

2017 ACM JIF

# STATE OF THE FUND



Celebrating the Power of Partnership:  
Success in Shared Services

//

Membership in the ACMJIF not only brings safety as a priority in every aspect of municipal government, it creates a culture of safety that is involved in everything we do.

The risk management programs, safety bulletins, and training provide real-time examples to department heads and employees of how accidents can occur and how easily they can be prevented. Education is the key, and with the education provided by the JIF, we help take our employees out of harm's way and greatly reduce the financial exposure to taxpayers for whom we work.

The positive reinforcement created by various safety budgets, recognition, and awards is something all of Avalon's department heads pay attention to, and strive to achieve.

-SCOTT WAHL  
Avalon Borough

”

# ACM JIF Member Municipalities

Absecon City	Millville City
Avalon Borough	Mullica Township
Brigantine City	Newfield Borough
Buena Borough	North Wildwood City
Cape May City	Northfield City
Cape May Point Borough	Ocean City
Commercial Township	Pleasantville City
Corbin City	Sea Isle City
Deerfield Township	Somers Point City
Dennis Township	Stone Harbor Borough
Downe Township	Upper Deerfield Township
Egg Harbor Township	Upper Township
Estell Manor City	Ventnor City
Folsom Borough	Waterford Township
Galloway Township	West Cape May Borough
Hamilton Township	West Wildwood Borough
Linwood City	Weymouth Township
Longport Borough	Wildwood City
Lower Township	Wildwood Crest Borough
Margate City	Woodbine Borough
Middle Township	

**JIF's are the most successful example of interlocal cooperation  
in the history of the State!**

# Message from the JIF Chairperson

I am proud to serve as Chair of the Atlantic County Municipal Joint Insurance Fund. It is reassuring to know that the Joint Insurance Fund has the financial strength and the means to vigorously defend lawsuits and promptly pay benefits to employees who are injured on the job.

More importantly, the JIF provides safety and risk management resources to keep our employees safe as they perform their duties. The JIF keeps us focused on loss prevention through bulletins, webinars, training, and consultative on-site visits that help us identify and mitigate risks and behavior that could lead to accidents.

Since we joined the Joint Insurance Fund in 1988, Somers Point has experienced rate stability and dividend refunds in excess of \$1,000,000 due to the commitment of our neighboring municipalities' in safety and risk management. It is reassuring to know that every member of the Joint Insurance Fund shares our dedication to creating a culture of worker safety and hazard free facilities.

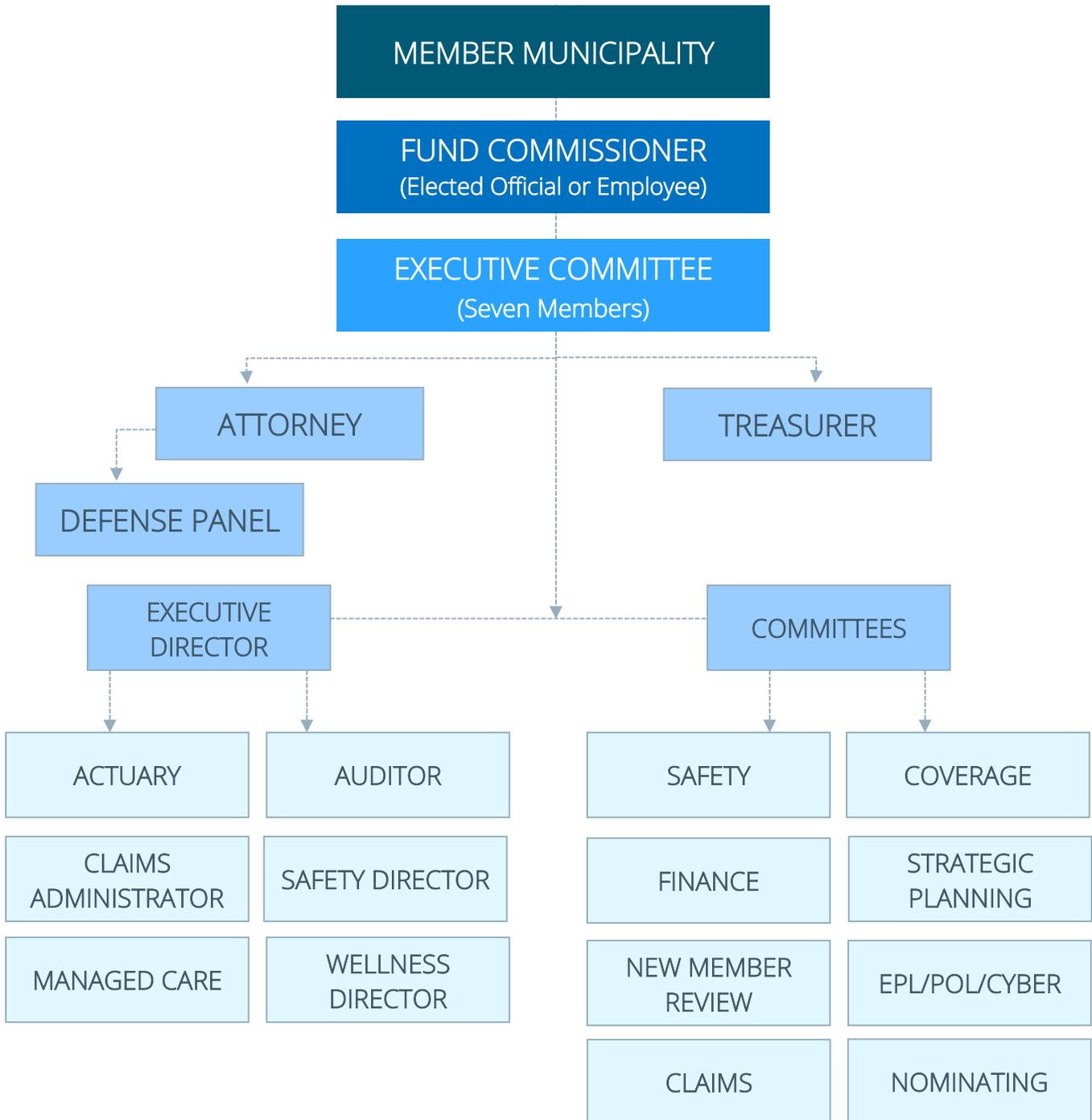
I congratulate all of the JIF professionals who work on our behalf to make the Atlantic County Municipal Joint Insurance Fund the overwhelming success it is today. The guidance and support provided to our members keeps us focused on ways to prevent claims from happening in the first place. Through their efforts to keep up with the latest trends in municipal risk, we have developed programs to address cyber and unmanned aircraft hazards. The Joint Insurance Fund serves as a prime example of what can be accomplished when municipal government pools their resources together to find a better way to finance risk and achieve financial security in today's litigious society.

