

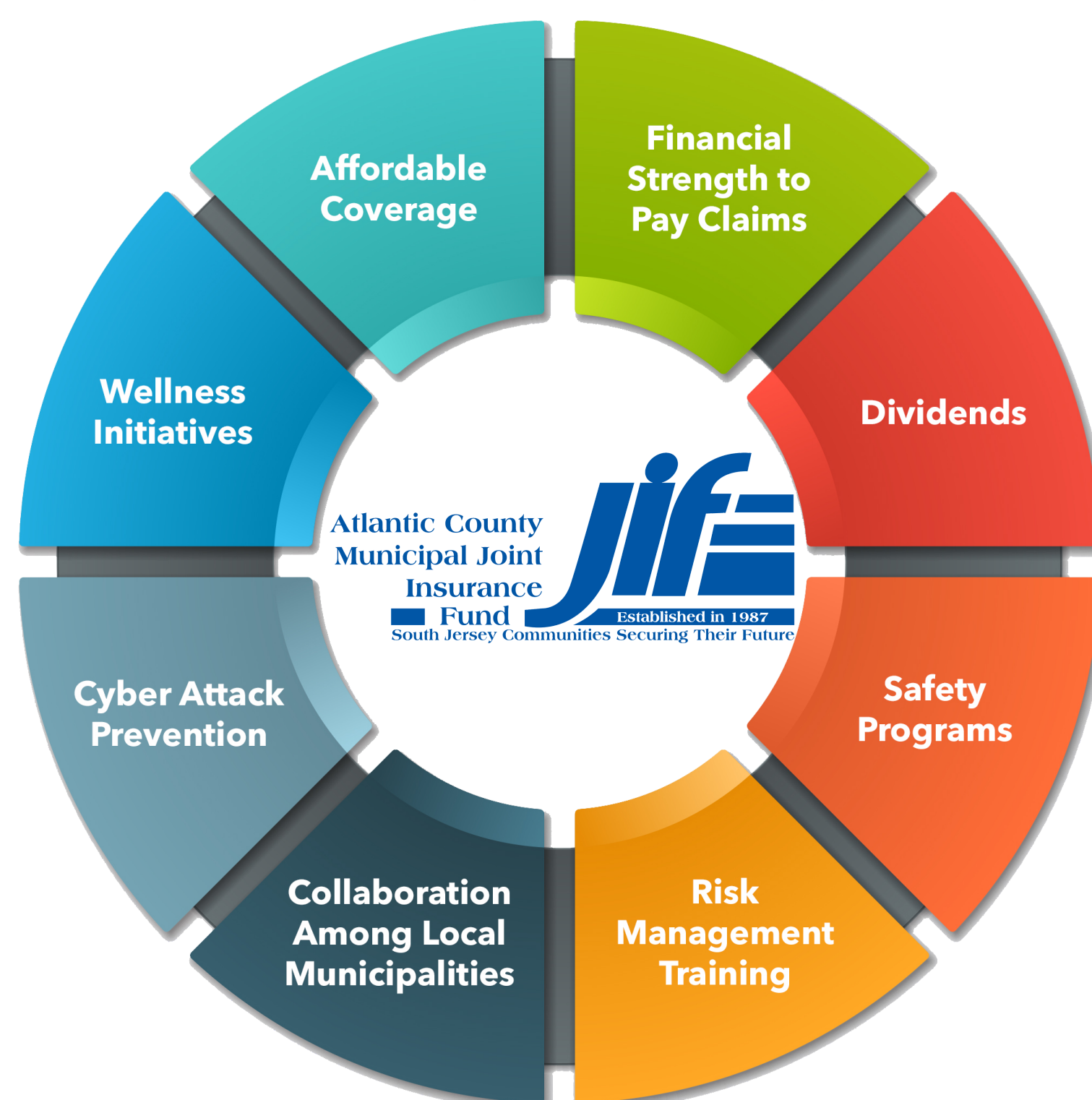
# 12 WAYS YOUR MUNICIPALITY'S INSURANCE COVERAGE SAVES YOU MONEY AS A TAXPAYER

## DID YOU KNOW?

- 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

Absecon City  
Avalon Borough  
Brigantine City  
Buena Borough  
Cape May City  
Cape May Point Borough  
Commercial Township  
Corbin City  
Deerfield Township  
Dennis Township  
Downe Township  
Egg Harbor Township  
Estell Manor City  
Folsom Borough  
Galloway Township  
Hamilton Township  
Linwood City  
Longport Borough  
Lower Township  
Margate City  
Middle Township



Millville City  
Mullica Township  
Newfield Borough  
North Wildwood City  
Northfield City  
Ocean City  
Pleasantville City  
Sea Isle City  
Somers Point City  
Stone Harbor Borough  
Upper Deerfield Township  
Upper Township  
Ventnor City  
Waterford Township  
West Cape May Borough  
West Wildwood Borough  
Weymouth Township  
Wildwood City  
Wildwood Crest Borough  
Woodbine Borough

**WWW.ACMJIF.ORG**

SERVING SOUTH JERSEY MUNICIPALITIES SINCE 1987

Questions? Contact Your Municipal Clerk

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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