Atlantic County Municipal Joint Insurance Fund

Established in 1987

South Jersey Communities Securing Their Future

AGENDA PACKET

Wednesday, May 19, 2021 at 3:00 PM

Via Zoom Conferencing

https://zoom.us/j/98470502802

Telephone Access: 646 876 9923 US (New York)

Meeting ID: 984 7050 2802

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
May 19, 2021 – 3:00 PM
Via Zoom Conferencing
https://zoom.us/j/98470502802
Telephone Access: 646 876 9923 US (New York)
Meeting ID: 984 7050 2802

AGENDA

I. Meeting called to order by Chairman

II. Flag Salute

III. Statement of Compliance with Open Public Meetings Act
- A. Notice of this meeting was given by:
  1. Sending sufficient notice herewith to:
     a. ***The Press of Atlantic City***
     b. ***Courier Post***, 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 Call
- A. Fund Commissioners
- B. Fund Professionals
- C. Risk Management Consultants

V. Move up Alternate Executive Committee Members (if necessary)

VI. Approval of Minutes……...……....Pages 1-17
- A. Adoption of the **April 21, 2021** minutes – **Motion – All in Favor**
- B. Approval of the **April 21, 2021** 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  The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.

VII. Closed Session – Resolution 2021- _____ Authorizing a Closed Session of the Atlantic County Municipal Joint Insurance Fund to discuss matters affecting the protection of safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations – **Motion -Roll Call**

- A. Claims Review Committee Report – Closed Session Items
- B. Professionals' Reports
  1. Claims Administrator's Report
  2. Executive Director's Report
  3. Safety Director's Report
  4. Solicitor's Report

VIII. Reopen Public Portion of Meeting – **Motion – All in Favor**

IX. Authorization of Claims Payments – **Motion - Roll Call**

X. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**

XI. Claims Review Committee Report: – Open Session Items

XII. Claims Administrator's Report
- A. Lessons Learned from Losses …….…….....Page 18

XIII. Managed Health Care Report
A. Managed Care Summary…….……..…....……..Page 19
B. Average Days to Report…….…….....……....…Pages 20-21
C. COVID – 19 Report…….……Page 22
D. Transitional Duty Reports/Examples……..…….…….…...Pages 23-24
E. PPO Savings and Penetration Reports…….……..…….……....…....Pages 25-26
F. Top 10 Providers/Paid Providers by Specialty….…….....…Page 27
G. Nurse Case Management Assignment Report…….…….....…Page 28

XIV. Solicitor's Report
A. Closed Cases Report……...…….....…Pages 29-30
B. MEL Helpline and Contact List…….……...…..Pages 31-33
C. Resolution 2021 - _____Authorizing the Release of previously redacted sections of the 2018 Closed Session Meeting Minutes – **Motion-All in Favor**…….....…….Pages 34-35
D. Resolution 2021-____ Authorizing the Release of the 2020 Closed Session Minutes With Certain Redactions Due to Ongoing Litigation – **Motion – All in Favor**…….Pages 36-39

XV. Committee Reports
Nothing to Report

XVI. Wellness Director Report
A. Wellness Report……....Pages 40-41
B. In Good Health……...…..Pages 42-49
C. Monthly Move…….…….....Page 50
D. Activity Challenge…..……..……Page 51

XVII. Executive Director……..…….....…..Pages 52-98
A. Lost Time Accident Frequency…….....…Pages 56-57
B. Certificates of Insurance…….Pages 58-62
C. Financial Fast Track Report…….…….....…Page 63
D. Regulatory Filing Checklists……...……..…...…..Pages 64-65
E. 2020 Safety Incentive Program Awards….…….Page 66
F. 2021 Optional Safety Budget…….……...…….…….…….....…Page 67
G. 2021 Wellness Incentive……...……..…….....Page 68
H. 2021 EPL/Cyber Risk Management Budget…….….……..Page 69
I. EPL Compliance Status …….….……..…...…….…….……...….....…Page 70
J. MEL Cyber Risk Management Plan Compliance Grandfathered Status…….Pages 71-73
K. Statutory Bond Status……...….……...…….…..…Pages74-75
L. Skateboard Park Approval Status…….…..…..... ..Page 76
M. Capehart & Scatchard Updates……..……...……...…....……Pages 77-80
N. Monthly Calendars……...……Pages 81-82
O. Pivot Point Newsletter……..Page 83
P. 2022-2023 MEL EPL Risk Management Plan Update
Q Police Command Staff Training Invitation……Pages 84-85
R. Managerial & Supervisory Training Invitation……..…Pages 86-90
S. Non-Supervisory EPL Employee Training……....…….Pages 91-96
T. Protection & Safe Treatment of Minors Training – Add'l Dates Announcement……..Page 97
U. Land Use Training Certification……..…….....…Page 98
V. Financial Disclosure Statement Filing
W. Website
X. New Member Activity

XVIII. MEL and/or RCF Reports

Nothing to Report

XIX. Safety Director's Report

A. Activity Report …….…….…….…..... ....…..…. Pages 99-101

B. Police One Training…….....….....Update

XX. Treasurer's Report as of April 30, 2021…….……...…Pages 102-190

A. Fund Status

B. Investment Report

C. Investment JCMI

D. Payment Register – **Motion to Approve - Roll Call**

E. May Bill List – **Motion to Approve – Roll Call**…….……..……...Page 186

F. RMC Bill List _ Motion to Approve – Roll Call…….……..Page 187

G. Analysis of Non-Assessment Receipts

H. AELCF

XXI. Miscellaneous Business

The next meeting will be held on Wednesday, June 16, 2021
at 3:00 PM via Zoom Conferencing

XXII. 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**

XXIII. Motion to Adjourn Meeting – **All in Favor**

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
Via Zoom conference call

April 21, 2021 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held via Zoom conference following social distancing guidelines for COVID-19 on April 21, 2021 at 3:00 PM, prevailing time. Chair Seib, City of Sea Isle City**,** presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

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 of FUND COMMISSIONERS

Those in attendance were:

Jessica Thompson, **Absecon City**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Joe Picard, **Cape May City**
Heather Sparks, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Karen Seifrit, *Representing*, **Deerfield Twp.**
Jessica Bishop, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., *Alt*. **Galloway Twp.**
Leigh Ann Napoli, **Linwood City**
Rich Hirsch, **Longport Borough**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Regina Burke, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Ron Simone, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, **Ocean City**
Chief Riggin, **Pleasantville City**
Kellie Seib, *Chair*, **Sea Isle City**
Lucy Samuelsen, **Somers Point City**
Jim Craft, *Sec*, **Stone Harbor Borough**
Teri Smuz, **Upper Twp.**
Jim Goos, **Ventnor City**

Jim D'Auria, **Waterford Twp.**
Lauren Vitelli, **West Cape May Borough**
Carl O'Hala, *Alt*., **West Wildwood City**
DJ Ayers, **Weymouth Twp.**
Steve O'Connor, **Wildwood City**
Connie Mahon, **Wildwood Crest**
Lisa Garrison, **Woodbine Borough**

Absent were:

Scott Wahl, **Avalon Borough**
Ed Grant, **Cape May Point**
Bob Campbell, **Downe Twp.**
Peter Miller, **Egg Harbor Twp.**
Teri Seelman, **Estell Manor City**
Arch Liston, **Hamilton Twp.**
Sam Barbagli, **Newfield Borough**
Roy Spoltore, **Upper Deerfield Twp.**

Present Fund Professionals were:

Paul A. Forlenza, MGA, Executive Director, *AJG Risk Management Services, Inc.*
Paul J. Miola, CPCU, ARM, Deputy Executive Director, *AJG Risk Management Services, Inc.*
Tracy Forlenza, Recording Secretary
Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care Provider, *QualCare*
Rob Garish, Safety Consultant, *J.A. Montgomery Risk Control*
Chief Hummel, Safety Consultant, *J.A. Montgomery Risk Control*
David DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
John Hansen, Fund Treasurer
Jordan Simone, Fund Wellness Director

Present Risk Management Consultants were:

C. J. Adams Company
Assured Partners
Atlantic Associates
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:
BCA Insurance

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

APPROVAL OF MINUTES−OPEN SESSION

Chair Seib entertained a motion to approve the meeting minutes of the March 17, 2021 Executive Committee Meeting.

Motion by Ms. Burke, seconded by Ms. Woods, to approve the meeting minutes of the March 17, 2021 Executive Committee Meeting as presented. Motion carried by unanimous vote.

APPROVAL OF MINUTES −CLOSED SESSION

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

Chair Seib entertained a motion to adopt the Closed Session Meeting Minutes of the March 17, 2021 Executive Committee meeting.

Motion by Mr. Simone, seconded by Ms. Burke, to approve the Closed Session minutes of the March 17, 2021 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the March 17, 2021 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 #2021-23

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 on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Seib entertained a motion to adopt *Closed Session Resolution 2021-23.*

Motion by Mr. Craft, seconded by Mr. Simone, to adopt *Resolution 2021-23* as presented.

ROLL CALL	***Yeas:***	Regina Burke, **Millville** Ron Simone, **North Wildwood** Mary Canesi, **Northfield** Liz Woods, **Ocean City** Sean Riggin, **Pleasantville** Kellie Seib, *Chair*, **Sea Isle City** Jim Craft, *Sec*, **Stone Harbor**
	Nays:	None
	Abstained:	None

All in favor. Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

Motion by Ms. Burke, seconded by Mr. Craft, to reopen the public portion of the meeting. All in favor. Motion carried.

AUTHORIZATION OF CLAIMS PAYMENTS

Mr. Riggin presented the claims for payment as discussed in *Closed Session*.

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

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

Motion by Mr. Simone, seconded by Ms. Burke to approve the claims payments as discussed in Closed Session.

They are as follows:

April 2021 PARs:

Workers´Compensation	***General Liability***	***Property***
2021218482	2019147265	2021222603
2021229484		2021230070
2021226687		2021232679
2018145173		2021221250
2020190013		2021224299
2019163232		2021229167
2021221149		
MLT-2021223695 (1-8)		
2020182581		
2021217146		
MLT-2021231134 (1-8)		
MLT-2020208424 (1-2)		
MLT-2020181991 (1-2)		

ROLL CALL ***Yeas:*** Regina Burke, **Millville**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
Sean Riggin, **Pleasantville**
Kellie Seib, *Chair*, **Sea Isle City**
Jim Craft, *Sec*, **Stone Harbor**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

ABANDON SUBROGATION

Secretary Craft motioned to abandon subrogation on the following Qual-lynx files:

Qual-Lynx File #s
2019175169
2020190965

Motion by Mr. Craft, seconded by Ms. Woods to abandon subrogation on the files as presented.

ROLL CALL	***Yeas:***	Regina Burke, **Millville** Ron Simone, **North Wildwood** Mary Canesi, **Northfield** Liz Woods, **Ocean City** Sean Riggin, **Pleasantville** Kellie Seib, *Chair*, **Sea Isle City** Jim Craft, *Sec*, **Stone Harbor**
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Chief Riggin noted that there was nothing to report for open session.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – April

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Inspection Programs. He reiterated the importance of inspections and reviewed a great outcome of a recent claim and how inspections helped them win the case. He noted that someone tripped and fell on boardwalk due to a raised nail and the demand was almost $900,000. He stated that the member has an active maintenance and inspection programs which included the extremely important action to document every aspect of the process. The suit was decided in favor of the insured mostly because this town's employees carry everything with them to make repairs or place warnings until repairs can be done. He noted that these actions show a protocol is in place that proves that someone is looking, tracking locations and repairing. He reminded the members that defense claims rely heavily on the information provided by the member municipalities.

Mr. Roselli reminded the members to review his newsletter and share it with their employees. He asked that his *Lessons Learned* be placed where your employees can see it in hopes they read the bulletin.

Mr. Roselli also commented that the Qual-Lynx 2019-2020 Annual report is included in the claims minutes this month. He asked members to review this report and contact him with any questions.

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

MANAGED HEALTH CARE REPORT
Lost Time v. Medical Only Cases

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

	March	***YTD***
Total Intakes (New Claims)	*76*	*332*
Report Only	*26*	*105*
Report Only % of Total	*34%*	*32%*
Medical Only	*45*	*160*
Lost Time	*5*	*61*
Medical Only/Lost Time Ratio	*90:10*	*72:28*
Occupational, Claim Petition, Cancer Presumption	*0*	*6*
COVID-19	*22*	*160*
Average Days to Report to QL	*8.1*	*6.2*

PPO Penetration Report:

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

PPO Penetration Rate	***March***	***YTD***
Bill Count	990	2,282
Original Provider Charges	$1,279,419	$2,858,108
Re-priced Bill Amount	$377,525	$807,494
Savings	$901,893	$1,777,614
% of Savings	70%	69%
Participating Provider Penetration Rate- Bill count	95%	96%
Participating Provider Penetration Rate-Provider Charges	93%	95%
EPO Penetration Rate – Bill Count	99%	97%
EPO Penetration Rate –Provider Charges	99%	98%

Transitional Duty Report

Ms. Beatty presented her *Transitional Duty reports*.

Transitional Duty Summary Report	***YTD***
Transitional Duty Days Available	1,858
Transitional Duty Days Worked	1,437
% of Transitional Duty Days Worked	77%
Transitional Duty Days Not Accommodated	266
% of Transitional Duty Days Not Accommodated	23%
Money Saved by Accommodating	$138,347
Cost of Days NOT Accommodated	$38,049

COVID-19

Ms. Beatty stated that there are 160 COVID exposures reported to date in 2021 for the ACMJIF members.

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 two (2) cases closed in April. He noted that the first case (Estate of George Bradley Smith v. City of North Wildwood) was a drowning from 2014. He noted that after judgments, appeals, etc, on January 8, 2021, the Appellate Division ultimately affirming no liability on part of the City of North Wildwood and its employees. He expressed the significance of this case as precedence for any member with body of water. He remarked on the outstanding work A. Michael Barker, Esquire and his staff did on this case.

Mr. DeWeese stated that the next closed case (Tennant v. City of Pleasantville) ultimately ended when an Order denying Plaintiff's Motion for Leave to File a Late Notice of Claim against the insured was entered.

MEL EPL Helpline
Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He asked members to review the MEL EPL Helpline authorized contact list and make certain that the individual listed is accurate.

Daniel's Law

Mr. DeWeese reported on a bulletin he sent to members on Monday regarding *Daniel's Law*. He noted that some members asked for clarification. He noted that the purpose of the law is to protect judges, police, etc. He stated that although the purpose is good, he has several issues with the legislation. He noted that it will be difficult to comply with the requirements contained in this law. He stated that the law prevents you from disclosing addresses and personal information from retired, former, and current judges, prosecutors both current and former, and law enforcement officers both current and former. Municipalities asked how they would know if these folks were a former judge or officer or prosecutor. He noted that this is a flaw in the law. He asked that members are cautious with OPRA requests. He commented that some may ask to remove the information which is easy; however, if we don't know who they are, we cannot remove them. His hope is that it is amended or they provide additional guidance in the near future so our municipalities can manage it better.

Mr. DeWeese entertained any questions. Chair Seib inquired if it is only OPRA requests or taxes, since that is public record. Mr. DeWeese noted that it is any public posting which makes it very difficult since you may not know what positions they held. No other questions were entertained.