On a final note, I wish to thank my Committee chairs and members of our standing committees through whose hard work many of our cutting edge programs would not be possible.

Lucy Samuelson  
Somers Point City  
2017 ACM JIF Chairperson

# JIF Organizational Structure

The success of the ACM JIF stems from collaboration among member municipalities. The Fund hires professionals including an Administrator, Safety Director and specially qualified claims attorneys to assist members in the daily operations of the JIF. Additional information is available at [www.acmjif.org](http://www.acmjif.org).



# JIF Leadership

## 2017 EXECUTIVE COMMITTEE

The Executive Committee serves as the Governing Body of the Fund with five elected Fund Commissioners serving along with the Chairperson and the Secretary of the Fund. During their terms of office, members of the Executive Committee shall exercise the full power and authority of the Fund Commissioners as expressly provided by the Fund's Bylaws.

**Fund Chairperson:** Lucy Samuelson, Somers Point City

**Fund Secretary:** Constance A. Mahon, Wildwood Crest Borough

**Executive Committee Member 1:** Ingrid M. Perez, Hamilton Township

**Executive Committee Member 2:** James Goos, Ventnor City

**Executive Committee Member 3:** Julie Picard, Lower Township

**Executive Committee Member 4:** Chris Ridings, West Wildwood Borough

**Executive Committee Member 5:** Scott Wahl, Avalon Borough

# Your Risk Management Team

## FUND COMMISSIONER:

A member of the governing body or a municipal employee, the Fund Commissioners are responsible for the operation of the Fund in accordance with the Fund Bylaws and all applicable statutes and regulations.

### Duties:

- ▶ Liaison between municipality and Fund
- ▶ Attends all monthly meetings
- ▶ Serves on JIF boards and committees
- ▶ Monitors municipality's participation and protects interests

## CLAIMS COORDINATOR:

Each member municipality in the Fund appoints a Claims Coordinator. It is the responsibility of the Claims Coordinator to oversee the reporting of claims within the municipality.

### Duties:

- ▶ Maintains claims forms and records
- ▶ Ensures all claims are reported and monitored
- ▶ Relays info between municipality and claims adjusters
- ▶ Can help control the cost and outcome of claims

## SAFETY COORDINATOR:

Appointed by the municipality to oversee the member's safety efforts and act as a liaison between the municipality, the JIF Safety Director and other outside agencies.

### Duties:

- ▶ Chairs Safety Committee & coordinates employee safety training
- ▶ Ensure the annual Safety Contract is signed and the Safety Committee develops meaningful safety improvement objectives
- ▶ Reviews and disseminates Safety Director Reports

## RISK MANAGEMENT CONSULTANT (RMC):

The RMC is an Insurance Professional that provides guidance to member municipalities.

### Duties:

- ▶ Consults with members to customize a risk management program to address specific needs and goals
- ▶ Understands local issues and helps members maximize JIF programs

# Fund Committees



## FINANCE COMMITTEE

- ▶ Creates annual budget to fund claims and special programs
- ▶ Oversees the annual JIF audit
- ▶ Reviews financial position and recommends the return of surplus to members



## STRATEGIC PLANNING COMMITTEE

- ▶ Serves as the focal point for communication between the Administrator, the Fund Commissioners, and other professionals regarding long range strategies which should be pursued to ensure the integrity, growth, and viability of the JIF



## EMPLOYMENT PRACTICE LIABILITY & CYBER COMMITTEE

- ▶ Advises the Executive Committee on the source, amount, and types of claims and their financial impact on members and on the JIF
- ▶ Reviews observational, statistical, and historical information and recommends policies to be adopted to eliminate, reduce, or mitigate the financial impact of these claims on the membership



## NEW MEMBER REVIEW COMMITTEE

- ▶ Reviews applications from municipalities who wish to become members of the JIF for compliance with membership criteria including safety programs and risk factors



