Year 2016		85,264.64
Fund Year 2015	95.63	163,258.41
Fund Year 2014	1,982.93	16,790.41
Fund Year 2013 Fund Year 2012	15,500.00	37,831.00 20,588.00
Fulld feat 2012		0.00
Closed Fund Year	130.00	940.63
Total Subrogation & Reimb.Receipts	21,167.50	324,673.09
CLOSED FY:2011/VOID CK 680812	21,107.00	250.00
		0.00
		0.00
Delinquent Interest		208.93
Retrospective Program		8,105.00
MEL		207,411.66
MISC:Dinner payments		120.00
		0.00
		0.00
TOTAL RECEIPTS:	2,290,802.56	19,669,944.13
DISBURSEMENTS: Net Claim Payments:		
Fund Year 2016		2,361,080.76
Fund Year 2015	103,358.24	2,019,739.99
Fund Year 2014	64,864.98	1,634,326.99
Fund Year 2013 Fund Year 2012	74,251.41	1,341,466.82 857,159.86
Fund Year 2012 Fund Year 2011		0.00
Closed Fund Year		310.00
Total Net Claim Payments	450,832.57	8,214,084.42
Exp.& Admin Bill List Payments:	,	
Exp. & Cont. Charges FY 2017		0.00
Exp. & Cont. Charges FY 2017 Exp. & Cont. Charges FY 2016	188,908.06	
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015		0.00 7,512,790.42 150,043.47
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014	188,908.06	0.00 7,512,790.42 150,043.47 12,393.40
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013	188,908.06	0.00 7,512,790.42 150,043.47 12,393.40 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012	188,908.06 5,669.40	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF	188,908.06	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR	188,908.06 5,669.40	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF	188,908.06 5,669.40	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year	188,908.06 5,669.40 26,428.28	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC	188,908.06 5,669.40	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00 0.00 1,351,878.24
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC.	188,908.06 5,669.40 26,428.28 1,351,878.24	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30 0.00 1,351,878.24 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING	188,908.06 5,669.40 26,428.28 1,351,878.24	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00 0.00 1,351,878.24
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING	188,908.06 5,669.40 26,428.28 1,351,878.24	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00 0.00 1,351,878.24 0.00 -0.14 9,189,242.97
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments	188,908.06 5,669.40 26,428.28 1,351,878.24	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00 0.00 1,351,878.24 0.00 -0.14 9,189,242.97
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments TOTAL DISBURSEMENTS: Closing Balance for the Period:	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93	0.00 7,512,790.42 150,043.47 12,393.40 0.00 0.00 26,428.28 135,709.30 0.00 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments TOTAL DISBURSEMENTS: Closing Balance for the Period: Account Net Cash Change During the Period:	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93 2,023,716.50 52,832,812.19	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00 17,403,327.39
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments TOTAL DISBURSEMENTS: Closing Balance for the Period: Account Net Cash Change During the Period: Loss Account	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93 2,023,716.50 52,832,812.19 274,236.47	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00 17,403,327.39
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments TOTAL DISBURSEMENTS: Closing Balance for the Period: Account Net Cash Change During the Period: Loss Account Investment Account	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93 2,023,716.50 52,832,812.19 274,236.47 -20,795.00	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00 17,403,327.39
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments TOTAL DISBURSEMENTS: Closing Balance for the Period: Loss Account Investment Account TD Wealth Management Account	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93 2,023,716.50 52,832,812.19 274,236.47 -20,795.00 14,234.59	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00 17,403,327.39
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments TOTAL DISBURSEMENTS: Closing Balance for the Period: Loss Account Investment Account TD Wealth Management Account Exp. & Contin Reconciliation Account	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93 2,023,716.50 52,832,812.19 274,236.47 -20,795.00 14,234.59 0.00	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00 17,403,327.39 -34,899.28 2,569,100.00 -266,993.98 0.00
Exp. & Cont. Charges FY 2016 Exp. & Cont. Charges FY 2015 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2014 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2013 Exp. & Cont. Charges FY 2012 RELEASE OF AELCF CLOSED FUND YEAR Closed Fund Year TRANSFER TO RFC MISC. MISC:ROUNDING Total Bill List Payments Auditor's Adjustments TOTAL DISBURSEMENTS: Closing Balance for the Period: Account Net Cash Change During the Period: Loss Account Investment Account TD Wealth Management Account	188,908.06 5,669.40 26,428.28 1,351,878.24 -0.05 1,572,883.93 2,023,716.50 52,832,812.19 274,236.47 -20,795.00 14,234.59 14,234.59 0.00 -590.00	0.00 7,512,790.42 150,043.47 12,393.40 0.00 26,428.28 135,709.30 0.00 1,351,878.24 0.00 -0.14 9,189,242.97 0.00 17,403,327.39