COMMITTEE REPORTS

EPL/Technology Committee - March 17, 2021
Mr. Simone noted that the minutes from the EPL/Technology Committee held on March 17, 2021 are in the agenda packet. He highlighted that they discussed the 6 yr. loss ratio reports; only two (2) files are open and still being handled by XL; from Nov 2020-March 2021 there were twenty-one (21) claims closed with eleven (11) due to coverage denials; five (5) closed due to inactivity; and two (2) dismissed without payment and three (3) settled with payment to the Plaintiff.

Mr. Simone noted that the MEL EPL RMP compliance date was moved from June 1, 2021 to November 1, 2021. He reminded members to update authorized EPL contacts for the MEL hotline; he noted the committee discussed the need for a RFP for Technology Risk Services Director and this is still in discussion.

Strategic Planning Committee **-** March 25, 2021

Mr. Hirsch noted that the minutes from the Strategic Planning Committee are in the agenda packet. He highlighted that the Committee charter was reviewed; he noted there are eleven (11) members up for renewal 1/1/22 and will be scheduled for visitations this summer. He also stated that they discussed Egg Harbor City's interest in rejoining; he noted the PRIMA conferences will be virtual this year; he stated that new Fund Commissioner Orientation was April 14, 2021 and well attended. He reported Fund Commissioner Attendance was discussed and a request was made to continue virtual availability. He stated that the Elected Officials training is due by May 3rd and so far only thirty-eight members have taken it. He noted that it was discussed to hopefully meet in person in September if all is good with COVID. He reported that October 27th and 28th was selected for the Annual Retreat.

Mr. Hirsch reported that police command staff and managers and supervisor training information was emailed to all members. He also noted that fund professional performance evaluations were discussed. He stated that the recording secretary and administrative consultant will be asked to complete self-evaluations.

Executive Safety Committee – March 31, 2021

Mr. Picard noted that the Safety Committee minutes from March 31, 2021 are in the agenda packet. He highlighted that they discussed the Annual Safety Director's loss control report; he stated the DER training will be April 22 and September 23, 2021. He reminded the members that there are now three platforms in which to watch the training videos. He noted the Summer Seasonal Employee Training for Supervisors is scheduled for May 20, 2021. He stated the managers and supervisors training has two more sessions next week and four more dates in May. He reported that Estell Manor is moving in right direction with safety program, but will advise committee with any concerns. He stated that they discussed the loss ratios; marijuana legislation and the importance of background checks. He noted the next meeting is August 5, 2021.

WELLNESS DIRECTOR REPORT

Ms. Simone stated that her report is included in the agenda packet and encouraged the members to read through her material beginning on page 65. She noted that she will continue offering individual or group health coaching. She stated some areas to be addressed are physical fitness, weight management, stress management, long and short term goal setting, building healthy habits and routines. She asked members to contact her to set a date and time that is convenient.

Ms. Simone also stated that this month's wellness idea is a 7 Day Sugar Elimination Challenge and virtual yoga classes.

Ms. Simone noted that the webinar "Release Stress through Mindfulness" is on the JIF website.

Ms. Simone noted that her newsletter also contains a "Question of the Month". Please email her any health-related questions you may have! This month the question was, "What in the world are macros?"

Ms. Simone reported that Estell Manor purchased ergonomic office chairs; Wildwood and North Wildwood's Fire Departments are doing a swim clinic every Sunday for firefighters to develop a standard for ocean rescues. North Wildwood Police is working on an exercise and wellness challenge.

Ms. Simone reported to members the attached "Wellness Approved Activities and Items" (also found on the website) will be permitted. Those foods include vegetables, fruits, nuts, seeds and specific healthy bars (see sheet for approved brands) as well as farm stand certificates for fruit and vegetables. Please contact

Jordan or Tracy Forlenza if you are unsure if they will be eligible for reimbursement under this program before purchasing them.

Ms. Simone reminded members to review the newsletter which focuses on complementary and alternative medicine. She noted that this month on humor and health. It reminded everyone that humor can have a positive aspect on life.

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

EXECUTIVE DIRECTOR'S REPORT

SLEO Training – Mr. Forlenza stated that this is not in the agenda, but noted that there are three SLEO training dates coming. He noted that the JIF sponsors training for the officers each year so please alert your chiefs and enroll your officers. He stated that Chief Hummel emailed this directly to the Chiefs in the JIF and the Fund Commissioners and clerks were notified from our office.

Certificates of Insurance -Mr. Forlenza noted that the certificates of insurance are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. If you have not received your certificates, please reach out to Ed Cooney at the Underwriter's office.

Safety, OSB, Wellness and EPL/Cyber Reimbursement- Mr. Forlenza stated that all SIP, OSB, Wellness and EPL/Cyber funds are available for use at this time. He noted that the official letter stating all the SIP amounts were emailed to members. He asked members to please review the program requirements and contact Jordan, Tracy or the Safety Director prior to purchases if unsure if it is an approved purchase. He stressed that all members should claim their reimbursements as they are spent and not wait until the end of the year.

MEL Cyber Risk Management Program – version 2 – Mr. Forlenza asked that members to review with their IT personnel as the tiers have changed and there are also changes within the tiers. He noted the deadline will be October 1, 2021. He also stated that members already in compliance with tier 1 or tier 2 as of March 5, 2021 are grandfathered until October 1, 2021. The Underwriter indicated that the coverage is getting very difficult to place and insurers will only consider entities with a good cyber risk management plan in place.

Statutory Bonds - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 107-108 as it is the individual, not the position, which is bonded. With retirements at year end, please make certain you have the correct individual listed. Any changes require a completed application, which can be found on the MEL website, and submitted to the MEL Underwriting Office for approval. Please contact Ed Cooney with questions.

2022-2023 MEL EPL Risk Management Plan Update – Mr. Forlenza noted the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org) in July. Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. He stated the date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan has been extended from June 1, 2021 to November 1, 2021.

Police Command Staff Training – Mr. Forlenza stated that a component of the MEL EPL Risk Management Program is Police Command Staff training. He reported that a Save the Date went out for in-person training for Chiefs in June with AM and PM sessions with a max of 80 participants. Details will be sent out in the near future regarding registration.

Managerial & Supervisors Training – Mr. Forlenza noted another aspect of the MEL EPL Risk Management Plan is Managers and Supervisors training. The Employment Practice piece of the training will now be held via webinar with Armando Riccio. He noted that the first session was held last week. He

apologized as there were technical difficulties allowing 133 participants, when the cap was 100. He asked that if you were not able to get on, please sign up for one of the remaining session.

Non-Supervisory EPL Employee Training – Mr. Forlenza noted non-supervisory employee training - *Building a Safe Workspace: Anti-Harassment and Discrimination* is now available on the MEL website through the MSI. He noted that his office sent notification with REVISED instructions to access that video through the MSI. He commented that this course must be offered to employees as a requirement of the program, but the employees are not required to complete it. He noted that the process of offering them the program must be documented.

2020-2021 Elected Officials Training - Mr. Forlenza reported that Elected Official training is available only online this year through the MSI. He noted that you can register directly through the MSI and follow the steps in the agenda. Elected Officials who take the training will be eligible for the $250 credit which is limited to 5% of the member's 2021 MEL assessment for the total credit. Mr. Forlenza reported that a follow up notification has been sent because there were only 66 elected official who took the training. Please follow up with them. The deadline is May 3, 2021.

Protection & Safe Treatment of Minors – Mr. Forlenza reminded members that the MEL launched the protection and safe treatment of minors program last fall. He noted that training was held, but additional dates were released and can be found on page 138 of the agenda. He stated that this assists the JIF in defending claims and the individual named in the cases as well. He asked members to follow up with their personnel regarding this 2 hour webinar.

Summary of JIF Trainings and Reimbursement Programs – Mr. Forlenza stated that on pages 140-147 are a list of training and reimbursement programs offered by the JIF. He strongly urged members to review this information. He noted this is also on the website.

New Fund Commissioner Orientation - Mr. Forlenza noted that New Fund Commissioner orientation was held on April 14, 2021 and was well attended. He asked anyone with questions to contact his office.

Financial Disclosure Statement Filing – Mr. Forlenza stated that the Local Finance board extended the date for completing the Financial Disclosure filing to June 30, 2021. He reminded everyone you must use your Fund Commissioner PIN number when filing. If you lost this number, please contact Kris Kristie in his office.

Quarterly Attendance Report
Mr. Forlenza noted the quarterly attendance is on page 148. He asked members to review.

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

MEL/RCF REPORTS

Mr. Hirsch noted that his report can be found beginning on page 158 of the agenda. Mr. Hirsch reported that they met on March 26, 2021. He confirmed that the MEL EPL Compliance has been extended from May 1, 2021 to June 1, 2021 and the documents/directions are on website. He reported there was a bill that significantly impacts Workers′ Compensation. He also stated that the MEL hired Princeton Public Affairs recently.

Mr. Hirsch reported that the MEL attorney is drafting the bid for RFQ for Background Check Companies. He noted the MRHIF and the NJCE Educational Seminar will be held May 14th and May 21, 2021 and CEUs are available.

Mr. Hirsch stated that included is a Cannabis Legislation legal update on page 158. Please review this information especially the opt-out information which has a deadline of August 21, 2021. If you do not do this, you automatically are opted-in for five years.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 167. He stated that the report is self-explanatory.

He stated the bulletins sent out this month are listed in his report. He noted that 26/41 members have police agencies; 19/26 are using the Police One platform; 18/19 are actively taking Police One courses with approximately 4,577 courses completed as of April 19, 2021. He noted that anyone who would like to know where they stand with Police One training to please contact him. He thanked Megan Matro from the Executive Director's office for providing this information.

Mr. Garish noted that there are four (4) different platforms for training now. He stated that they are: MSI training (which includes the MEL media library video rentals); the MSI NOW (streaming videos added this year due to COVID); the traditional videos for streaming on MSI; and webinar trainings with live instructors for CEUs (this can be accessed from MSI). He noted the virtual MSI training directory is in the handout. He reported that an updated MSI website was recently updated and easier to navigate. He reminded members that to offer CEUs, the attendee MUST be present for the entire session; noting you cannot come late or leave early as no credits will be awarded. He noted polls and questions are issued during the class to ensure participation. Please reach out with any questions or problems using the MSI on the MSI hotline. He noted that there is a new defensive driving, state approved course, for members. He noted that mandatory regional training for seasonal employees, is available on May 20, 2021 via zoom and a save the date has gone out.

Mr. Garish informed members that the ACM JIF website is continuously updated so please check it out.

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

TREASURER'S REPORT

Reports
Mr. Hansen presented the Treasurer's Report for the period ending **March 31, 2021.** The report was made part of the agenda packet beginning on page 170. Mr. Hansen noted the following information:

Investment Interest

Interest Income:	March
Interest Received from Account Balances-Investors	$5,194.30
Interest Received from JCMI	$15,587.35
Coupon Interest Payment	$107,256.26
Amortization and/or interest cost	$0
Amortization and/or interest cost-JCMI	$741.23
Unrealized Gain/Loss-W&T	<$29,112.46>
Unrealized Gain/Loss-JCMI	<$43,216.19>
Management Fee-W&T	<$0>

Management Fee-JCMI	<$1,622.09>
Misc.	<$.04>
Net Gain/Loss in Interest	**$54,828.36**

Interest Accrual:	**March**
Beginning Interest Accrual	$131,259.81
Change in Accrued Interest	<$74,184.71>
Ending Interest Accrual	**$57,075.10**

Unrealized Gain/Loss-W&T	**March**
Current Month	$601,385.72
Prior Month	<$630,498.18>
Change in unrealized gain/loss	<$29,112.46>

Unrealized Gain/Loss-JCMI	**March**
Current Month	$0
Prior Month	<$43,216.19>
Change in unrealized gain/loss	<$43,216.19>

Investment Balance-W&T	**March**
Beginning of Month	$24,505,698.48
End of Month	$24,476,586.02

Investment Balance-JCMI	**March**
Beginning of Month	$0
End of Month	$14,971,490.30

Overall rate of return this month	1.30%

Portfolio-W&T	Total	Percentage
US Treasury Bonds & Notes	$24,476,586.02	100%

Portfolio-JCMI	Total	Percentage
US Treasury Bonds & Notes Price Local	$15,000,000.00 $14,971,490.30	100%

JCMI

Mr. Hansen reminded the members that the JCMI is available for financing of local needs. He noted the interest rates are low and the rate of return is 1.30%.

Receipt Activity for the Period:

	March	YTD
Subrogation Receipts	$24,412.91	$26,826.91
Other	$6,050.00	$13,870.00
Adjustment Receipts	$1,604.00	$1,992.67

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at the end of **March** are in the amount of $1,124,924.23 with a total of 521 checks issued totaling 1,926 claims payments. The claims detail is as follows:

	March
Direct Loss Payments	$1, 124,924.23
Adjustments- receipts	<$25,712.66>
Less Recoveries	<$30,462.91>
Net Total	**$1,068,748.66**

Cash Activity for the Period −March

During the reporting month, the Fund's "Cash Position" changed from an opening balance of $51,234,483.44 to a closing balance of $49,969,326.10 showing a decrease in the Fund of $1,265,157.34.

A.E.L.C.F. PARTICIPANT BALANCES

Member	3/31/2021 Unaudited(includes interest allocation)
Buena Vista	170.31

Egg Harbor City	42,087.09
Hamilton Township	85,134.21
Hammonton Town	102,735.41
Middle Township	173,324.81
Mullica Township	27,749.85
Northfield	110,345.35
Pleasantville City	505.30
Port Republic	2,816.03
Upper Deerfield Township	73,633.65
Waterford Township	27,991.10
Upper Township	117,280.99
Stone Harbor	9,416.34
Total	**$773,190.44**

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

Payment Register

Chair Seib entertained a motion to approve the ***April 2021 Payment Register*** (Claims Activity).

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

Motion by Ms. Burke, seconded by Ms. Woods to approve the ***April 2021 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

ROLL CALL

Yeas: Regina Burke, **Millville**
Ron Simone, **North Wildwood**
Mary Canesi, **Northfield**
Liz Woods, **Ocean City**
Sean Riggin, **Pleasantville**
Kellie Seib, *Chair*, **Sea Isle City**
Jim Craft, *Sec*, **Stone Harbor**

Nays: None

Abstained: None

Motion carried by unanimous vote.

Bill List – April

For the Executive Committee′s consideration, Mr. Hansen presented the ***April 2021 Bill List*** in the amount of **$1,415,906.42**.

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

Chair Seib entertained a motion for approval of the ***April 2021 Bill List***.

Motion by Ms. Woods, seconded by Mr. Simone, to approve the ***April 2021 Bill List*** as presented.

ROLL CALL	***Yeas:***	Regina Burke, **Millville** Ron Simone, **North Wildwood** Mary Canesi, **Northfield** Liz Woods, **Ocean City** Sean Riggin, **Pleasantville** Kellie Seib, *Chair*, **Sea Isle City** Jim Craft, *Sec*, **Stone Harbor**
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

MISCELLANEOUS BUSINESS

Resolution 2021-24 Authorizing the Payment of $59,995 for COVID Expenses

Chair Seib entertained a motion to approve Resolution 2021-24 authorizing the payment in allocated file expenses for 2020 COVID related workers′ compensation expenses from the 2020 loss funding budget and further authorizing the ongoing payment of 2021 COVID related expenses in accordance with the professional services contracts between Qual-Lynx and the ACM JIF.

Mr. Forlenza noted that the actual resolution is correct, however, noted that the agenda listed the incorrect payment and would like to make a verbal correction to the amount $59,995.

Motion by Ms. Burke, seconded by Ms. Woods, to approve Resolution 2021-24 authorizing the payment in allocated file expenses for 2020 COVID related workers′ compensation expenses from the 2020 loss funding budget and further authorizing the ongoing payment of 2021 COVID related expenses in accordance with the professional services contracts between Qual-Lynx and the ACM JIF as verbally corrected.