## SAFETY COMMITTEE

- ▶ Advises the Executive Committee on safety policies, performance of members, and member's results
- ▶ Works with the Safety Director to identify services which may be provided by the JIF to member municipalities in order to reduce the risks of accidents



## COVERAGE COMMITTEE

- ▶ Serves as a focal point for discussion on issues pertaining to coverage, underwriting, and reinsurance
- ▶ Advises on coverage requirements, industry issues, the efficiency and clarity of the JIF in addressing areas of insurance outside of its normal purview, retention and reinsurance issues, and underwriting guidelines



## NOMINATING COMMITTEE

- ▶ Comprised of the Chairs of all standing Committees of the JIF, the two most recent past JIF Chairpersons still serving as a Fund Commissioner, and two members at large chosen by the sitting JIF Chair
- ▶ Reviews and nominates candidates for positions on the Executive Committee



## CLAIMS COMMITTEE

- ▶ Serves as the focal point for communication between the Claims Administrator and the Fund Commissioners
- ▶ Reviews all Payment Authorization Requests (PARs) and litigation strategies with the Fund's Attorney
- ▶ Advises the Executive Committee regarding claims administration and payments

# Message From the Executive Director

As I reflect on 2017, and contemplate 2018, I am humbled by how far we have come and consider what has yet to be accomplished. This year marked 30 years since the inception of the JIF. We have seen many changes since the JIF formed in 1987. Then we were merely a reaction to the hard market that left municipalities without insurance coverage at affordable rates. We experienced “growing pains” as new members were added and committees were formed to develop policies with member input and professional guidance. Our first order of business was to develop safety programs that had meaning for our members. A Safety Incentive Program was introduced as a way to encourage members to adopt safety practices intended to reduce accidents and injury to employees and members of the public. Various programs were added to refine and target specific areas of loss with a goal of reducing accident rates and consequently premiums. Today the JIFs boast a strong safety culture and an average Lost Time Accident Rate of 1.5 per 100 full time employees vs. the 5.4 when we started.

As I look to 2018 and beyond, I recognize my obligation to maintain the same momentum that brought us to our present position.

- ▶ Financial stability and strength
- ▶ Stable budgets
- ▶ Cutting edge programs to address emerging risks such as cyber and unmanned aircraft.
- ▶ Meaningful programs that address member needs without burdensome time commitments

Even though we have succeeded well beyond our expectations, more needs to be accomplished. A new wave of Fund Commissioners demands that we find ways to engage and secure their commitment to the principles of safety and risk management. Active participation by our members has made the JIF the success that it is today. This means that we must make ourselves relevant and meaningful in the face of challenging demands and competing programs.

Thank you for allowing me and my staff to continue serving you. You have our assurance that we will continue to work as hard as ever to bring new and dynamic programs to address the ever changing risks faced by municipal government.

Paul J. Miola, CPCU, ARM  
Gallagher  
2017 Executive Director for the ACM JIF



Insurance | Risk Management | Consulting

# Financial Highlights

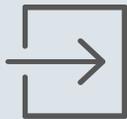
## 2017 FINANCIAL HIGHLIGHTS

- ▶ 1.83% budget decrease with all Member Programs remaining intact
- ▶ Maintained a \$300,000 SIR for Workers' Compensation & Liability claims
- ▶ Maintained Property SIR at \$100,000
- ▶ Continued use of the Renewal/Revaluation Program benefiting 14 members

## 2018 FINANCIAL VISION

- ▶ Increasing SIR for Workers' Compensation and Liability to \$500,000
- ▶ Excess Insurance Budget decrease of 12.68% (-\$900,358) over 2017
- ▶ Overall JIF Budget decrease of 3.33% (-\$756,432) over 2017 while maintaining all Member Benefits

### OPERATING RESULTS SUMMARY: ALL FUND YEARS (1987 TO 9/30/17)



#### RETURN OF SURPLUS

The JIF's surplus release strategy is to create long term stability. A conservative approach allows us to achieve that goal.

**\$33.79**  
MILLION



#### CASH POSITION

Our strong cash position can be attributed to member commitment to safety, risk management and claims management.

**\$53.6**  
MILLION



#### NET CURRENT SURPLUS

Net Current Surplus increased by \$2 million since 12/31/16.

**\$32.04**  
MILLION

# Financial Picture: Audit & Budget

As of 12/31/2016, the ACM JIF's total assets increased by 7.8% and its net position increased by 14.8% over the prior year end. It is important to note that the Fund's operating expenses represent less than 10% of the total JIF budget. This is in comparison to other pools around the country with a typical operating ratio of 20-25% and commercial insurers with operating expenses approaching 40%. As of 12/31/2016, the JIF had a cash balance in excess \$17.2 million with an additional \$36.4 million in investments. Total assets exceed \$57 million. These figures are indicative of the Fund's financial strength and its ability to pay member claims well into the future.

<u>Net Position Summary</u>	<u>12/31/2016</u>	<u>12/31/2015</u>	<u>% Change</u>
Total Assets	\$57,051,635	\$52,929,915	7.8%
Net Position - Unrestricted	\$34,081,354	\$29,695,512	14.8%

## THE BUDGET: FIVE COMPONENTS

**1. Loss Funds:** The amount needed to pay claims within the JIF's SIR and is based upon historical claims and exposure trends and certified by the JIF Actuary.