AGREES WITH AUDIT:12/31/15

AELCF:FY 2016	12	2/31/2015	JAN A	CTIVITY	FEB A	CTIVITY	MARCH	ACTIVITY	APRIL A	ACTIVITY	MAY 31,2016	JUNE 30TH, 2016	JULY 31ST, 2016	AUGUST 31ST 2016	ACTIVITY	SEPTEMBER 30TH, 2016	ACTIVITY	OCTOBER 31ST, 2016
MEMBERS		12/31/2015	AMOUNT	ENDING	AMOUNT	ENDING	AMOUNT	ENDING	AMOUNT	ENDING	ENDING	ENDING	ENDING	ENDING				
Hamilton Township		30,046.38		30,046.38		30,046.38		30,046.38		30,046.38	30,046.38	30,046.38	30,046.38	30,046.38		30,046.38		30,046.38
Hammonton		39,889.13	64,937.00	104,826.13		104,826.13		104,826.13		104,826.13	104,826.13	104,826.13	104,826.13	104,826.13	(49,085.30)	55,740.83		55,740.83
Middle Township		50,070.00		50,070.00		50,070.00		50,070.00		50,070.00	50,070.00	50,070.00	50,070.00	50,070.00		50,070.00	(26,428.28)	23,641.72
Mullica Township		25,622.00		25,622.00		25,622.00		25,622.00		25,622.00	25,622.00	25,622.00	25,622.00	25,622.00		25,622.00		25,622.00
Pleasantville		31,935.50		31,935.50		31,935.50		31,935.50		31,935.50	31,935.50	31,935.50	31,935.50	31,935.50		31,935.50		31,935.50
Upper Deerfield		19,619.55		19,619.55		19,619.55		19,619.55		19,619.55	19,619.55	19,619.55	19,619.55	19,619.55		19,619.55		19,619.55
Waterford		25,845.04		25,845.04		25,845.04		25,845.04		25,845.04	25,845.04	25,845.04	25,845.04	25,845.04		25,845.04		25,845.04
Upper Township		21,295.68		21,295.68		21,295.68		21,295.68		21,295.68	21,295.68	21,295.68	21,295.68	21,295.68		21,295.68		21,295.68
Stone Harbor		8,694.70		8,694.70		8,694.70		8,694.70		8,694.70	8,694.70	8,694.70	8,694.70	8,694.70		8,694.70		8,694.70
	\$	253,017.98	\$ 64,937.00	\$ 317,954.98	\$ -	\$ 317,954.98	\$ -	\$ 317,954.98	\$ -	\$ 317,954.98	\$ 317,954.98	\$ 317,954.98	\$ 317,954.98	\$ 317,954.98	\$ (49,085.30)	\$ 268,869.68	\$ (26,428.28)	\$ 242,441.40
Original	ć	257 007 00																