ROLL CALL	***Yeas:***	Regina Burke, **Millville** Ron Simone, **North Wildwood** Mary Canesi, **Northfield** Liz Woods, **Ocean City** Sean Riggin, **Pleasantville** Kellie Seib, *Chair*, **Sea Isle City** Jim Craft, *Sec*, **Stone Harbor**
	Nays:	None
	Abstained:	None

Motion carried by unanimous vote.

Chief Riggin thanked Mr. DeWeese, Mr. Miola and Mr. Forlenza for resolving this issue in a way that satisfied all parties.

Motion to Authorize RFQ for Workers´Compensation and Liability Defense Attorneys

Chair Seib entertained a motion to authorize the Fund Solicitor and Executive Director to prepare, advertise and receive requests for qualifications for the position of workers′ compensation defense attorneys and liability defense attorneys.

Motion by Ms. Woods, seconded by Ms. Burke, to authorize the Fund Solicitor and Executive Director to prepare, advertise and receive requests for qualifications for the position of workers′ compensation defense attorneys and liability defense attorneys as presented. All in Favor. Motion carried by unanimous vote.

Next Meeting

Chair Seib reminded the members that the next meeting will be held on **Wednesday May 19, 2021** at **3:00 PM** via ZOOM conference call with no in person.

PUBLIC COMMENT

Open Public Comment

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

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

Background Checks

Ms. Mahon inquired about the background checks for beach patrols, etc. She noted that there is a big delay in fingerprinting from these companies and she heard that some municipalities might bypass this step for lifeguards. Mr. DeWeese noted that bypassing any background checks is not recommended at all. He stated that this would put the municipality in a very dangerous position if they accidentally hired someone with prior offenses or issues. He stated that this opens the member and the JIF up to significant liability exposure by not having the background checks performed. He urged members to complete these if they wanted to protect themselves and the municipality.

Chair Seib noted that she explored companies to perform background checks and it is very challenging since fingerprints are being delayed. The company she is currently using will provide a 7 year background check from each state that the person resided in over the last 7 years. She also noted that this information is all electronic. She will happily share this information with anyone needing it. Brigantine, Northfield and Wildwood Crest asked for Chair Seib to forward this information.

Mr. Forlenza reported that the MEL recently issued an RFP for Background Check Companies and is currently reviewing the responses they received. The MEL will then post the information on the MEL website. He stated it will be the company, the cost, and the type of services they offer.

Close Public Comment

Chair Seib entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Ms. Woods, seconded by Ms. Burke, to adjourn the April 21, 2021 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:20 PM.

_____ _____

Tracy Forlenza, *Recording Secretary* for **James Craft,** *Secretary*

Beat the Heat:

WITH THESE SIMPLE WORDS

Water, Rest and Shade!

BASICS

- Drink water every 15 minutes, even if you're not thirsty.
  No alcohol or too much sugar—both cause you to lose more body fluid. If you are fluid restricted or have a medical condition, consult your doctor.
- Rest in the shade to cool down.
- Wear a hat and lightweight, light-colored, loose-fitting clothing.
- Learn the signs of heat illness and what to do in an emergency (see below).
- Keep an eye on fellow workers.

SIGNS

Heat Exhaustion

- Heavy sweating
- Weakness
- Cold, pale, and clammy skin
- Fast, weak pulse
- Nausea or vomiting
- Fainting

What You Should Do:

- Move to a cooler location.
- Lie down and loosen your clothing.
- Apply cool, wet cloths to as much of your body as possible.
- Sip water.
- If you have vomited and it continues, seek medical attention immediately.

Heat Stroke

- High body temperature (above 103°F)*
- Hot, red, dry or moist skin
- Rapid and strong pulse
- Possible unconsciousness

What You Should Do:

- Call 911 immediately — **this is a medical emergency**.
- Move the person to a cooler environment.
- Reduce the person's body temperature with cool cloths or even a bath.
- Do **NOT** give fluids.

Atlantic County Municipal JIF
Managed Care Summary Report
2021

Intake	April-21	April-20	2021 April YTD	2020 April YTD
# of New Claims Reported	72	57	407	184
# of Report Only	35	33	135	89
% Report Only	49%	58%	33%	48%
# of Medical Only	29	13	187	65
# of Lost Time	8	10	79	23
Medical Only to Lost Time Ratio	78:22	57:43	70:30	74:26
Occupational, Claim Petition, Cancer Presumption	0	1	6	7
COVID-19	19		199	
Average # of Days to Report a Claim	4.1	5.3	5.8	4.7

Nurse Case Management	April-21	April-20
# of Cases Assigned to Case Management	88	75
# of Cases > 90 days	72	62

Savings	April-21	April-20	2021 April YTD	2020 April YTD
Bill Count	631	372	2913	2295
Provider Charges	$714,022	$621,879	$3,299,130	$3,432,809
Repriced Amount	$182,267	$163,777	$989,761	$1,025,624
Savings $	$531,755	$458,102	$2,309,368	$2,408,185
% Savings	74%	74%	70%	70%

Participating Provider Penetration Rate	April-21	April-20	2021 April YTD	2020 April YTD
Bill Count	96%	98%	96%	96%
Provider Charges	97%	99%	95%	98%

Exclusive Provider Panel Penetration Rate	April-21	April-20	2021 April YTD	2020 April YTD
Bill Count	96%	98%	97%	97%
Provider Charges	95%	99%	97%	98%

Transitional Duty Summary		2021 April YTD	2020 April YTD
% of Transitional Duty Days Worked		74%	68%
$ Saved By Accommodating		$187,806	$345,572
% of Transitional Duty Days Not Accommodated		26%	32%
Cost Of Days Not Accommodated		$79,225	$80,132

Atlantic County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only and Report Only)
1/1/2021 - 4/30/2021

	# Of Claims Reported	Average Days Reported to Qual-Lynx	Average Days Reported To Employer
ABSECON CITY	7	4.6	3.6
AVALON BOROUGH	3	72.7	72.3
BRIGANTINE CITY	18	11.6	1.7
BUENA BOROUGH	7	3.7	1.7
CAPE MAY CITY	5	0.8	0.0
DEERFIELD TOWNSHIP	3	16.3	3.7
EGG HARBOR TOWNSHIP	51	7.5	2.5
GALLOWAY TOWNSHIP	25	4.4	2.5
HAMILTON TOWNSHIP	21	5.0	1.7
LINWOOD CITY	2	2.5	0.0
LONGPORT BOROUGH	1	0.0	0.0
LOWER TOWNSHIP	8	2.6	0.9
MARGATE CITY	13	3.3	1.7
MIDDLE TOWNSHIP	14	1.4	0.6
MILLVILLE CITY	32	11.2	3.3
MULLICA TOWNSHIP	4	2.0	0.0
NORTH WILDWOOD CITY	23	2.1	1.3
NORTHFIELD CITY	11	3.4	1.3
OCEAN CITY	17	6.6	5.2
PLEASANTVILLE CITY	30	4.2	0.5
SEA ISLE CITY	41	3.7	2.3
SOMERS POINT CITY	11	10.1	0.0
STONE HARBOR BOROUGH	2	0.0	0.0
UPPER DEERFIELD TOWNSHIP	2	1.0	2.5
UPPER TOWNSHIP	6	1.2	0.5
VENTNOR CITY	10	3.6	2.0
WATERFORD TOWNSHIP	6	3.8	0.7
WEST CAPE MAY BOROUGH	1	2.0	0.0
WILDWOOD CITY	23	3.3	1.9
WILDWOOD CREST BOROUGH	4	1.3	1.0
Grand Total	**401**	**5.8**	**2.5**

Atlantic County Municipal JIF
Claims Reported By Claim Type
1/1/2021 - 4/30/2021

APRIL 2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# Of Claims Reported	Average Days Reported to Qual-Lynx
INDEMNITY	8	4.0
MEDICAL ONLY	29	5.2
REPORT ONLY-WC	35	3.2
Grand Total	**72**	**4.1**

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	2	1.5
MEDICAL ONLY	23	2.0
REPORT ONLY-WC	28	1.3
Grand Total	**53**	**1.6**

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	6	4.8
MEDICAL ONLY	6	17.5
REPORT ONLY-WC	7	10.9
Grand Total	**19**	**11.1**

1/1/2021 - 4/30/2021

ALL INDEMNITY, MEDICAL ONLY AND REPORT ONLY CLAIMS		
	# of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	79	5.4
MEDICAL ONLY	187	7.1
REPORT ONLY-WC	135	4.2
Grand Total	**401**	**5.8**

INDEMNITY, MEDICAL ONLY AND REPORT ONLY NOT COVID-19		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	24	3.0
MEDICAL ONLY	92	5.1
REPORT ONLY-WC	86	2.9
Grand Total	**202**	**3.9**

INDEMNITY, MEDICAL ONLY AND REPORT ONLY COVID-19 CLAIMS		
	# Of Claims Reported	Average Days Reported To Qual-Lynx
INDEMNITY	55	6.5
MEDICAL ONLY	95	9.1
REPORT ONLY-WC	49	6.5
Grand Total	**199**	**7.7**

Atlantic County Municipal JIF
COVID-19 Claims Report By JIF Member
1/1/2021 - 4/30/2021

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
ABSECON CITY	2	4.0	2.5
BRIGANTINE CITY	15	13.8	1.9
BUENA BOROUGH	6	4.2	2.0
DEERFIELD TOWNSHIP	3	16.3	3.7
EGG HARBOR TOWNSHIP	22	10.9	5.5
GALLOWAY TOWNSHIP	11	6.1	4.2
HAMILTON TOWNSHIP	19	5.2	1.8
LOWER TOWNSHIP	4	4.0	1.5
MARGATE CITY	10	3.7	2.2
MIDDLE TOWNSHIP	8	2.3	1.0
MILLVILLE CITY	17	19.9	6.0
NORTH WILDWOOD CITY	15	2.7	2.1
NORTHFIELD CITY	6	4.8	2.0
OCEAN CITY	1	7.0	7.0
PLEASANTVILLE CITY	15	7.2	0.8
SEA ISLE CITY	19	5.2	3.6
SOMERS POINT CITY	6	13.3	0.0
UPPER TOWNSHIP	3	1.3	1.0
VENTNOR CITY	1	11.0	0.0
WATERFORD TOWNSHIP	5	4.6	0.8
WILDWOOD CITY	10	3.3	0.7
WILDWOOD CREST BOROUGH	1	0.0	0.0
Grand Total	**199**	**7.7**	**2.7**

Atlantic County Municipal JIF
Transitional Duty Summary Report
1/1/2021 - 4/30/2021

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Transitional Duty Days Not Accommodated
MILLVILLE CITY	146	146	100%	$13,081	0	0%	$0
ABSECON CITY	85	85	100%	$10,178	0	0%	$0
HAMILTON TOWNSHIP	25	25	100%	$3,375	0	0%	$0
AVALON BOROUGH	6	6	100%	$216	0	0%	$0
MIDDLE TOWNSHIP	173	173	100%	$19,012	0	0%	$0
CAPE MAY CITY	81	81	100%	$3,381	0	0%	$0
NORTHFIELD CITY	173	173	100%	$17,642	0	0%	$0
DOWNE TOWNSHIP	120	120	100%	$4,320	0	0%	$0
LINWOOD CITY	23	23	100%	$3,184	0	0%	$0
VENTNOR CITY	173	164	95%	$20,570	9	5%	$1,232
WILDWOOD CITY	268	241	90%	$22,398	27	10%	$972
SEA ISLE CITY	112	88	79%	$5,352	24	21%	$1,509
GALLOWAY TOWNSHIP	173	134	77%	$17,912	39	23%	$5,399
OCEAN CITY	262	196	75%	$15,839	66	25%	$7,452
BRIGANTINE CITY	81	53	65%	$2,213	28	35%	$1,596
PLEASANTVILLE CITY	324	210	65%	$23,328	114	35%	$13,780
EGG HARBOR TOWNSHIP	214	51	24%	$3,941	163	76%	$19,335
LOWER TOWNSHIP	73	14	19%	$516	59	81%	$3,856
MARGATE CITY	144	10	7%	$1,350	134	93%	$18,090
UPPER TOWNSHIP	51	0	0%	$0	51	100%	$6,003
Grand Total	**2707**	**1993**	**74%**	**$187,806**	**714**	**26%**	**$79,225**

Sample Transitional Duty Assignments

Job Title	Injury	TD Assignment
Firefighter	Temporary loss of smell due to COVID	Answering Phones
Firefighter	Cervical (Req Fusion)	Desk Duty. Also formed a committee to enhance morale and brotherhood that was well received within the department
Laborer	Lumbar Strain	Running errands and Light office clean-up
Laborer/Driver	Rotator Cuff Tear	Answering Phones
Laborers	Multiple Injury Types	Inventory
Linesman	Rotator Cuff Tear	Check Street Signs
Mechanic	R shoulder	Drive Truck
Police Officer	Multiple Injury Types	Dispatch
Police Officer	Rotator Cuff Tear	Fire Arms Permits
Police Officer	Lumbar Strain	Community Policing/PAL Camp
Public Works	R Knee	Count Trucks at compost site
Truck Driver	R leg, Lumbar	Checked in vehicle dropping of TVs as trash

Atlantic County Municipal JIF
PPO Savings And Penetration Report
April 2021

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Qualcare	**607**	**$690,508**	**$165,756**	**$524,752**	**76%**
Hospital	17	$224,018	$48,115	$175,903	79%
Physical Therapy	256	$100,726	$22,131	$78,595	78%
Orthopedics	71	$98,623	$20,598	$78,025	79%
Ambulatory Surgical Center	6	$63,519	$20,151	$43,368	68%
Occ Med/Primary Care	146	$57,175	$14,798	$42,377	74%
Physicians Fees	6	$49,369	$2,429	$46,940	95%
MRI/Radiology	23	$20,739	$8,258	$12,481	60%
Anesthesiology	9	$18,451	$8,850	$9,601	52%
Podiatry	5	$14,417	$2,235	$12,182	84%
Pain Management	7	$9,850	$1,159	$8,691	88%
Neurosurgery	16	$8,375	$2,836	$5,539	66%
Durable Medical Equipment	2	$6,304	$5,043	$1,261	20%
Urgent Care Center	20	$5,018	$2,477	$2,541	51%
Other	11	$4,550	$2,361	$2,190	48%
Inpatient Rehabilitation	1	$2,842	$1,020	$1,822	64%
Neurology	2	$2,630	$1,984	$646	25%
Physical Medicine & Rehab	5	$2,450	$878	$1,572	64%
Sports Medicine	3	$1,103	$264	$838	76%
Behavioral Health	1	$350	$170	$180	51%
Out Of Network	**24**	**$23,514**	**$16,512**	**$7,002**	**30%**
Neurology	1	$9,468	$4,734	$4,734	50%
Durable Medical Equipment	3	$4,310	$3,517	$793	18%
Behavioral Health	6	$2,675	$2,385	$290	11%
Other	2	$1,993	$1,533	$460	23%
Laboratory Services	6	$1,531	$1,511	$20	1%
Emergency Medicine	2	$1,512	$1,512	$0	0%
Anesthesiology	1	$1,200	$766	$434	36%
Orthopedics	2	$533	$339	$194	36%
Physical Therapy	1	$292	$215	$77	26%
Grand Total	**631**	**$714,022**	**$182,267**	**$531,755**	**74%**