**2. Operations:** Expenses related to the operation of the JIF. Operating Expenses are kept at a reasonable level under the watchful eye of the Finance Committee.

**3. Member Programs:** Consists of member program benefit costs including Optional Safety Budget, Safety Incentive Program, EPL/Cyber Risk Management, Elected Officials Training and Wellness Incentive Program.

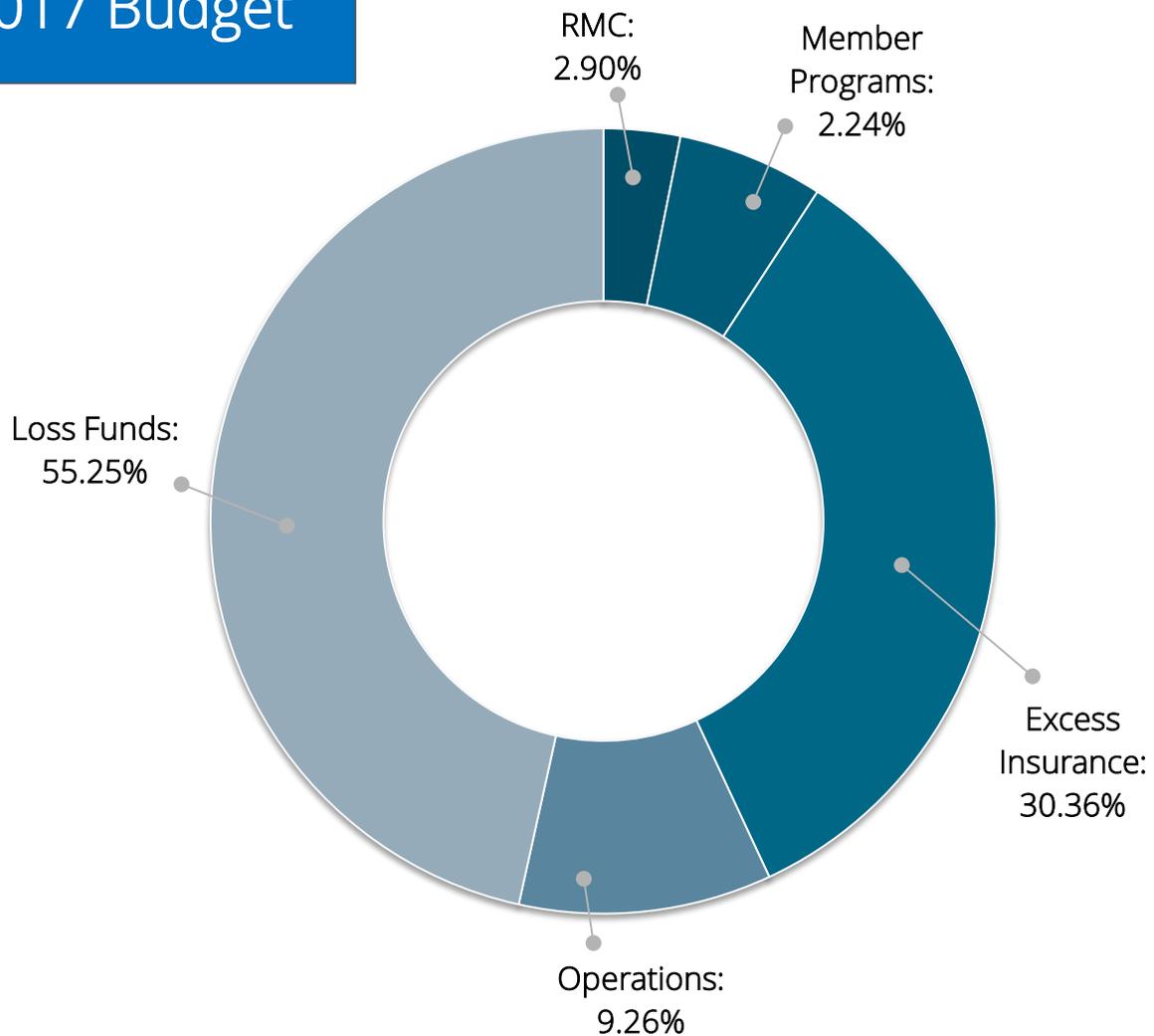
**4. Excess Insurance Costs:** Premiums paid for reinsurance or direct insurance purchases. Provides coverage through the membership in the Municipal Excess Liability Joint Insurance Fund (MEL) which uses the joint purchasing power of 19 NJ JIFs to negotiate the lowest possible rates.