Original additional audited interest Revised AELCF

REVISED

	DIVIDEND	JANUARY A	ACTIVITY	BALANCE	FEB ACTIVITY	balani	ice		APRIL	. ACTIN	/IIY	MAY	31,2016	JUNE 3	OTH, 2016	JULY 3	1ST, 2016	AUGUST	31ST, 2016
2015 DIVIDEND	12/31/2015	AELCF	TO AELCF	1/31/2016	payment	2/29/20	016	3/31/2016	AMOUNT		ENDING		ENDING	-	NDING		ENDING	Ef	NDING
BUENA VISTA TOWNSHIP	\$ 10,987.00			\$ 10,987.00	\$ (10,987.00)	\$	- \$	-	_	\$		\$	-	\$	-	\$	-	\$	-
EGG HARBOR CITY	\$ 32,987.00			\$ 32,987.00	\$ (32,987.00)	\$	- \$	-		\$		\$	-	\$	-	\$	-	\$	-
SOMERS POINT	\$ 42,650.00 \$	(42,650.00)		\$ -		\$	- \$	-		\$		\$	-	\$	-	\$	-	\$	-
HAMMONTON	\$ 64,937.00		\$ (64,937.00) \$ -		\$	- \$	-		\$		\$	-	\$	-	\$	-	\$	-
PORT REPUBLIC	\$ 115.00			\$ 115.00		\$ 115	5.00 \$	115.00		\$	115.00	\$	115.00	\$	115.00	\$	115.00	\$	115.00
	\$ 151,676.00 \$	(42,650.00)	\$ (64,937.00) \$ 44,089.00	\$ (43,974.00)	\$ 115	5.00 \$	115.00	\$ -	\$	115.00	\$	115.00	\$	115.00	\$	115.00	\$	115.00

SEPTEMBER 30TH, 2016	остове	CTOBER 31ST, 2016					
ENDING	E	NDING					
-	\$	-					
	\$	-					
-	\$	-					
-	\$	-					
115.00	\$	115.00					
115.00	\$	115.00					

				BALANCE	2014	BALANCE												
		DIVIDEND		DIVIDEND	то	DIVIDEND	balance		APRIL	ACTI	VITY	MAY 31,201	6	JUNE 30TH, 2016	JULY	31ST, 2016	AUGI	UST 31ST 2016
2014 DIVIDEND		2014	PAYMENTS	2014	AELCF	2015	2/29/2016	3/31/2016	AMOUNT		ENDING	ENDIN	G	ENDING		ENDING		ENDING
HAMMONTON	\$	22,009.00		\$ 22,009.00		\$ 22,009.00	\$ 22,009.00	\$ 22,009.00		\$	22,009.00	\$ 22	,009.00	\$ 22,009.00	\$	22,009.00	\$	22,009.00
PORT REPUBLIC	\$	652.00		\$ 652.00		\$ 652.00	\$ 652.00	\$ 652.00		\$	652.00	\$	652.00	\$ 652.00	\$	652.00	\$	652.00
	Ś	22 661 00	ς .	\$ 22 661 00	ς .	\$ 22,661,00	\$ 22 661 00	\$ 22,661,00	Ś -	\$	22 661 00	\$ 22	661.00	\$ 22,661,00	Ś	22 661 00	\$	22 661 00

SEPTE	EMBER 30TH, 2016	ост	OCTOBER 31ST, 2016						
	ENDING		ENDING						
;	22,009.00	\$	22,009.00						
•	652.00	\$	652.00						
5	22,661.00	\$	22,661.00						

PAYMENTS SOMERS POINT EGG HARBOR CITY 42,650.00 ~2015 dividends 32,987.00 ~2015 dividends 10,987.00 ~2015 dividends 49,085.30 `AELCF BUENA VISTA Hammonton