Participating Provider Penetration Rate	
Bill Count	**96%**
Provider Charges	**97%**

Exclusive Provider Penetration Rate	
Bill Count	**96%**
Provider Charges	**95%**

Atlantic County Municipal JIF
PPO Savings And Penetration Report
1/1/2021 - 4/30/2021

	Bill Count	Provider Charges	Repriced Amount	$ Savings	% Savings
Qualcare	**2791**	**$3,142,209**	**$897,230**	**$2,244,979**	**71%**
Hospital	117	$950,147	$304,325	$645,822	68%
Orthopedics	339	$522,991	$136,620	$386,372	74%
Physical Therapy	1167	$439,231	$100,900	$338,331	77%
Ambulatory Surgical Center	27	$345,421	$94,842	$250,579	73%
Neurosurgery	80	$238,558	$56,067	$182,491	76%
Occ Med/Primary Care	644	$233,807	$57,772	$176,035	75%
MRI/Radiology	117	$115,873	$45,817	$70,056	60%
Anesthesiology	36	$87,293	$38,320	$48,972	56%
Physicians Fees	41	$64,930	$10,761	$54,169	83%
Physical Medicine & Rehab	28	$38,000	$6,507	$31,493	83%
Urgent Care Center	93	$26,471	$13,777	$12,694	48%
Pain Management	28	$23,410	$4,157	$19,253	82%
Podiatry	16	$20,225	$4,838	$15,388	76%
Durable Medical Equipment	10	$12,345	$9,876	$2,469	20%
Neurology	9	$7,570	$5,660	$1,910	25%
Other	17	$6,612	$3,366	$3,246	49%
Inpatient Rehabilitation	1	$2,842	$1,020	$1,822	64%
Sports Medicine	8	$2,835	$678	$2,157	76%
Behavioral Health	6	$2,710	$1,500	$1,210	45%
Laboratory Services	6	$560	$282	$278	50%
Emergency Medicine	1	$379	$146	$233	61%
Out Of Network	**122**	**$156,921**	**$92,532**	**$64,390**	**41%**
Ambulatory Surgical Center	1	$57,082	$11,954	$45,128	79%
Neurology	2	$20,018	$10,009	$10,009	50%
Emergency Medicine	21	$17,038	$16,897	$141	1%
Behavioral Health	38	$15,425	$13,610	$1,815	12%
Durable Medical Equipment	9	$14,985	$12,527	$2,458	16%
Other	15	$11,836	$11,114	$722	6%
Anesthesiology	7	$8,070	$5,147	$2,923	36%
Laboratory Services	16	$6,817	$6,758	$59	1%
Physicians Fees	4	$2,251	$2,171	$80	4%
Orthopedics	6	$1,716	$1,297	$419	24%
Pain Management	1	$1,115	$558	$558	50%
Physical Therapy	1	$292	$215	$77	26%
Hospital	1	$276	$276	$0	0%
Grand Total	**2913**	**$3,299,130**	**$989,761**	**$2,309,368**	**70%**

Participating Provider Penetration Rate		**Exclusive Provider Penetration Rate**	
Bill Count	**96%**	**Bill Count**	**97%**
Provider Charges	**95%**	**Provider Charges**	**97%**

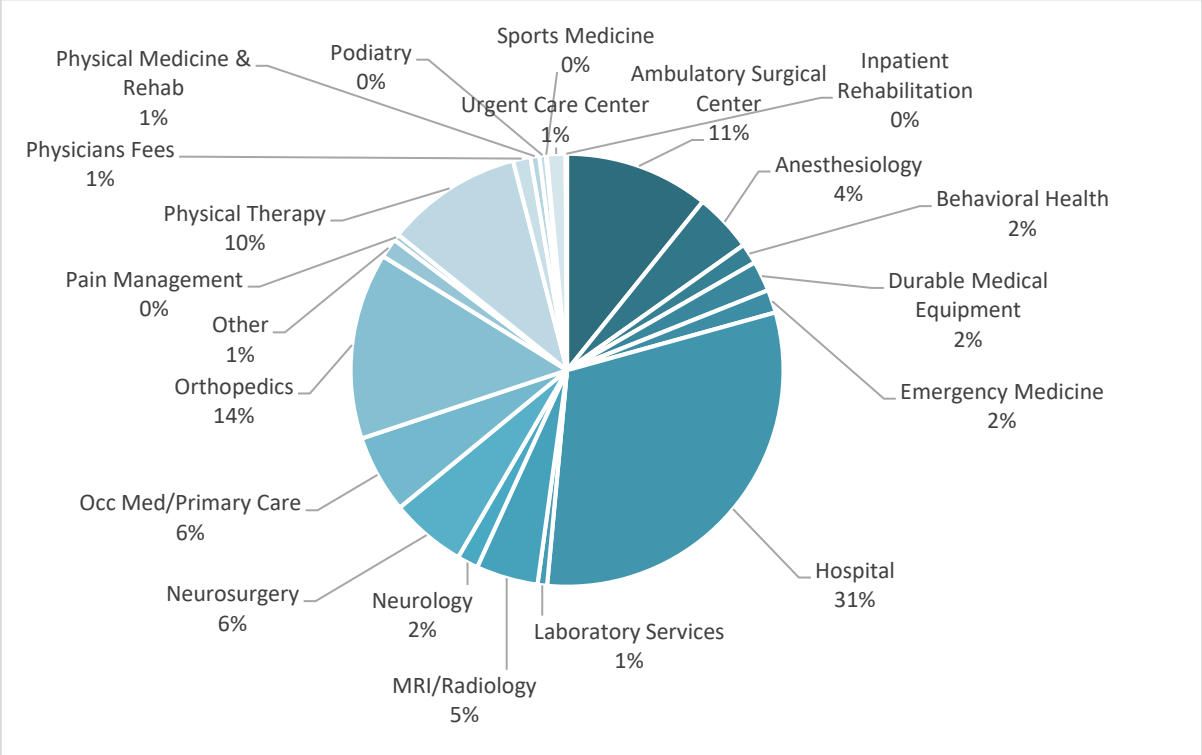
Valued as of 5/1/2021

Atlantic County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2021 - 4/30/2021

Top 10 Providers

	Bill Count	Repriced Amount
SHORE MEDICAL CENTER	53	$123,951
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	617	$102,391
ATLANTICARE REGIONAL MEDICAL CENTER	23	$91,533
SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES	190	$50,767
SHORE AMBULATORY SURGICAL CTR, LLC	9	$46,747
ONE CALL CARE DIAGNOSTICS	87	$43,972
NEUROSURGICAL AND SPINE SPECIALIST LLC	57	$39,158
TWIN BORO PHYSICAL THERAPY	436	$37,271
CAPE REGIONAL MEDICAL CENTER	17	$33,185
VIRTUA WEST JERSEY HEALTH INC	3	$27,687
Grand Total	**1492**	**$596,662**

Paid Providers By Specialty



Nurse Case Management Assignment Report
2021

	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
ACM, BURLCO, TRICO, ACCASBO, BCIP, GCSSD, VINELAND												
Sharon Maurer	89	83	78	84								
Maureen Steelman	89	82	81	74								
Kelly Roth	32	41	43	46								
Bettie Leavitt	18	16	13	12								
Patricia Henchy	2	2	1	2								
Stephanie Dionisio	0	0	0	0								
Total	**230**	**224**	**216**	**218**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

MAY 2021
CLOSED CASES

1.) Rudolph v. ACMJIF (Township of Hamilton)-This matter involved a pre-suit assignment regarding an uninsured motorist claim being asserted by the Plaintiff against the ACMJIF and his personal automobile insurance carrier, GEICO, arising from a motor vehicle accident which occurred on March 2, 2018. The Plaintiff, Leo G. Rudolph, III, a Police Officer with the Township of Hamilton, alleged that he was the operator of a Hamilton Township Police cruiser that was assigned to block traffic on Route 322 West at Mile Post 46 for electrical wires down crossing the roadway. Officer Rudolph's cruiser was subsequently struck by a motor vehicle being operated by Isaiah R. Smith. Mr. Smith was found to be driving while intoxicated and was found guilty of DUI, Assault by Auto, and Reckless Driving. Mr. Smith's vehicle was uninsured. The Plaintiff alleged to have suffered severe and permanent injuries as a result of the accident. The Plaintiff alleged that the Atlantic County Municipal Joint Insurance Fund (ACMJIF) is the Township of Hamilton's uninsured motorist carrier, and therefore, the ACMJIF is responsible for providing pro rata uninsured motorist benefits to the Plaintiff. The case was assigned to James R. Birchmeier, Esquire on April 29, 2020. Defense Counsel accepted the Assignment and began handling the matter on behalf of the insured. Defense Counsel engaged in settlement negotiations and the matter ultimately settled for a payment to the Plaintiff in the amount of $70,000.00 with the ACMJIF contributing the sum of $9,100.00 (13%) toward the settlement.

2.) Petruzzi v. Township of Waterford-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Camden County Complaint arising from an incident which occurred on November 13, 2017. The Plaintiff, Joseph A. Petruzzi, III, alleges that he was lawfully on the property of the Defendant, Waterford Township, specifically, the Municipal Building located at 2131 Auburn Avenue, in the Township of Waterford, when he was caused to slip and fall on liquid that had been allowed to remain on the floor of the vestibule. The Plaintiff alleged that as a result of the incident, he has suffered severe and permanent injuries. The Plaintiff further alleged that the Township of Waterford was negligent in allowing the dangerous condition of the Waterford Municipal Building to exist. The case was assigned to Erin R. Thompson, Esquire on November 20, 2019. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. Defense Counsel engaged in the exchange of Discovery and a Motion for Summary Judgment on behalf of the insured was filed on March 4, 2021. The parties proceeded to Arbitration on March 10, 2021 and the Arbitrators found 100% liability against the insured and awarded the Plaintiff damages in the amount of $65,000.00. On March 30, 2021, Judge Kassel ultimately entered an Order granting Defense Counsel's Motion for Summary Judgment dismissing the Plaintiff's claims against the insured with prejudice. Judge Kassel held that the area where the Plaintiff fell did not amount to a dangerous condition within the meaning of Title 59. In addition, the Court held that the Plaintiff's injuries did not meet the permanency requirements for presenting a claim compensable under Title 59.

3.) Burton v. City of Wildwood-This matter involved the Plaintiff's allegations in a Superior Court of New Jersey, Cape May County Complaint that on August 15, 2017, the Plaintiff, Bernard Burton, Jr., was assisting a family member, James Young, move furniture from a moving truck to Mr. Young's apartment located at 139 West Spencer Avenue, in the City of Wildwood, when the moving truck broke down and was parked on the 200 block of West Spencer Avenue which required the Plaintiff and Mr. Young to finish moving the furniture utilizing the Plaintiff's vehicle. It was alleged that following the completion of the job, the Plaintiff was returning Mr. Young to his apartment when members of the Wildwood Police Department effectuated a motor vehicle stop of the Plaintiff's vehicle. It was further alleged that Wildwood Police Officer Pilanski approached the Plaintiff's vehicle with his service weapon drawn and that the Plaintiff did not adhere to the initial commands of the Officers. The Plaintiff was subsequently placed under arrest and was charged with possession of marijuana under 50 grams, failure to obey an Officer's instruction, and obstructing passage of other vehicles; however, all charges were ultimately dismissed in March of 2018. The Plaintiff alleged that as a result of the incident, he sustained serious violations of his civil rights, significant emotional distress, and economical damages. The Plaintiff further alleged that the City of Wildwood was negligent in its duty to properly train and supervise the members of the City of Wildwood Police Department. The case was assigned to James R. Birchmeier, Esquire on April 25, 2019. Defense Counsel accepted the Assignment and he filed an Answer to the Complaint on behalf of the insured. Defense Counsel proceeded with exchange of initial Discovery. The matter was Court Ordered to Mediation on July 2, 2019 and Defense Counsel immediately provided correspondence to Plaintiff's Counsel requesting the selection of an alternate Mediator. The parties participated in an initial Mediation Session on May 26, 2020 before retired Judge Donio which was unsuccessful in resolving the matter. Defense Counsel continued with the exchange of Discovery in the matter. An investigation was ordered on the Plaintiff and it was uncovered that the Plaintiff has a history of criminal activity, including 14 arrests or citations issued between 2001 and July 17, 2020, in LA & NJ. Charges included possession of drug paraphernalia, possession of marijuana, possession of cocaine, trespassing, resisting arrest, simple assault and attempted kidnapping. Most notably, Mr. Burton was charged with possession of marijuana and obstruction of a government function issued and bail was set to $600.00 with the warrant being listed as executed on July 17, 2020 and later recalled on July 20, 2020; when bail was posted. Also on July 17, 2020, the Plaintiff was charged with possession of marijuana and possession of drug paraphernalia. Surveillance efforts were fruitless as Plaintiff was not observed on either date. The Discovery End Date in this matter was February 15, 2021 and a Settlement Conference was scheduled by the Court to be conducted on April 13, 2021. Defense Counsel was ultimately able to negotiate the settlement of this matter for a payment to the Plaintiff in the amount of $45,000.00. A Stipulation of Dismissal as to the insured Defendants was filed with the Court on May 5, 2021.

Questions about employment issues? Call the New MEL Employment Practices Helpline

The MEL Safety Institute is pleased to announce the establishment of a NEW MEL Employment Practices Helpline (EPL), a dedicated resource to guide members on employment related issues.

The MEL EPL Helpline is staffed by attorneys that specialize in New Jersey employment law and understand the MEL JIF system. The three law firms staffing the EPL Helpline are affiliated with local Joint Insurance Funds (JIFs).

Who can use the EPL Helpline? MEL member municipalities will select and approve two individuals to use the helpline.

What hours is the EPL Helpline available? The helpline will be staffed during normal business hours, 9 a.m. – 5 p.m. Voicemail can be left afterhours for a callback.

What kinds of issues can be addressed? Any employment related topics or policies and procedures related to issues such as:

- Hiring
- Termination
- Harassment
- Discrimination
- Promotion/Demotion
- And more…

What are the MEL EPL Helpline numbers? MEL members can choose to call any of the MEL EPL Helpline firms listed below.

MEL EPL HELPLINE:
732-583-7474
Jodi Howlett
Cleary Giacobbe Alfieri Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:
609-522-5599
David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:
973-334-1900
Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

What happens after the call? The attorney will provide the member with transcript of the call that includes recommendations. If the issue is beyond the scope of the MEL EPL Helpline the attorney will provide direction to the member on where to get appropriate assistance. All calls are confidential.

Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

MEL EPL Helpline
Authorized Contact Person(s)

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON(s)
Absecon City	Jessica Thompson	N/A
Avalon Borough	Scott Wahl	James Waldron
Brigantine City	Mollye O'Neill	James Bennett
Buena Borough	David Zappariello, Mayor	Maryann Coraluzzo
Cape May City	Michael Voll	Erin Burke
Cape May Point Borough	Ed Grant	Elaine Wallace
Commercial Township	Hannah E. Nichols	N/A
Corbin City	Robert Schulte	LaVerne Kirn
Deerfield Township	Alex Bauer	Karen Seifrit
Dennis Township	Jessica Bishop, CFO	Patrick Moran
Downe Township	Robert Campbell	Dennis Cook
Egg Harbor Township	Donna Markulic	Jennifer McIver
Estell Manor City	N/A	N/A
Folsom Borough	Patricia Gatto	Greg Schenker, Mayor
Galloway Township	Christian Johansen	Cyndi Spinelli
Hamilton Township	Mary Kelly, HR Dir.	N/A
Linwood City	Leigh Ann Napoli, Clerk	N/A
Longport Borough	Jenna Kelly/CFO	Monica Kyle
Lower Township	Mike Laffey	Julie Picard, Asst Clerk
Margate City	Richard Deaney	Johanna Casey
Middle Township	Varvara Keun	Vera Kalish, Personnel Officer
Millville City	Regina Burke	Pam Shaprio
Mullica Township	Dawn Stollenwerk, CFO	Kim Johnson, Clerk
Newfield Borough	Don Sullivan	Toni Van Camp, Clerk/Administrator
Northfield City	Mary Canesi, Fund Commissioner	Dawn Stollenwerk, CFO
North Wildwood City	Ron Simone	Tracey Nordberg
Ocean City	Elizabeth Wood, Asst Dir of HR	N/A
Pleasantville City	Linda Peyton, Administrator	Sean Riggin, Chief
Sea Isle City	George Savastano, Administrator	Kellie Seib

Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

MEL 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 Borough	Jill Gougher	N/A
Upper Deerfield Township	Roy Spoltore, Clerk	Vicki Vagnarelli, HR
Upper Township	Sharon Taggart	Rhonda Sharp
Ventnor City	Lisa Hand	James Goos
Waterford Township	Andrew Wade, Mayor	Dawn Liedtka
West Cape May Borough	Suzanne Schumann	Lauren Viteilli
West Wildwood Borough	Donna Frederick, Clerk	Carl O'Hala
Weymouth Township	Dorothy-Jo Ayres	Kenneth Haeser
Wildwood City	Hope Pinto	Carl Groon
Wildwood Crest Borough	Lynn Diem	Connie Mahon
Woodbine Borough	Lisa Garrison, Clerk	William Pikolycky

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2021-____

RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2018 CLOSED SESSION EXECUTIVE COMMITTEE MEETING MINUTES INCLUSIVE OF PREVIOUS REDACTED DISCUSSIONS DUE TO ONGOING LITIGATION THAT MAY NOW BE RELEASED AS RECOMMENDED BY THE FUND SOLICITOR

WHEREAS, the Atlantic County Municipal Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.;* and

WHEREAS, the Atlantic County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the Atlantic County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2018, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated March 1, 2021 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2018 to make a determination as to whether any of these previous redacted minutes could be released to the public; and

WHEREAS, in correspondence dated May 10, 2021, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that previously redacted sections of Closed Session Minutes from the February 21, 2018 Executive Committee Meeting can now be released to the public in their entirety as the matters have now been resolved.

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the previously redacted sections of Closed Session Minutes from the February 21, 2018 Executive Committee Meeting can now be released in their entirety to the public as the matters have now been resolved; and

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on May 19, 2021.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____
James Craft, Secretary Kellie Seib, Chairperson

THE DEWEESE LAW FIRM
A PROFESSIONAL CORPORATION

DAVID S. DEWEESE, ESQUIRE
david@deweeselawfirm.com
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scott@deweeselawfirm.com

Phone: (609) 522-5599
Facsimile: (609) 522-3003
www.DeWeeseLawFirm.com

May 10, 2021

Paul A. Forlenza, Executive Director, ACMJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: ACMJIF 2018 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the redactions from the Closed Session Meeting Minutes from the Fund Year 2018 (January through December) and based upon my review of those redactions, there are certain redacted discussions that can now be released which are as follows:

1.) The redactions to the February 21, 2018 Closed Session Minutes can now be released.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b
cc: Tracy Forlenza, Recording Secretary, ACMJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Chris Roselli, Acct. Mgt., Qual-Lynx
Kellie A. Seib, ACMJIF Fund Chair

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2021-____

RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2020 CLOSED SESSION EXECUTIVE COMMITTEE MEETING MINUTES AS RECOMMENDED BY THE FUND SOLICITOR

WHEREAS, the Atlantic County Municipal Joint Insurance Fund has been organized pursuant to *N.J.S.A. 40A:10-36 et. seq.;* and

WHEREAS, the Atlantic County Municipal Joint Insurance Fund is duly constituted as a Municipal Self Insurance Fund to provide insurance coverage to its member municipalities; and

WHEREAS, the Atlantic County Municipal Joint Insurance Fund is subject to the provisions of NJSA 10:4-6 the "Open Public Meetings Act"; and

WHEREAS, in 2020, the Executive Committee, during regularly scheduled meetings of the Fund, deemed it necessary to enter into a closed session to discuss matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations as authorized by NJSA10:4-12; and

WHEREAS, in accordance with NJSA10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

WHEREAS, in correspondence dated March 1, 2021 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2020 to make a determination as to whether any of these minutes could be released to the public; and

WHEREAS, in correspondence dated May 10, 2021, a copy of which is attached hereto and incorporated herein by reference, the Fund Solicitor advised the Executive Director's Office that the Closed Session Minutes from the 2020 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved;

1. In the February 19, 2020 minutes, the discussion on page 2 entitled "Mark Smith aka Mark El" should be redacted.

2. In the June 17, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

3. In the July 15, 2020 minutes, the discussions on page 2 entitled "Attorney General Directive" and "Police Civil Rights Cases" should be redacted.

4. In the September 16, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

5. In the October 21, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

6. In the December 16, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Status Report" should be redacted.

NOW THEREFORE BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the Closed Session Minutes from the 2020 Executive Committee Meetings can be released to the public in their entirety, except for the following specific sections of these minutes, as the matters discussed are still unresolved;

1. In the February 19, 2020 minutes, the discussion on page 2 entitled "Mark Smith aka Mark El" should be redacted.

2. In the June 17, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

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4. In the September 16, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

5. In the October 21, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

6. In the December 16, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Status Report" should be redacted.

BE IT FURTHER RESOLVED that a copy of this Resolution by forwarded to the Fund Recording Secretary and Executive Director for their knowledge and action as required.

This Resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on May 19, 2021.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____

James Craft, Secretary Kellie Seib, Chairperson

THE DEWEESE LAW FIRM
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May 10, 2021

Paul A. Forlenza, Executive Director, ACMJIF
ARTHUR J. GALLAGHER
RISK MGT. SERVICES, INC.
P.O. Box 530
6000 Sagemore Drive, Suite 6203
Marlton, New Jersey 08053

[via paul_forlenza@riskprogramadministrators.com]

RE: ACMJIF 2020 Closed Session Meeting Minutes

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2020 (January through December) and based upon my review of those minutes, the minutes can be released with the following exceptions, which sections should be redacted prior to the release of the minutes:

1.) In the February 19, 2020 minutes, the discussion on page 2 entitled "Mark Smith aka Mark El" should be redacted.

2.) In the June 17, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

3.) In the July 15, 2020 minutes, the discussions on page 2 entitled "Attorney General Directive" and "Police Civil Rights Cases" should be redacted.

4.) In the September 16, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

5.) In the October 21, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.

6.) In the December 16, 2020 minutes, the discussion on page 2 entitled "Police Civil Rights Status Report" should be redacted.

If you have any questions, or need for additional information please do not hesitate to contact me.

Very truly yours,
THE DEWEESE LAW FIRM, P.C.

David S. DeWeese

DSD/b
cc: Tracy Forlenza, Recording Secretary, ACMJIF
Kris Kristie, Sr. Account Representative, Risk Program Administrators
Chris Roselli, Acct. Mgt., Qual-Lynx
Kellie A. Seib, ACMJIF Fund Chair

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
WELLNESS DIRECTOR'S REPORT

To: Municipal Fund Commissioners, Safety Coordinators, and Risk Managers
From: Jordan Simone, ACM JIF Wellness Director
Date: May 19th, 2020 – Zoom Conference Call
Contact Information: jsimonewellness@gmail.com (609) 435-0708

May Activities & Plans

ACM JIF Wellness:

Individual and/or Group Health Coaching: I'm continuing to offer my services as a Certified Health Coach to any municipal employee who would like to work on improving their health. Examples of areas to address include:

- Nutrition
- Physical fitness
- Weight management
- Stress management
- Long & short-term goal setting
- Building healthy habits & routines

If you or anyone is interested, please feel free to email or call me and we can set up a date/time that is most convenient for you. All sessions are virtual via Zoom.

Wellness Activity Idea – May Activity Challenge: The goal of this month's challenge is to workout 10+ days in May. Any type of workout counts, including biking, running, walking, strength training, swimming, etc. You have the chance to earn Bronze (10 workouts), Silver (15 workouts) or Gold (20 workouts). Have fun with this challenge! Compete against your colleagues and provide prizes at the end for those who complete 10 or more workouts this month.

Newsletter Question of the Month: Please email me with any health and wellness related questions you might have! I will research the answers and feature it in each monthly newsletter.

2021 Wellness Funds: Can you believe it?? We're almost halfway through the year!

- Planning wellness activities early in the year can help provide employees with creative and fun ways to focus on their well-being, and can eliminate the end-of-the-year rush/last minute brainstorming with spending of the wellness funds.
- **If you already have wellness activities planned for your municipality, please let me know so I can share at the monthly JIF meeting!**
- **If you need any assistance with implementing employee wellness activities, spending 2021 wellness money or if you have any questions, please don't hesitate to reach out! I'm here to help you!**

MUNICIPAL ACTIVITIES:

Wildwood Crest: Hosting a Mindfulness & Meditation Workshop for all employees

May *In Good Health* Newsletter

This month's issue of ***In Good Health*** discusses **The Great Outdoors**. A growing body of research points to the beneficial effects that exposure to the natural world has on our health. Throughout this newsletter, we take a look at:

- Ecopsychology: Nature & Your Health
- Tips to Incorporate Nature into Your Workspace
- Best Low-Light Office Plants
- Healthy Gardening Tips
- *Mindful Moments*: 5 Subtle Employee Burnout Signs
- *Nourish*: Recipe for Cannellini Cashew Breakfast Bars

March Monthly Move: Most Common Bicycle Crunch Mistakes (pdf)

Wellness Observances This Month:

- Asthma & Allergy Awareness Month
- Correct Posture Month
- National High Blood Pressure Education Month
- National Mental Health Month
- National Arthritis Month
- May 9-15: Women's Health Week
- May 11-17: Bike to Work Week
- May 31: World No Tobacco Day

If you are not already doing so, I encourage you to share the newsletter with all employees and make it easily accessible. This can be done via email, as well as printed and posted in a common space with increased visibility.

MAY 2021

IN GOOD HEALTH

ACM JIF WELLNESS NEWSLETTER

VOL 6, ISS 005

The Great Outdoors

IN THIS ISSUE

2 ECOPSYCHOLOGY: NATURE & YOUR HEALTH

3 TIPS TO INCORPORATE NATURE INTO YOUR WORKSPACE

4 BEST LOW-LIGHT OFFICE PLANTS

5-6 HEALTHY GARDENING TIPS

7 MINDFUL MOMENTS:

- 5 SUBTLE EMPLOYEE BURNOUT SIGNS

8 NOURISH:

- RECIPE: CANNELLINI CASHEW BREAKFAST BARS

CHOOSE A CAUSE & PARTICIPATE IN AN ACTIVITY THAT RAISES AWARENESS

THIS MONTH...

- Asthma & Allergy Awareness Month
- Correct Posture Month
- National High Blood Pressure Education Month
- National Mental Health Month
- National Arthritis Month
- May 9-15: Women's Health Week
- May 11-17: Bike to Work Week
- May 31: World No Tobacco Day

42

Newsletter Created By:
Jordan Simone
COTA/L, CHC, RYT-200
ACM JIF Wellness Director

Ecopsychology

HOW NATURE BENEFITS YOUR HEALTH

A growing body of research points to the beneficial effects that exposure to the natural world has on health, reducing stress and promoting healing. Now, policymakers, employers, and healthcare providers are increasingly considering the human need for nature in how they plan and operate.

In a study of 20,000 people...

Found that people who spent 2 hours a week in green spaces (local parks or other natural environments) - either all at once or spaced over several visits - were substantially more likely to report good health & psychological well-being than those that don't.

Research done in hospitals, offices, and schools has found that even a simple plant in a room can have a significant impact on stress and anxiety.

It has been shown that time in nature is an antidote for stress: It can lower blood pressure and stress hormone levels, reduce nervous system arousal, enhance immune system function, increase self-esteem, reduce anxiety, and improve mood.

The studies point in one direction...

"Nature is not only nice to have, but it's a have-to-have for physical health and cognitive function."

Businesses are increasingly aware of the desire among employees for access to green spaces. “It’s needed to attract a skilled work force,” said Florence Williams, author of The Nature Fix.

Tips To INCORPORATE NATURE INTO YOUR WORKSPACE

Enhancing your office space with natural elements can make a big difference, elevating your mood and enhancing your productivity. Here are some tips on ways you can bring nature into your office space.

BRING PLANTS INTO YOUR OFFICE:

- Watch out for heavy pollinators: you don't want to set off your allergies, or those of your colleagues.
- Don't pick plants that are high maintenance: you need to be able to miss watering over the weekend or if you're on a vacation.
- Consider your available space: Hanging baskets or window sill potting can be good options if you're constrained by space.
- Pick your plants based on the amount of light they need to thrive. Even if you don't have a well-lit space, there are still plant options (like bromeliads and philodendron) that can help you keep your space green and your productive thoughts flowing.

HARNESS THE POWER OF WATER:

According to Feng Shui, water represents free flowing of ideas, and thus helps promote office communication. If you deal with many different people, having a small water fountain or perhaps even a fish bowl will help aid with your communication with them. If you are not able to use an actual water feature, glass can be used as a good substitute.

FIND SOME OUTDOOR SPACE:

If you can't bring the outdoors in with you, find a place where you can escape frequently and find a moment of respite during a busy or stressful day. Even finding a spot nearby where you can take a lunchtime walk can make a world of difference in your outlook.

FAKE IT:

Obviously, actually interacting with natural elements is best, but if it's not an option, you can still find a few workarounds that could create an oasis in your office space. Some of our favorite ideas include using relaxing, nature-based artwork in your office spaces; using mirrors or glass to create optical illusions of additional space; and cutting down on harsh, fluorescent overhead lighting.
If you have any outdoor or shared space available near your office, making it accessible to employees and encouraging breaks in these areas can give your team members a much-needed refresh and reset during a long workday.

Source: https://www.ellicottdevelopment.com/5-tips-to-incorporate-natural-elements-into-your-workplace/

THE BEST LOW-LIGHT Office Plants

SPIDER PLANT:

Extremely low maintenance, thrives in partial light/shade, and purifies the air.

SNAKE PLANT

Very hardy and hard-to-kill, require little to no sunlight, can go multiple days without watering, purify the air.

CACTUS

Needs lots of direct sunlight, require very little water, come in many different styles & varieties.

BAMBOO PALM

Needs very little sunlight, only needs to be watered once a week, provide lush green addition to your office space.

GERBERA DAISY

Needs very little sunlight, needs to be watered daily, come in a wide range of colors and they are small/can fit anywhere.

LEMON BALM

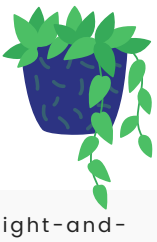
Does well in direct sunlight or low-light areas, needs to be watered daily, hardy, gives off a lemon scent that can boost your mood.

ALOE

Does well in direct sunlight, needs to be watered every 3 weeks, purifies the air.

POTHOS

Requires very little sunlight, only needs to be watered when soil is dry, has a lush green look.