**5. RMC Fees:** Consists of risk management consultant fees.

# 2017 Budget Highlights

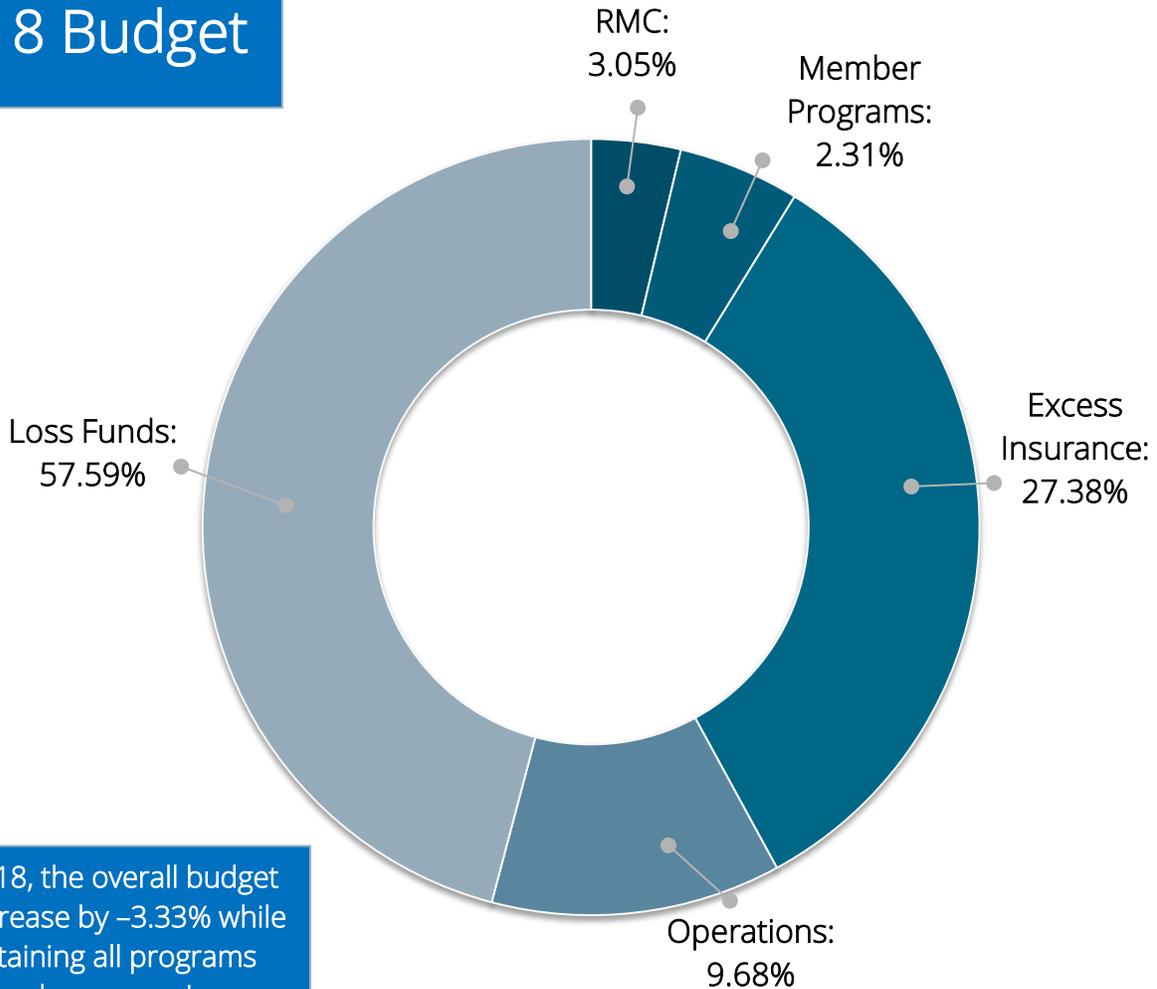
- ▶ The pie chart below demonstrates the efficiency of the JIF program
- ▶ A percentage of the JIF's budget pays for member claims within the JIF Self Insured Retention (SIR) of \$300,000 for Workers' Compensation and Liability and \$100,000 for property
- ▶ Once a claim exceeds the local JIF level, the financial responsibility falls to the Municipal Excess Liability Joint Insurance Fund (MEL)
- ▶ The chart below illustrates the allocation of member dollars to JIF expenses
- ▶ The JIF never relinquishes control over the claim; however, claims experts at the MEL level monitor the more challenging claims and provide guidance on their disposition

## 2017 Budget



# 2018 Budget & Strategy

## 2018 Budget



For 2018, the overall budget will decrease by -3.33% while maintaining all programs and coverages!

## 2018 VISION

Part of the ACM JIF's financial strength stems from evaluating claims on an annual basis. Using the previous year's premium as a base, member allocations are adjusted based upon their claims history. Members with fewer claims costs as compared to their premiums (loss ratio) over a six year period are rewarded with lower premium modifications than members with higher loss ratios. For 2018, we will increase the SIR to \$500,000 for Workers' Compensation and Liability. The increase in SIR will result in the claims remaining with the JIF Fund Professionals for a longer period. Positive performance will result in additional surplus to be released to members. Reducing the shared risk within the MEL layer will reduce the JIF's experience rating and retrospective funding at the MEL level. Based on the JIF's strong financial position, and the claims activity within the MEL layer, the Finance Committee opted to increase the SIR for 2018.

# Financials: Dividends and Recoveries

## DIVIDENDS

The JIF is a not for profit public entity. Therefore, unspent funds are returned to the members with interest! \$3,000,000 was returned in 2017. In total \$33.79 million\* has been returned to the ACM JIF members since inception. Below is the historical dividend distribution grand total for all years. Dividends are returned in direct proportion to member's contribution.