\$ 135,709.30

REVISED:FOR APRIL/REFLECT O	ALLOWAY	\$8105					TRANSFER													
							FROM	BALANCE		BALANCE	BALANCE	BALANCE	ADJUSTMENT &	BALANCE	BALANCE		BALANCE		BALANCE	
RETRO PROGRAM	OPE	NING BALANCE		ADDITIONAL	RECEIPT	5 2	2015 DIVIDEND	12/31/2015	RECEIPTS	4/30/2016	5/31/2016	6/30/2016	NOW BILLED	7/31/2016	8/31/2016	ADJUSTMENT	9/30/2016		10/31/2016	
FISCAL YEAR 2011															\$ -	='	\$ -	_	\$	-
GALLOWAY	\$	51,728.00)		\$ (43,62	3.00)		\$ 8,105.00	\$ (8,105.00)	\$ -	\$ -	\$ -			\$ -		\$ -		\$	-
EGG HARBOR TOWNSHIP			\$	187,225.00		\$	(37,445.20)	\$ 149,779.80		\$ 149,779.80	\$ 149,779.80	\$ 149,779.80		\$ 149,779.80	\$ 149,779.80	\$ 44,075.00	\$ 193,854.80	~~~NOW \$48,463.70 DUE DECEMBER	\$ 193,	3,854.80
FISCAL YEAR 2012								\$ -		\$ -	\$ -	\$ -		\$ -	\$ -		\$ -		\$	-
EGG HARBOR TOWNSHIP			\$	153,303.00				\$ 153,303.00		\$ 153,303.00	\$ 153,303.00	\$ 153,303.00 \$	\$ (109,229.00) \$ 44,074.00	\$ 44,074.00	\$ (44,074.00)	\$ -	SEPTEMBER RESOLUTION/agreement executed 10/26/16	\$	-
FISCAL YEAR 2013								\$ -		\$ -	\$ -	\$ -		\$ -	\$ -		\$ -		\$	
ABSECON			\$	4,216.15				\$ 4,216.15		\$ 4,216.15	\$ 4,216.15	\$ 4,216.15		\$ 4,216.15	\$ 4,216.15		\$ 4,216.15		\$ 4,	4,216.15
EGG HARBOR TOWNSHIP			\$	86,963.00				\$ 86,963.00		\$ 86,963.00	\$ 86,963.00	\$ 86,963.00		\$ 86,963.00	\$ 86,963.00		\$ 86,963.00	_	\$ 86,	6,963.00
	\$	51,728.00) \$	431,707.15	\$ (43,62	3.00) \$	(37,445.20)	\$ 402,366.95	\$ (8,105.00)	\$ 394,261.95	\$ 394,261.95	\$ 394,261.95 \$	\$ (109,229.00) \$ 285,032.95	\$ 285,032.95	\$ 1.00	\$ 285,033.95	<u>=</u>	\$ 285,	5,033.95

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND RESOLUTION #2016-

RESOLUTION AMENDING RESOLUTION 2016-09 "ADOPTING FISCAL POLICIES & PROCEDURES – DESIGNATION OF DEPOSITORIES, SIGNATORIES, INVESTMENTS, & CASH MANAGEMENT PLAN"

WHEREAS, the Executive Committee of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) adopted Resolution 2016-09 "Adopting Fiscal Policies & Procedures – Designation of Depositories, Signatories, Investments, & Cash Management Plan" on January 20, 2016; and

WHEREAS, Resolution 2016-09 specifically designated TD Bank as the ACM JIF's primary depository for 2016; and

WHEREAS, at its meeting of October 28, 2016, the Executive Committee approved Resolution 2016-41 Authorizing the Fund Chair & Fund Secretary to execute a contract with Investor's Bank for Banking Services, Wilmington Trust as Asset Manager, and authorized the Fund Treasurer to establish an account at M & T Bank to hold investment proceeds if necessary; and

WHEREAS, in accordance with Resolution 2016-41, the Fund Treasurer has begun the process of opening new accounts with Investor's Bank and M&T/Wilmington Trust; and

WHEREAS, in order to effectuate the transition of banking activities from TD Bank to Investor's Bank effective January 1, 2017, it is necessary to amend Resolution 2016-09 to designate Investor's Bank and M&T/Wilmington Trust as a primary depository for the ACM JIF; and

WHEREAS, the transition of the ACM JIF Claims Account from TD Bank to Investors Bank requires the designation of the Fund Treasurer as an Administrator of the ACM JIF Claims Account.

NOW THEREFORE BE IT RESOLVED by the Atlantic County Municipal Joint Insurance Fund that Resolution 2016-09 is hereby amended to designate Investor's Bank and M&T/Wilmington Trust as a primary depository for the ACM JIF, and to designate the Fund Treasurer as a signatory on all accounts; and

BE IT FURTHER RESOLVED that the Fund Treasurer is hereby designated as an Administrator of the ACM JIF Claims Account; and

BE IT FURTHER RESOLOVED that a copy of this Resolution be provided to the Fund Administrator, Fund Treasurer, Claims Administrator, and Fund Solicitor for their information and necessary action.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on November 21, 2016.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest:			By:
	Lucy Samuelsen, Secretary		Teri Smuz, Chairperson
		Data	
		Date:	