Healthy Gardening

Gardening is one of the most popular pastimes for Americans, but doing it incorrectly can lead to back pain, joint aches, and muscle strains. Gardening can also be difficult for people with health conditions that limit movement (such as arthritis) or cause fatigue. But with a few easy strategies, gardening can be a pleasurable and safe activity for all.

Developed by occupational therapy practitioners, the following tips will help decrease the aches, pains, and strains that often occur during gardening.

IF YOU WANT TO:	CONSIDER THESE ACTIVITY TIPS:
Plant & weed without pain	Start with a small garden that you can manage easily. The garden should be located near your house and water supply to reduce time spent hauling the hose or watering can. Self-coiling hoses are lightweight and easy to use. Use a kneeler seat, which is a combination kneeling platform and seat. Many kneeler seats fold for easy storage. Make sure that the folding mechanism is easy to operate and does not cause stress on your hands.
Avoid back pain from heavy lifting	Bags of mulch, soil, and fertilizer are heavy. Instead of lifting the whole bag, divide it into smaller loads, and use a two-wheeled garden cart to move materials, as it is more stable than a wheelbarrow. When lifting a bag, use your leg muscles (not your back). Ask for help or consider hiring someone to assist with heavier tasks.
Conserve energy to be able to garden longer	Sit while gardening to decrease stress on your back, knees and hips. Task rest breaks every 15 minutes and stop work before you become overtired. Vary your tasks to avoid overstressing one part of your body. Change your position frequently to avoid becoming stiff. TIghtly gripping or pinching a tool for a long time can lead to swelling in your hands and arms, and prolonged hunching can cause back strain and knee pain. Resist the urge to focus on just one area of the garden at a time, and instead move around doing various tasks.

Healthy Gardening

IF YOU WANT TO:	CONSIDER THESE ACTIVITY TIPS:
Protect your joints and avoid awkward positions while using pruners and other garden tools	Select garden tools that have padded and curved handles to protect the joints in your hands and fingers from excess pressure and strain. If you have a weak grip, use pruners and clippers that have racheting or spring-action self-opening features. Avoid twisting and reaching while planting or pruning.
Spend more time enjoying the fruits of your labor	Carefully consider how much maintenance your garden will need. When possible, use native plants. Plant groundcovers to keep weeds to a minimum. Once established, perennials require less work than planting annuals every year. Think about how large each plant will get, and the amount of pruning that will be required.

Planting & Weeding

Kneeling without cushioning and with your back arched strains your knees and back. Keeping your body straighter, using a kneeler, and kneeling with one leg up reduces the strain.

Lifting

Lifting from your waist strains your neck, shoulders, and back. Lifting with your knees bent uses the much stronger leg muscles.

Mindful Moments

5 SUBTLE EMPLOYEE BURNOUT SIGNS

The fact is: burnout is a big concern. In a recent survey, Deloitte found that 77% of people had experienced burnout at their current job, while 69% felt their employers weren't doing enough to prevent or alleviate burnout.

Here are some of the less visible signs of burnout that you may be overlooking. Alone, none of these are guaranteed symptoms, but—taken together—they form a pattern that may signal someone is in need of support.

Loss of confidence...

If somebody suddenly seems to lose confidence in their abilities, it could be a sign that they're experiencing burnout. This could manifest as an employee who's convinced their work will always be rejected, or who becomes more tentative than usual. And it's not just in the office; this loss of confidence can also leech into personal lives, with people believing that they're incompetent, disliked, or unwanted.

A change in socializing at work...

Burnout can sometimes mimic symptoms of depression, leading people to feel lethargic and disconnected. If someone is suddenly exhausted all the time and skipping plans or turning down favorite activities, it could be a sign of burnout. Burnout could also be the reason why an employee suddenly becomes cynical about their work relationships or their perceived place in the company.

A change in general behavior...

If an employee or colleague suddenly has a drastic dip in energy—for example, if they seem disinterested and unspirited compared to how they usually are—it could be a sign of them becoming disengaged, which is a marker of burnout. Likewise, a sudden change in eating habits—either in terms of suddenly eating more or eating less—could also signal impending burnout. That's because individuals suffering from burnout may try to fill the serotonin gap through eating sugary junk food and carbs. (It's called stress eating for a reason!)

Lack of care at work...

Another common sign of burnout is an employee who suddenly becomes a lot less careful at work—whether in terms of their attention to detail or their attitude. For example, there may be a rise in absenteeism, or a reckless, "devil-may-care" attitude. These could signal that an individual no longer cares about their job, which could be a result of an underlying issue like burnout.

Physical illness...

Finally, if you notice someone is off work more often, or is complaining about ailments, you should pay attention. Partially because burnout can cause actual physical symptoms (such as headaches, stomach trouble, body aches, and increased susceptibility to flu and colds.) But also because a sudden uptick in days off could be symptomatic of someone who is burnt out and unable to face work.

Source: https://www.calm.com/business/blog/subtle-employee-burnout-signs

Nourish

CANNELLINI CASHEW BREAKFAST BARS

Recipe From: https://foodandnutrition.org

ingredients

- Cooking spray
- 2½ cups old-fashioned oats
- ½ cup unsweetened coconut flakes
- ½ cup raw unsalted sunflower kernels
- 1 cup roasted unsalted cashews
- ½ cup dried cherries
- ¼ cup mini chocolate chips
- 1 teaspoon kosher salt
- 1 teaspoon ground cinnamon
- 1 cup pitted medjool dates
- ½ cup natural creamy cashew butter
- 1 cup canned cannellini beans, drained and rinsed
- ½ cup (131 milliliters) unsweetened applesauce
- 2 teaspoons (9 milliliters) pure vanilla extract
- ¼ teaspoon flaky sea salt, for topping

recipe preparation

- Preheat oven to 350°F (176°C). Lightly coat a 13-by-9-inch pan with cooking spray. Mix oats, coconut, sunflower kernels, cashews, dried cherries, chocolate chips, kosher salt and cinnamon in a large bowl.
- Place dates, cashew butter, beans, applesauce and vanilla extract in a food processor and blend until smooth. Add the blended ingredients to the bowl with dry ingredients and stir.
- Spread onto the prepared pan and sprinkle evenly with flaky sea salt. Bake for 20 minutes.
- Cool completely and slice into 12 bars. Wrap each bar with plastic wrap and store in an airtight container in the refrigerator for up to one week.

Jordan Simone, ACM JIF Wellness Director
jsimonewellness@gmail.com
609 - 435 - 0708

May

THE MONTHLY MOVE

MOST COMMON BICYCLE CRUNCH MISTAKES

PULLING YOUR NECK

- If your neck hurts during bicycle crunches, something is off with your form. Tugging on the neck is the most common mistake. It not only causes discomfort, but it makes your abs work less hard. How to fix it: Instead of 'holding' your neck, try resting your hands behind your neck and lead with your elbows.

CLOSING YOUR CHEST

- Closing your chest can lead to neck discomfort as well as spine curvature, which is not ideal in most core-based movements. This limits the range of motion. How to fix it: Interlace your fingers gently behind your head while rolling your shoulders back, creating an expansion in your chest.

YOU DON'T PRESS THROUGH YOUR HEELS

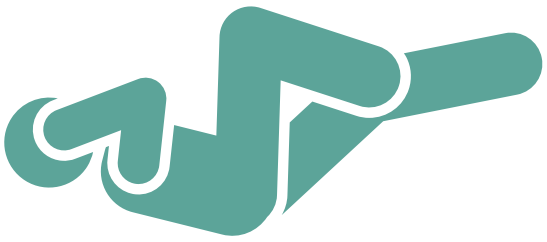
- Pressing through your heels allows you to activate the cross stabilization. Hot to fix it: Adding a two-second pause at the top of the contraction is a great reminder to drive through your heels and move your legs with intention

SPEEDING THROUGH THE MOVEMENT

- People tend to rush through bicycle crunches instead of developing a proper foundation for the movement. And when you sprint through, you rely on momentum (not muscle) and decrease time under tension. How to fix it: Pausing at the top of the movement or incorporating a tempo (for example, hold for 2 counts before switching legs) can remind you to slow down and activate your core muscles.

ARCHING YOUR LOWER BACK

- Does your lower back lift off the mat when you pump through bicycle crunches? This can place pressure and strain on your back and hips. And if you do it often enough, it can lead to back pain. How to fix it: Always think of driving your naval into your spine, which in simpler terms is tucking your belly button, adding that it's also important to press your lower back toward the ground.



Source: https://www.wellandgood.com/walking-workout-upgrades/?utm_source=WG_daily&utm_medium=email&utm_campaign=022821_EE_new

ACM JIF WELLNESS

MAY ACTIVITY CHALLENGE

THE GOAL

The goal of this month's challenge is to workout 10+ days in May. Any type of workout counts, including biking, running, walking, strength training, swimming, etc. Keep track of your workouts using the included printable workout tracker or in the notes section on your phone for easier access. You have the chance to earn Bronze (10 workouts), Silver (15 workouts) or Gold (20 workouts). Have fun with this challenge! Compete against your colleagues and provide prizes at the end for those who complete 10 or more workouts this month.

BRONZE

Complete 10 workouts

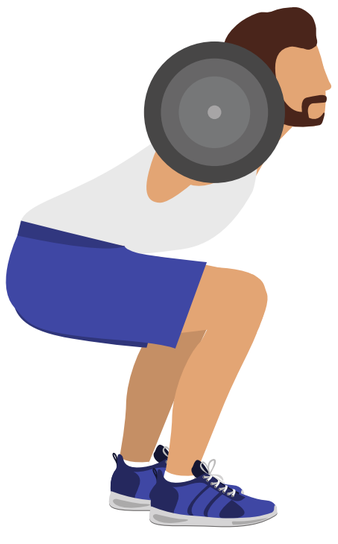
SILVER

Complete 15 workouts

GOLD

Complete 20 workouts

Contact Jordan Simone, ACM JIF Wellness Director with any questions.
jsimonewellness@gmail.com



Atlantic County Municipal Joint Insurance Fund
Established in 1987
South Jersey Communities Securing Their Future

To: Fund Commissioners

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: May 19, 2021

Re: Executive Director's Report

A. Lost Time Accident Frequency Report (pgs. 56-57)

The March 2021 Lost Time Accident Frequency Summary and the Statewide Recap for March 2021 is attached for your review.

B. Certificates of Insurance (pgs. 58-62)

A summary of the Certificates of Insurance issued during April 2021 are attached for your review.

C. Financial Fast Track Report (pg. 63)

The Financial Fast Track Report as of March 31, 2021 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 March 31, 2021 was $20,207,750

D. Regulatory Filing Checklists (pgs. 64-65)

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.

E. 2020 Safety Incentive Program Awards (pg. 66)

A report detailing available balances for each member is included in the agenda. A letter from our office describing on how to collect your 2020 Safety Award Money was sent to all members on or about March 3, 2021. If you have any questions on how to collect your 2020 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2021. All encumbered funds have to be claimed by February 1, 2022.**

F. 2021 Optional Safety Budget (pg. 67)

A consolidated announcement letter including instructions on how to collect your 2021 Optional Safety Budget allowance was emailed to all members the week of February 22, 2021. A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Optional Safety Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2021. All encumbered funds must be claimed by February 1, 2022.**

G. 2021 Wellness Incentive Program Allowance (pg. 68)

A consolidated announcement letter including instructions on how to collect your 2021 Wellness Incentive funds was emailed to all members the week of February 22, 2021. A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 Wellness Incentive Program Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2021. All encumbered funds must be claimed by February 1, 2022.**

H. 2021 EPL/Cyber Risk Management Budget (pg. 69)

A consolidated announcement letter including instructions on how to collect your 2021 EPL/Cyber Risk Management funds was emailed to all members the week of February 22, 2021. A report detailing available balances for each member is included in the agenda. If you have any questions on how to collect your 2021 EPL/Cyber Risk Management Budget allowance, please contact our office. **Please note that the deadline for claiming or encumbering these funds is December 31, 2021. All encumbered funds must be claimed by February 1, 2022.**

I. Employment Practices Liability Compliance – (pg. 70)

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.

J. MEL Cyber Risk Management Plan Compliance/Grandfathered Status (pgs. 71-73)

A report regarding each member's compliance status with Version 1 of the MEL Cyber Risk Management Plan is included 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 Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com. In addition, attached is a copy of the March 10, 2021 email announcing the release of Version 2 of the MEL Cyber Risk Management Plan. Members are strongly encouraged to work with their IT Professionals to come into compliance with these standards as soon as possible.

K. Statutory Bond Status (pgs. 74-75)

The latest listing of Statutory Bonds issued by the MEL for JIF members is included for your review. This list should be reviewed for accuracy. Any questions on the status of an application or a bond listed on the report should be directed to Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

L. Skateboard Park Approval Status (pg. 76)

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 **2021-06**, which 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. 77-80)

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. Monthly Activity Calendars (pgs. 81-82)

Attached for your review is the monthly activity calendar for the months of May/June 2021.

O. Pivot Point Security with a Smile Newsletter (pg. 83)

The JIF has contracted with Pivot Point Security to provide technology risk management services to the members. These services include phishing tests, the development of, and training on, various cyber related policies and procedures, the development of third party cyber risk standards, as well as network vulnerability assessments. Over the next few months, members will begin to see the role out of different risk management services from Pivot Point. Please do not hesitate to contact the Executive Director's office if you have any questions.

P. 2022-2023 MEL EPL Risk Management Plan Update

In July 2020, the revised Model Employment Practice Policies and Employee Handbook were placed on the NJ MEL's website (NJMEL.org). Adopting the revised policies and handbook are one of steps required by all members to become/remain in compliance with the MEL EPL Risk Management Plan. The date for completing the necessary steps for compliance with the MEL EPL Risk Management Plan is November 1, 2021.

Q. Police Command Staff Training Invite (pgs. 84-85)

On or about April 29, 2021 an invitation was emailed to all Fund Commissioners and Risk Management Consultants for the upcoming Police Command Staff Training, asking them to please forward to their Police Department for review and action. Completion of this training by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2022-2023 Employment Practices Liability Plan of Risk Management. Please note that this training is being held in person. Each of the three (3) training dates will include AM & PM sessions. Each session is identical in the materials to be covered. Social distancing and the wearing of masks will be enforced. The training dates are as follows:

Thursday, June 3, 2021 @ Indian Springs Country Club, Marlton
Tuesday, June 8, 2021 @ Merighi's Savoy Inn, Vineland
Wednesday, June 23 @ Auletto's Catering, Deptford

R. Managerial & Supervisory Training Invitation (pgs. 86-90)

During the week of March 8, 2021, an invitation was emailed to all members for the Managers & Supervisor's Employment Liability Training. This trainings are being held via webinar and are presented by Armando Riccio, Esq. Participation in this training is required for compliance with the 2022-2023 MEL EPL Plan of Risk Management. Please note that participation in each session is limited to 100 participants. **Due to unforeseen circumstances, the May 12th sessions were postponed and rescheduled to June 9, 2021. All registrants for these sessions were notified of this change and sent a new link for the June 9th training**. Please contact the Executive Director's office if you have any questions.

S. Non-Supervisory EPL Employee Training (pgs. 91-96)

On November 23, 2020 & April 14, 2021, a memorandum was sent to all members notifying them of the availability of non-supervisory employee training through the MEL Safety Institute (MSI). A required element of compliance with the MEL's 2022-2023 Employment Practices Liability (EPL) Risk Management Plan, all members are required to notify their non-supervisory employees of the availability of this training. The training module is entitled Building a Safe Workplace: Anti-Harassment and Discrimination and is approximately 20 minutes in length. The memorandum provides specific directions on how to access the training module in the MSI. All members should document the notification of the availability of this training to their employees. The notification

should go out as soon as possible. The deadline to comply with this aspect of the EPL Risk Management plan is November 1, 2021.