MEMBER	TOTAL
Absecon City	\$81,558
Avalon Borough	\$970,862
Brigantine City	\$1,453,045
Buena Borough	\$349,077
Cape May City	\$345,632
Cape May Point Borough	\$16,447
Commercial Township	\$87,400
Corbin City	\$6,214
Deerfield Township	\$129,227
Dennis Township	\$482,233
Egg Harbor Township	\$2,314,384
Estell Manor City	\$71,290
Folsom Borough	\$178,485
Galloway Township	\$541,942
Hamilton Township	\$1,407,074
Linwood City	\$127,455
Longport Borough	\$541,545
Lower Township	\$1,492,577
Margate City	\$227,228
Middle Township	\$1,140,477
Millville City	\$805,203

MEMBER	TOTAL
Mullica Township	\$199,374
Newfield Borough	\$258,696
North Wildwood City	\$1,374,805
Northfield City	\$1,017,936
Ocean City	\$4,555,234
Pleasantville City	\$2,343,117
Sea Isle City	\$1,234,137
Somers Point City	\$1,085,927
Stone Harbor Borough	\$278,494
Upper Deerfield Township	\$431,113
Upper Township	\$115,512
Ventnor City	\$1,847,155
Waterford Township	\$1,071,727
West Cape May Borough	\$55,234
West Wildwood Borough	\$65,387
Weymouth Township	\$97,273
Wildwood City	\$470,681
Wildwood Crest Borough	\$1,031,286
Woodbine Borough	\$120,874

\*Includes additional dividends issued directly to members by the MEL.

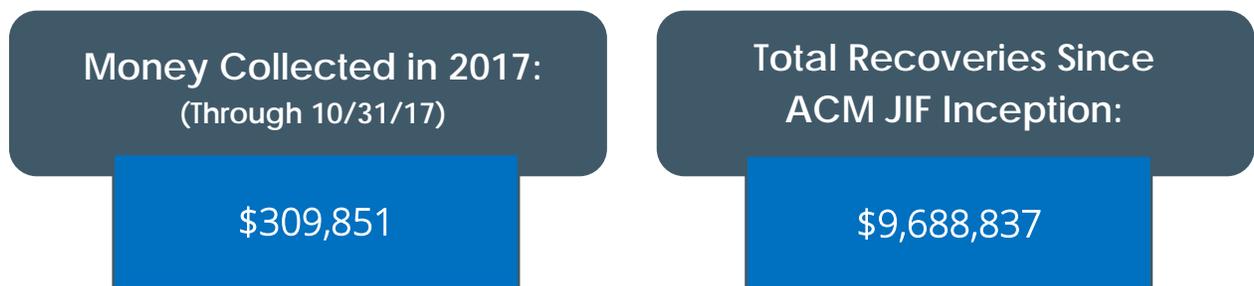
# Subrogation

- ▶ Refers to an insurer seeking reimbursement from the person or entity legally responsible for a claim after the insurer has paid out money on behalf of its insured
- ▶ Includes any money paid out for property damage, medical costs, deductible amounts, diminished value, pain and suffering, loss of consortium, etc.
- ▶ When pursuing, it is important to properly identify possible contractors, manufacturers, installers, suppliers, designers, subcontractors, etc. who might be held liable for claims against the JIF
- ▶ The JIF recommends that each municipality retain purchasing records, invoices, manufacturer's recommendations, specifications, instructions, damaged equipment, change orders, etc. for prompt identification and notification
- ▶ Municipalities must also retain all contracts, Certificates of Insurance & Hold Harmless Agreements, so that the insuring party can also be placed directly on notice of the lien rights

## EXAMPLE

A police vehicle is struck by another party and a police officer is injured. We seek reimbursement from the responsible party to recover monies paid for our vehicle damages and for the officer's injuries.

