1. Your Municipality belongs to a Joint Insurance Fund called the Atlantic County Municipal Joint Insurance Fund. (ACM JIF)

2. A Joint Insurance Fund is NOT an Insurance Company. It is a local tax dollar–financed organization.

3. The ACM JIF pools together resources of 40 other Municipalities to reduce risks and lower costs.

4. The Member Municipalities own and govern the ACM JIF.

5. Through a structured safety and risk management program, your Municipality saves money by eliminating unsafe acts and conditions.

6. Creating a safer environment for municipal employees in the workplace is a top priority.

7. Less accidents = less money spent on claims = more money for your community.

8. Every claim and lawsuit against a Member Municipality ultimately impacts the Municipality, the other members of the JIF, and the local tax payers.

9. Unlike insurance companies, the ACM JIF returns 100% of all unspent funds with interest to its Member Municipalities.

10. To date, over $33.7 million have been returned to ACM JIF Member Municipalities.

11. The JIF saves Member Municipalities’ tax payers millions of dollars that would otherwise be insurance company profits.

12. Your residents gain from having a safer, positive, and more productive community.

DISCOVER THE POWER OF THE ACM JIF

Atlantic County Municipal Joint Insurance Fund
Serving South Jersey Municipalities Since 1987

Questions? Contact Your Municipal Clerk

www.acmjif.org

Atlantic County Municipal Joint Insurance Fund
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