T. Protection & Safe Treatment of Minors Training – Add'l Dates (pg. 97)

On or about March 1, 2021, a notice was sent to all Fund Commissioners and Municipal Clerks announcing the availability of additional training dates for the *Protection & Safe Treatment of Minors* webinars. It is strongly recommended that all Managers & Supervisors complete this training as soon as possible if not already completed. Completion of this training will assist in defending the municipality and their employees should they be named in a SAM claim. Please remember that this training is separate and distinct from the Managers & Supervisors employment training that must be completed for compliance with the MEL EPL Risk Management Plan.

U. Land Use Training Certification (pg. 98)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that they have completed the Land Use Training process for at least some of their Board Members. Land Use Board members that complete the training process will be eligible for enhanced coverage should they be personally named in a Land Use claim. Please note that only these Board members that have completed the training are eligible for the enhanced coverage. If you would like additional copies of the Land Use Liability Training Booklets, please contact the Executive Director's office. If you have any questions regarding the individuals that have completed the training, please do not hesitate to contact Ed Cooney, Fund Underwriter at 973-659-6424 or ecooney@connerstrong.com.

V. Financials Disclosure Statement Filing

In 2014, the Division of Local Government Services implemented a new "on line" process for completion and submission of Financial Disclosure Statements (FDS). Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly assigned Fund Commissioners receive their Filing PIN # from the Executive Director's office once we are notified of their assignment. On or about April 29, 2021, an email, including instruction and a copy of Local Finance Notice 2021-8, was sent to all Fund Commissioners and Fund Professionals, required to complete the FDS process, notifying them of their responsibility to include their role with the JIF on their FDS. **All FDS must be submitted by June 30, 2021**. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office should contact Kris Kristie at 856-446-9136.

W. Website (www.acmjif.org)

In early 2019 the new ACMJIF website was launched. Please take a moment to explore the new site, which contains a plethora of information in an easy to read format and navigate site. If you have any questions, comments, or feedback, please contact Megan Matro at 856-446-9141 or Megan_Matro@riskprogramadministrators.com.

X. New Member Activity

No activity at this time.

Atlantic County Municipal JIF JOINT INSURANCE FUND

2021 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF March 31, 2021

	MEMBER_ID	MEMBER	** *	# CLAIMS FOR 3/31/2021	Y.T.D. LOST TIME ACCIDENTS	2021 LOST TIME FREQUENCY	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY		MEMBER	TOTAL RATE 2021 - 2019
1	1	Avalon Borough		0	0	0.00	2.10	0.51	1	Avalon Borough	1.16
2	2	Brigantine City		0	0	0.00	2.97	0.88	2	Brigantine City	1.71
3	3	Buena Borough		0	0	0.00	0.00	0.00	3	Buena Borough	0.00
4	6	Commercial Township		0	0	0.00	0.00	0.00	4	Commercial Township	0.00
5	7	Deerfield Township		0	0	0.00	0.00	0.00	5	Deerfield Township	0.00
6	8	Dennis Township		0	0	0.00	1.20	1.15	6	Dennis Township	1.06
7	11	Estell Manor City		0	0	0.00	0.00	5.26	7	Estell Manor City	2.45
8	12	Folsom Borough		0	0	0.00	0.00	0.00	8	Folsom Borough	0.00
9	14	Hamilton Township		0	0	0.00	1.54	2.59	9	Hamilton Township	1.83
10	16	Longport Borough		0	0	0.00	1.76	2.65	10	Longport Borough	1.96
11	17	Lower Township		0	0	0.00	2.47	3.56	11	Lower Township	2.65
12	20	Mullica Township		0	0	0.00	0.00	0.00	12	Mullica Township	0.00
13	21	Newfield Borough		0	0	0.00	0.00	0.00	13	Newfield Borough	0.00
14	22	North Wildwood City		0	0	0.00	2.01	3.12	14	North Wildwood City	2.21
15	23	Northfield City		0	0	0.00	1.14	2.20	15	Northfield City	1.50
16	26	Sea Isle City		0	0	0.00	2.95	2.85	16	Sea Isle City	2.60
17	27	Somers Point City		0	0	0.00	2.16	6.27	17	Somers Point City	3.65
18	28	Stone Harbor Borough		0	0	0.00	0.50	2.48	18	Stone Harbor Borough	1.32
19	29	Upper Deerfield Township		0	0	0.00	0.00	1.05	19	Upper Deerfield Township	0.49
20	30	Ventnor City		0	0	0.00	4.99	1.99	20	Ventnor City	3.12
21	31	Waterford Township		0	0	0.00	0.00	0.00	21	Waterford Township	0.00
22	32	West Cape May Borough		0	0	0.00	0.00	0.00	22	West Cape May Borough	0.00
23	33	West Wildwood Borough		0	0	0.00	0.00	3.08	23	West Wildwood Borough	1.23
24	34	Weymouth Township		0	0	0.00	0.00	2.74	24	Weymouth Township	1.14
25	35	Wildwood Crest Borough		0	0	0.00	0.42	0.45	25	Wildwood Crest Borough	0.39
26	36	Woodbine Borough		0	0	0.00	0.00	0.00	26	Woodbine Borough	0.00
27	376	Corbin City		0	0	0.00	0.00	0.00	27	Corbin City	0.00
28	377	Cape May Point Borough		0	0	0.00	0.00	0.00	28	Cape May Point Borough	0.00
29	465	Linwood City		0	0	0.00	0.00	0.00	29	Linwood City	0.00
30	530	Margate City		0	0	0.00	0.82	0.43	30	Margate City	0.55
31	595	Downe Township		0	0	0.00	0.00	0.00	31	Downe Township	0.00
32	24	Ocean City		0	1	0.61	1.90	3.62	32	Ocean City	2.52
33	475	Wildwood City		1	1	1.28	1.58	1.64	33	Wildwood City	1.57
34	5	Cape May City		0	1	1.43	0.75	1.99	34	Cape May City	1.36
35	18	Middle Township		0	1	1.58	1.57	3.56	35	Middle Township	2.40
36	13	Galloway Township		0	1	1.62	1.18	0.76	36	Galloway Township	1.03
37	25	Pleasantville City		1	1	2.00	2.39	10.55	37	Pleasantville City	5.68
38	10	Egg Harbor Township		2	3	2.83	2.02	4.45	38	Egg Harbor Township	3.11
39	375	Upper Township		0	1	2.86	3.10	5.86	39	Upper Township	4.23
40	19	Millville City		2	2	3.13	1.27	2.15	40	Millville City	1.87
41	569	Absecon City		0	1	4.71	3.57	2.38	41	Absecon City	3.17
	Totals:			6	13	0.80	1.70	2.57			1.97

Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)
*** Member does not participate in the FUND for Workers' Comp coverage**
**** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report**
***** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR**

2020 Loss Time Accident Frequency as of	March 31, 2020	0.80

2021 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

March 31, 2021

FUND	**2021 LOST TIME FREQUENCY**	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	**TOTAL RATE * 2021 - 2019**
Professional Municipal Man	**0.00**	1.14	2.29	**1.52**
Burlington County Municipa	**0.18**	1.10	1.25	**1.06**
Bergen County	**0.35**	1.22	1.49	**1.24**
Monmouth County	**0.46**	0.80	1.28	**0.98**
Central New Jersey	**0.55**	1.46	1.54	**1.39**
Ocean County	**0.60**	1.35	1.82	**1.48**
South Bergen County	**0.70**	1.76	1.67	**1.60**
Morris County	**0.74**	1.17	1.59	**1.31**
Gloucester, Salem, Cumbe	**0.78**	1.45	1.80	**1.53**
Atlantic County Municipal J	**0.80**	1.70	2.57	**1.97**
Suburban Metro	**0.82**	1.58	1.76	**1.60**
Camden County	**0.93**	1.26	1.37	**1.27**
NJ Public Housing Authority	**1.06**	1.59	1.80	**1.62**
NJ Utility Authorities	**1.12**	2.01	2.62	**2.18**
Suburban Municipal	**1.34**	1.58	1.81	**1.65**
AVERAGE	**0.70**	1.41	1.78	**1.49**

*** NOTE : lost days may include claims with reserves - where claimant may not yet have had lost time**

Atlantic County Municipal JIF

From 3/22/2021 To 4/22/2021

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Atlantic County Board of County I - Borough of Longport	Commissioners 201 Shore Road Northfield, NJ 08225	RE: Longport Volunteer Fire Department's Coin Drop County of Atlantic and Atlantic County Board of County Commissioners are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Longport Volunteer Fire Department's coin drop to be held at Ventnor Avenue between 29th Avenue and 28th Avenue	3/22/2021 #2822309	GL AU EX WC
H - County of Atlantic I - Borough of Longport	1333 Atlantic Avenue Atlantic City, NJ 08401	RE: Longport Volunteer Fire Department's Coin Drop County of Atlantic and Atlantic County Board of County Commissioners are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Longport Volunteer Fire Department's coin drop to be held at Ventnor Avenue between 29th Avenue and 28th Avenue	3/22/2021 #2822310	GL AU EX WC
H - USDA Rural Development I - Township of Downe	521 Fellowship Road Suite 130 Mt. Laurel, NJ 08054	RE: 2020 Ford F-150 Pick Up Super Crew Evidence of Insurance with respects to the purchase of a 2020 Ford F-150 Pick Up Super Crew for the amount of $40,045.00 consisting of a 27,800 USDA Rural Development grant and application contribution of $12,245.00	3/23/2021 #2822345	GL AU EX WC
H - Jersey Shore Youth Lacrosse I - Township of Middle	League 225 Maurice St Millville, NJ 08323	RE: lacrosse at 626 Goshen Rd The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facility for the Lacrosse games using the Fields and 626 Goshen Road for practices and home meets for the current calendar year.	3/23/2021 #2822348	GL AU EX WC
H - The Bancorp Bank I - City of Northfield	PO Box 4307 Timonium, MD 21094	RE: 2020 Chevrolet Tahoe VIN# 1GNSKDEC5LR256302 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Leased vehicle 2020 Chevrolet Tahoe VIN# 1GNSKDEC5LR256302 valued at $60,283.61	3/25/2021 #2861659	GL AU EX WC OTH
H - Lease Servicing Center, Inc. I - Township of Galloway	D/B/A NCL Government Capital AOIA 220 22nd Avenue East, Suite 106 Alexandria, MN 56308	RE: 2021 Ford Interceptor serial #10624 value $57,230 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Bayview Vol. Fire Co of Galloway Township #4 for 2021 Ford Interceptor serial #10624 value $57,230.	3/26/2021 #2875556	GL AU EX WC OTH
H - Cape May County Municipal I - Borough of Avalon	Utilities Authority 1523 Route 9 North Cape May Court House, NJ 08210	RE: lease premises at multi-purpose recreational complex The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to lease premises at multi-purpose	3/29/2021 #2879305	GL AU EX WC

		recreational complex located between 39th Street and 40th Street and between Dune Drive and Ocean Drive (Block 39.04, Lots 65.01, 65.02, 66.01, 66.02, and 66.03 in the Borough of Avalon, County of Cape May and State of New Jersey.		
H - South Jersey Transportation Authority I - Township of Egg Harbor	PO Box 351 Hammonton, NJ 08037	Evidence of Insurance	3/31/2021 #2880806	GL AU EX WC
H - South Jersey Transportation Authority I - Township of Egg Harbor	PO Box 351 Hammonton, NJ 08037	Evidence of Insurance	3/31/2021 #2880945	AU
H - Township of Egg Harbor I - Township of Egg Harbor	3515 Bargaintown Road Egg Harbor Township, NJ 08234	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Sharon D. Riley - Tax Collector, Effective: 01/01/2007 and Jennifer Lynn Mclver - Treasurer; Effective 01/01/2010.	3/31/2021 #2880990	OTH
H - South Jersey Transportation Authority I - Township of Egg Harbor	PO Box 351 Hammonton, NJ 08037	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract.	4/1/2021 #2881880	GL AU EX WC
H - South Jersey Transportation Authority I - Township of Egg Harbor	PO Box 351 Hammonton, NJ 08037	Re: Highway Occupancy permit agreement The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract Highway Occupancy permit agreement.	4/1/2021 #2881882	GL AU EX WC OTH
H - Vermeer North Atlantic I - Township of Egg Harbor	7 Maple Avenue Lumberton, NJ 08048	RE: Contract #5464 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written	4/1/2021 #2882802	GL AU EX WC OTH

Atlantic County Municipal JIF

From 3/22/2021 To 4/22/2021

Certificate of Insurance Monthly Report

		contract as respects to to rented equipment: Vermeer TR5300 74 HP s/ n 56SM39161 MF000148 value $247,774 - Contract #5464		
H - Cape May City Board of Education I - Borough of Cape May Point	921 Lafayette Street Cape May, NJ 08204	RE: use of the pool facility for the Cape May Point Beach Patrol program and tryouts The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the pool facility for the Cape May Point Beach Patrol program and tryouts	4/5/2021 #2889303	GL AU EX WC
H - Borough of West Cape May I - Borough of West Cape May	732 Broadway West Cape May, NJ 08204	Re: West Cape May VFC Building Evidence of Insurance for West Cape May VFC Building $2,726,670, Content $100,570 and Equipment $312,786	4/5/2021 #2889314	GL AU EX WC OTH
H - Pleasantville Board of Education I - City of Pleasantville	801 Mill Road 3rd floor Pleasantville, NJ 08232	Re: Phoenix Rising Track Club The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the City of Pleasantville Recreation Department's "Phoenix Rising Track Club". They will be practicing at the Pleasantville High School Track located at 701 Mill Rd, Pleasantville, NJ 08232. They also will be hosting a meet during the current calendar year.	4/6/2021 #2889629	GL AU EX WC
H - Atlantic County Board of County I - Borough of Longport	Commissioners 201 Shore Road Northfield, NJ 08225	RE: Longport Volunteer Fire Department's Coin Drop County of Atlantic and Atlantic County Board of County Commissioners are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Longport Volunteer Fire Department's coin drop to be held at Ventnor Avenue between 29th Avenue and 28th Avenue. County Rd. 692 between 8:30am and 1:00pm May 30th 2021	4/7/2021 #2889842	GL AU EX WC
H - Jewish Community Center I - Borough of Longport	500 N. Jerome Ave Margate, NJ 08402	RE: use of the JCC swimming pools for recertification of the Borough of Longport's lifeguards Evidence of insurance as respect to the use of the JCC swimming pools for the recertification of the Borough of Longport's lifeguards. SATURDAY, MAY 1, 2021, SATURDAY MAY 8, 2021, SATURDAY MAY 15, 2021, SATURDAY 22, 2021, SATURDAY MAY 29, 2021 SATURDAY, JUNE 5, 2021	4/7/2021 #2891892	GL AU EX WC
H - County of Atlantic I - Borough of Longport	1333 Atlantic Avenue Atlantic City, NJ 08401	RE: Longport Volunteer Fire Department's Coin Drop County of Atlantic and Atlantic County Board of County Commissioners are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Longport Volunteer Fire Department's coin drop to be held at Ventnor Avenue between 29th Avenue and 28th Avenue County Rd. 692 between 8:30am and 1:00pm May 30th 2021	4/7/2021 #2891894	GL AU EX WC
H - County of Cape May	4 Moore Road Cape May Court House, NJ 08210	RE: Equipment Leasing including: Portable Generator, solar panels, and pole camera. The Certificate Holder is an Additional Insured on	4/9/2021	GL AU EX WC OTH