## RECOVERIES



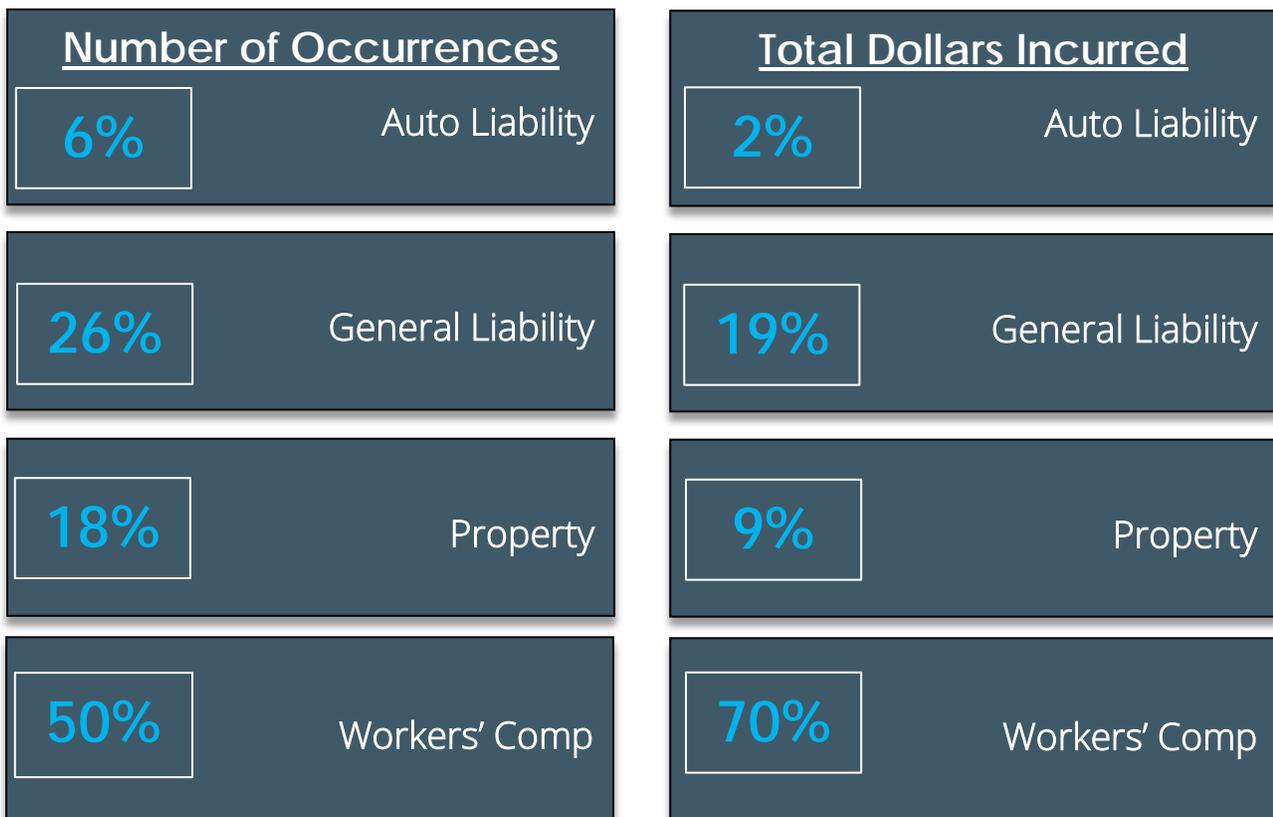
# Claims: Claims Data

As illustrated below, 50% of the JIF's claims are Workers' Compensation, but they account for 70% of the JIF's claims dollars. Upon joining the JIF, every member is required to appoint a Claims Coordinator who serves as a point of contact between the member and the JIF Claims Administrator. Special training and a Claims Coordinator Handbook is provided to your Claims Coordinator so that they are prepared to handle any claims situation that arises within your municipality.

The JIF Workers' Compensation Claims Adjusters are assigned a maximum of 150 files at any given time, allowing them to focus on working their files to achieve the best possible results.

The JIF also employs the services of the very best defense attorneys in South Jersey to defend the JIF's claims. Their knowledge of Workers' Compensation and Tort claims against public entities produces excellent results for the JIF and its members. Comprehensive Litigation Management Guidelines assure the JIF members that their claims are being defended in the most aggressive and cost-effective means possible.

## CLAIMS BY LINE OF COVERAGE - FUND YEARS 2011-2016



# Claims: Managed Care

Medical and wage inflation significantly impact the JIF's Workers' Compensation costs, and the JIF must seek every possible way to control costs in this area. The JIF contracts with a managed care provider to assist in this endeavor. The JIF encourages all claims be reported in 3 days. Every Workers' Compensation case reported within 3 days allows the JIF to control the course of the claim from the very start and assure that the best possible medical treatment is provided.

A nurse case manager constantly monitors the course of medical treatment to make sure that essential services are delivered in a timely and cost efficient basis. Medical care is delivered through a PPO network of doctors who specialize in occupational injuries and agree to the Fund's rate schedule. **Through November 2017, 96% of medical services were delivered through network facilities, resulting in significant savings.**

## Claims Dollars Spent:

70%

Workers' compensation claims account for 70% of claims dollars expended over the past six years

## ACM Average Days to Report:

2.0 Days

The cost of a claim grows higher and higher for each day that it is not reported

## In Network Providers Savings:

67%

Most medical services are delivered through network facilities, resulting in significant savings

## TRANSITIONAL DUTY

On a final note, the JIF's members have wholeheartedly embraced transitional duty thus allowing injured employees to return to work in a productive role while completing their final course of treatment. Dollars saved in disability payments, indemnity costs, and overtime costs can be measured in the hundreds of thousands of dollars. **Through November 2017, ACM members have used 80% of the transitional duty days available.**

# Cyber Awareness

## CYBER AUDITS

Conducted by a 3<sup>rd</sup> party vendor, Cyber Audits included questionnaires, interviews, system evaluations and a conclusive risk report. Presented at the ACM JIF Annual Retreat, the cyber audit results identified weaknesses in member's hardware, software and business practices so they can be addressed to properly protect themselves from technology-based losses.

## CYBER LIABILITY

Data breaches are on the rise and we must examine the coverage and protection offered to the Fund's members. As the threats, number of attacks and types of risks have increased, so has the JIF's liability protection.

## CYBER INCIDENT RESOURCES

Controlling technology risks in municipalities has never been more important. In 2017, **Cyber Incident Roadmaps** were distributed to all members to assist in the event of a cyber attack. Visit [www.acmjif.org](http://www.acmjif.org) to find helpful tools and resources to avoid paralyzing cyber incidents.



# Spotlight on Safety

The ACM JIF provides essential safety programs that deliver savings and stability to every member. A strong commitment to safety and risk management is key to the JIF's success.

Safety Seminars	Regional Training
Executive Safety Committee	Safety Director Bulletins
Safety Incentive Program (SIP)	Equipment and Facilities Safety Checklists
Optional Safety Budget	Equipment Recall Bulletins
Safety Coordinator's Roundtable	Recognition at Safety Awards Breakfast

## MEL SAFETY INSTITUTE (MSI)

- ▶ For approximately \$26 per employee per year, members have unlimited access to over 1,200 classes held each year at convenient locations, even at municipal offices
- ▶ For 2017, a total of 2,011 ACM JIF instructor led learning events occurred and 1,818 online training sessions have taken place thru 10/1/2017
- ▶ Discover 20 online training courses in the MSI library
- ▶ Training topic examples listed below. For a full listing, please visit the MEL Safety Institute page on the MEL website at [www.njmel.org](http://www.njmel.org)

New Employee Orientation	Safe Lifting
Department of Public Works	Office Safety
Fire Safety	Crossing Guards
Defensive Driving	Bloodborne Pathogen Refresher
Right to Know Refresher	Leaf Collection Safety

**"The Borough of Longport is proud to be one of the original members of the Atlantic County Municipal Joint Insurance Fund. Members stay engaged through committee involvement and valuable training programs, which allows the JIF to be so pro-active. The fair costs for assessments and the \$3,000,000 in dividends returned this year alone is a testament to the success of the ACM JIF."**

**-RICHARD HIRSCH**  
Longport Borough

# Seminars, Training and Workshops

## POLICE COMMAND STAFF TRAINING

- ▶ The ACM, BURLCO and TRICO JIFs sponsor the bi-annual Police Risk Management Training Seminar for all Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants and Corporals
- ▶ Training topics include discipline and discharge, promotion procedures, discrimination and harassment including the Conscientious Employee Protection Act (CEPA) as well as Post Traumatic Stress Disorder (PTSD)

## MANAGERIAL & SUPERVISORY TRAINING

- ▶ The ACM, BURLCO and TRICO JIFs sponsor this bi-annual seminar, which is intended for all employees who manage or supervise others within a municipality
- ▶ Includes information on how to reduce accidents in the workplace over time and the importance of safety
- ▶ Addresses common employee/employer issues including discipline and discharge, and discrimination and harassment

## ELECTED OFFICIALS SEMINARS

- ▶ The ACM, BURLCO and TRICO JIFs sponsor this annual seminar, which is extended to the JIF Elected Officials focusing on pertinent issues that challenge municipalities
- ▶ This year's program focuses on Employment Practices Liability and Public Officials Liability Claims, Police Risk Management, Cyber Protection and Land Use issues
- ▶ Conveniently scheduled four times throughout the year, find upcoming seminar dates on the JIF's website, [www.acmjif.org](http://www.acmjif.org)

## LAND USE TRAINING FOR BOARDS AND ATTORNEYS

- ▶ The high cost and increasing frequency of claims alleging improper land use decisions has turned our attention to the need for specific training in this area
- ▶ The MEL has developed training for land use board attorneys and board members, which will be rolled out in 2018

# Wellness Initiatives

Research shows that wellness programs are effective at helping individuals adopt and maintain healthy behaviors. Worksite wellness programs that encourage good health behaviors will eventually have an impact on employee productivity. In addition, worksites with comprehensive wellness programs can experience reduced absenteeism.

## 2018 GOALS

A successful wellness program where employees experience positive results is dependent upon effective planning and organization. The Wellness Director's goal for 2018 is to assist each municipality in creating a valuable wellness program that will impact behavior change. We will be focusing on the following strategies:

- ▶ Assist municipalities in establishing Wellness Committees
- ▶ Encourage wellness meetings (can include with safety)
- ▶ Plan wellness activities for the year during first quarter
- ▶ Create a "wellness database" with ideas for municipalities
- ▶ Continue to recognize and celebrate wellness achievements with the monthly "Shout Out"
- ▶ Identify vendors and resources in the community that can assist in promoting wellness

## IDEAS TO SHARE

Stretch Breaks	Lunch and Learns	Wellness Fairs	
_____	_____	_____	
Educational Materials/Posters	Fresh Fruit vs. Unhealthy Snacks	Promote Walking Meetings	
_____	_____	_____	
Biometric Screenings	Various Challenges	Stress Management Techniques	

# Risk Management

## **TULIP (Tenant User Liability Insurance Program)**

TULIP provides special event insurance for use of member entity facilities by guests, groups, organizations and community members.

## **EXIGIS**

Exigis is a private, customized exposure database management system for the JIF members to manage their exposure data to better control risks.

## **ACMJIF.ORG Website**

Download monthly agenda packets and meeting minutes, access contact information, review JIF policies and procedures for various programs, request certificates of insurance, and obtain vouchers or other important documentation.

## **Wellness Incentive Program**

Designed to assist members in meeting their own Wellness Objectives by providing financial reimbursement for wellness and health related items and programs geared toward reducing Workers' Comp costs.

## **Additional Financial Tools**

Optional Safety Budget (OSB) • Safety Incentive Program (SIP) • EPL/Cyber Consulting and Training Budget

## **Other Risk Management Tools**

Model Indemnification & Hold Harmless Language Agreement  
Certificate of Insurance Guidelines • EPL Helpline • Model EPL/POL Policies & Procedures  
Model Municipal Facility Use Agreement • Police Accreditation Credit

## Mission Statement

We are an organization of municipalities united to achieve savings and stability through comprehensive insurance, safety, and claims management programs dedicated to reducing public sector risk.



# DISCOVER THE POWER OF THE JIF.



Tens of millions of dividends returned to your community.  
That's the power of the Municipal Joint Insurance Fund.