Atlantic County Municipal JIF

From 3/22/2021 To 4/22/2021

Certificate of Insurance Monthly Report

I - City of Wildwood		the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Equipment Leasing including: Portable Generator, solar panels, and pole camera.	#2895334	
H - Foley Cat I - Borough of Avalon	2975 Galloway Road Bensalem, PA 19020	RE: Bulldozers and wheel loaders Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following equipment: 2014 BullDozer D6TLGP ID# UPR00114 Serial # ZJB01594 4,468 hours, Value $205,000 2014 Bulldozer D6TLGPVPAT ID# UPFKSB998 Serial # KSB01998 5,629 hours Value $190,000. 2012 Bulldozer D6TLGP ID# UV00001 Serial # ZJB00553 5,124 hours, Value $195,000 2017 Wheel Loader 972M ID# 17M0021 Serial # A8P01549 5,979 hours, Value $210,000 2019 Wheel Loader 972M ID# MNF00693 Serial # LSJ01951 5,758 hours, Value $235,000	4/13/2021 #2895929	GL AU EX WC OTH
H - Foley Cat I - Borough of Avalon	2975 Galloway Road Bensalem, PA 19020	RE: Bulldozers and wheel loaders Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following equipment: 2014 BullDozer D6TLGP ID# UPR00114 Serial # ZJB01594 4,468 hours, Value $205,000 2014 Bulldozer D6TLGPVPAT ID# UPFKSB998 Serial # KSB01998 5,629 hours Value $190,000. 2012 Bulldozer D6TLGP ID# UV00001 Serial # ZJB00553 5,124 hours, Value $195,000 2017 Wheel Loader 972M ID# 17M0021 Serial # A8P01549 5,979 hours, Value $210,000 2019 Wheel Loader 972M ID# MNF00693 Serial # LSJ01951 5,758 hours, Value $235,000 2018 Off Road Dump Truck 735C ID# MNR00302 Serial # TFJ00332 3,154 hours, Value $380,000 2016 Off Road Dump Truck 730C ID# UPF2T4159 Serial # 2T400159 5,516 hours, Value $210,000 2016 Off Road Dump Truck 745C ID# UPFTFK858 Serial # TFK00858 3,923 hours, Value $355,000 2016 Off Road Dump Truck 745C ID# UPR00087 Serial # TFK01262 5,141 hours, Value $359,000 2016 Off Road Dump Truck 745C ID# UPFTFK860 Serial # TFK00860 4,435 hours, Value $355,000	4/13/2021 #2895949	GL AU EX WC OTH
H - Cumberland County I - City of Millville	Emergency 911 Community & Training Center 637 Bridgeton Ave Bridgeton, NJ 08302	RE: use of all Fire Training Facilities and Grounds The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of all Fire Training Facilities and Grounds	4/14/2021 #2896591	GL AU EX WC
H - Hoffman Equipment Co. I - Borough of Avalon	300 So. Randolphville Road Piscataway, NJ 08854	RE: (2) 2018 Volvo Model A40G Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following rental equipment: 2018 Volvo Model A40G Serial #342525 Unit #03570 Value $463,000 2018 Volvo Model A40G Serial #352138 Unit #03528 Value $459,000	4/16/2021 #2898634	GL AU EX WC OTH
H - U.S. Bank Equipment Finance	1310 Madrid Street	RE: (2) copiers $8,500 Contract # 500-0636925-000 Certificate	4/16/2021	GL AU EX

I - City of Pleasantville	Marshall, MN 56258	Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to The City of Pleasantville, NJ leasing two (2) copiers for a total $8,500. Contract # 500-0636925-000.	#2898945	WC OTH
H - U.S. Bank Equipment Finance I - City of Pleasantville	1310 Madrid Street Marshall, MN 56258	RE: (2) copiers $8,500 Contract # 500-0636925-000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender's Loss Payee on the Property Policy if required by written contract as respects to The City of Pleasantville, NJ leasing two (2) copiers for a total $8,500. Contract # 500-0636925-000.	4/19/2021 #2901459	GL AU EX WC OTH
H - Ocean City Tabernacle I - City of Ocean City	Association 550 Wesley Avenue Ocean City, NJ 08226	RE: Various Events The Ocean City Tabernacle Association is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Tabernacle Grounds, Buildings, Property for Parking, Staging, Entertainment for the following events during current policy period: Memorial Day, 9/11, Street Rod Festival, Veteran's Day, Fire Department Open House, Various City Meetings, Doo Dah Parade, Night in Venice, Halloween Parade, Christmas Parade, and First Night	4/19/2021 #2902398	GL AU EX WC OTH
Total # of Holders: 27				

ATLANTIC COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF March 31, 2021

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**1,922,898**	**5,768,696**	**479,397,837**	**485,166,533**
2.	**CLAIM EXPENSES**				
	Paid Claims	1,068,749	3,357,723	232,878,864	**236,236,587**
	Case Reserves	(245,495)	(819,693)	17,756,633	**16,936,940**
	IBNR	800,270	972,837	9,223,384	**10,196,221**
	Recoveries	337,530	267,888	(1,076,843)	**(808,956)**
	TOTAL CLAIMS	**1,961,053**	**3,778,755**	**258,782,037**	**262,560,792**
3.	**EXPENSES**				
	Excess Premiums	507,534	1,522,601	104,772,169	**106,294,770**
	Administrative	259,218	782,596	77,643,949	**78,426,546**
	TOTAL EXPENSES	**766,752**	**2,305,197**	**182,416,118**	**184,721,315**
4.	**UNDERWRITING PROFIT (1-2-3)**	(804,906)	(315,256)	38,199,682	37,884,425
5.	**INVESTMENT INCOME**	(19,356)	(2,750)	23,133,640	**23,130,890**
6.	**DIVIDEND INCOME**	0	0	2,749,272	**2,749,272**
7.	**STATUTORY PROFIT (4+5+6)**	**(824,262)**	**(318,007)**	**64,082,594**	**63,764,587**
8.	**DIVIDEND**	0	0	42,588,945	**42,588,945**
9	**RCF & MEL Surplus Trigger Assessment**	0	0	967,892	**967,892**
10.	**STATUTORY SURPLUS (7-8-9)**	**(824,262)**	**(318,007)**	**20,525,757**	**20,207,750**
	SURPLUS (DEFICITS) BY FUND YEAR				
	Closed	(7,934)	(924)	16,375,498	**16,374,574**
	MEL JIF Retro	(756)	(106)	129,945	**129,839**
	2017	119,347	121,038	2,515,024	**2,636,063**
	2018	(378,206)	(376,340)	355,976	**(20,364)**
	2019	(542,311)	(540,147)	(88,115)	**(628,263)**
	2020	214,601	217,992	1,237,429	**1,455,421**
	2021	(229,003)	260,480		**260,480**
	TOTAL SURPLUS (DEFICITS)	**(824,262)**	**(318,007)**	**20,525,757**	**20,207,750**
	TOTAL CASH				**49,969,321**
	CLAIM ANALYSIS BY FUND YEAR				
	TOTAL CLOSED YEAR CLAIMS	**0**	**(190)**	**209,011,031**	**209,010,841**
	FUND YEAR 2017				
	Paid Claims	135,575	466,540	8,383,575	**8,850,115**
	Case Reserves	(193,217)	(512,880)	2,807,637	**2,294,758**
	IBNR	(63,567)	(74,870)	188,362	**113,492**
	Recoveries	-	0	0	**0**
	TOTAL FY 2017 CLAIMS	**(121,210)**	**(121,210)**	**11,379,575**	**11,258,365**
	FUND YEAR 2018				
	Paid Claims	195,276	847,554	7,644,958	**8,492,512**
	Case Reserves	(58,122)	(380,264)	4,842,887	**4,462,623**
	IBNR	239,067	(91,069)	971,249	**880,180**
	Recoveries	0	0	0	**0**
	TOTAL FY 2018 CLAIMS	**376,221**	**376,221**	**13,459,094**	**13,835,315**
	FUND YEAR 2019				
	Paid Claims	208,979	646,442	6,172,897	**6,819,339**
	Case Reserves	(63,394)	36,127	4,711,510	**4,747,637**
	IBNR	393,731	(143,253)	2,392,969	**2,249,716**
	Recoveries	0	0	0	**0**
	TOTAL FY 2019 CLAIMS	**539,316**	**539,316**	**13,277,375**	**13,816,692**
	FUND YEAR 2020				
	Paid Claims	344,805	1,072,040	2,976,301	**4,048,341**
	Case Reserves	(160,877)	(656,417)	4,201,722	**3,545,305**
	IBNR	(792,923)	(996,025)	5,553,783	**4,557,758**
	Recoveries	388,185	359,592	(1,076,843)	**(717,251)**
	TOTAL FY 2020 CLAIMS	**(220,810)**	**(220,810)**	**11,654,962**	**11,434,152**
	FUND YEAR 2021				
	Paid Claims	184,113	325,337		**325,337**
	Case Reserves	230,116	693,740		**693,740**
	IBNR	1,023,963	2,278,054		**2,278,054**
	Recoveries	(50,656)	(91,705)		**(91,705)**
	TOTAL FY 2021 CLAIMS	**1,387,536**	**3,205,427**		**3,205,427**
	COMBINED TOTAL CLAIMS	**1,961,053**	**3,778,755**	**258,782,037**	**262,560,792**

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.

Fund Year 2020 and Fund Year 2021 Claims reflect anticipated recoverable amounts from the MEL of $1,075,185 and $144,690 respectively for COVID 19 Workers Compensation claims.

Atlantic County Municipal Joint Insurance Fund

<u>Monthly</u> Regulatory Filing Check List

Fund Year 2021 for Month of April

ITEM	FILING STATUS
Meeting Minutes	5/20/21
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, 2021 – December 31, 2021

ITEM	FILING STATUS
Ethics Filings *(Notification emailed to FC's and Prof's)*	4/29/21
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/31/20
Annual Assessments/Contributions	12/31/20
Supplemental Assessments/Contributions	
Risk Management Program	2/9/21
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	2/9/21
Identity of Administrator	2/9/21
Identity of Treasurer	2/9/21
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	2/9/21
Withdrawals	
Exhibit A – Certification of JIF Fund Professionals	2/9/21
Exhibit B - Certification of JIF Data Forms	N/A
Exhibit D - New Member Filings	N/A
New Service Providers	2/9/21
Annual Reorganization Resolutions, including Cash Management Plan	2/9/21

Professionals	Contract	Gen Ins.	Fidelity	E & O	Surety
Actuary – Actuarial Advantage	X	8/7/21	N/A	7/16/21	N/A
Administrative Consultant PERMA	X	12/10/21	N/A	12/10/21	N/A
Administrator - AJG	X	10/1/21	5/1/20	10/1/21	N/A
Asset Manager – Wilmington Trust	X	10/1/21	JIF	10/1/21	N/A
Banking – M & T	X	N/A	10/1/21	N/A	N/A
Attorney - DeWeese	X	9/1/21	N/A	9/1/21	N/A
Attorney (Subrogation) - DeWeese	X	9/1/21	N/A	9/1/21	N/A
Attorney (Conflict)-Lou Greco	X	10/15/21	N/A	10/15/21	N/A
Auditor- Bowman	X	8/1/21	N/A	N/A	N/A
Claims Administrator – Qual-Lynx	X	7/1/21	5/1/20	10/1/21	12/31/18
Managed Care - QualCare	X	7/1/21	N/A	10/1/21	N/A
Payroll Auditor - Bowman	X	8/1/21	N/A	8/1/21	N/A
Property Appraiser - Assetworks	X	9/27/21	N/A	9/27/21	N/A
Safety Director – JA Montgomery	X	12/10/21	N/A	12/10/21	N/A
Underwriting Manager – Conner Strong	X	12/10/21	N/A	12/10/21	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Treasurer – J. Hansen	X	N/A	5/1/18	N/A	N/A
Recording Secretary - T. Forlenza	X	N/A	N/A	N/A	N/A
Wellness Director – Jordan Simone	X	N/A	N/A	N/A	N/A

Atlantic County Municipal Joint Insurance Fund

2020 SIP Qualifiers Award

Member	Town	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid in	**Total YTD**	*Ending*	Encumb	*Lunch*
Municipality	Size	Balance	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2022	**Expenses**	*Balance*	Funds	*$10 PP*
Absecon	M	2,500.00				2,500.00										*2,500.00*	*0.00*		*NA*
Avalon	M	2,500.00														*0.00*	*2,500.00*		*NA*
Brigantine	L	2,750.00														*0.00*	*2,750.00*		*NA*
Buena	S	2,250.00														*0.00*	*2,250.00*		*NA*
Cape May	L	2,750.00				2,750.00										*2,750.00*	*0.00*		*NA*
Cape May Point	XS	2,000.00				2,000.00										*2,000.00*	*0.00*		*NA*
Commercial	XS	2,000.00														*0.00*	*2,000.00*		*NA*
Corbin City	XS	2,000.00				2,000.00										*2,000.00*	*0.00*		*NA*
Deerfield	XS	2,000.00														*0.00*	*2,000.00*		*NA*
Dennis	S	2,250.00				2,250.00										*2,250.00*	*0.00*		*NA*
Downe	XS	2,000.00				2,000.00										*2,000.00*	*0.00*		*NA*
Egg Harbor Twp.	XL	3,000.00				3,000.00										*3,000.00*	*0.00*		*NA*
Estell Manor	XS	2,000.00				2,000.00										*2,000.00*	*0.00*		*NA*
Folsom	XS	2,000.00				2,000.00										*2,000.00*	*0.00*		*NA*
Galloway	L	2,750.00				2,750.00										*2,750.00*	*0.00*		*NA*
Hamilton	L	2,750.00					2,750.00									*2,750.00*	*0.00*		*NA*
Linwood	M	2,500.00														*0.00*	*2,500.00*		*NA*
Longport	S	2,250.00				2,250.00										*2,250.00*	*0.00*		*NA*
Lower	L	2,750.00														*0.00*	*2,750.00*		*NA*
Margate	L	2,750.00														*0.00*	*2,750.00*		*NA*
Middle	L	2,750.00														*0.00*	*2,750.00*		*NA*
Millville	XL	3,000.00				3,000.00										*3,000.00*	*0.00*		*NA*
Mullica	S	2,250.00				2,250.00										*2,250.00*	*0.00*		*NA*
Newfield	XS	2,000.00														*0.00*	*2,000.00*		*NA*
North Wildwood	M	2,500.00														*0.00*	*2,500.00*		*NA*
Northfield	M	2,500.00				2,500.00										*2,500.00*	*0.00*		*NA*
Ocean City	XL	3,000.00				3,000.00										*3,000.00*	*0.00*		*NA*
Pleasantville	XL	3,000.00					3,000.00									*3,000.00*	*0.00*		*NA*
Sea Isle City	L	2,750.00				1,355.00	225.40									*1,580.40*	*1,169.60*		*NA*
Somers Point	M	2,500.00														*0.00*	*2,500.00*		*NA*
Stone Harbor	M	2,500.00														*0.00*	*2,500.00*		*NA*
Upper Twp.	M	2,500.00														*0.00*	*2,500.00*		*NA*
Upper Deerfield	S	2,250.00														*0.00*	*2,250.00*		*NA*
Ventnor	L	2,750.00														*0.00*	*2,750.00*		*NA*
Waterford	M	2,500.00				2,500.00										*2,500.00*	*0.00*		*NA*
West Cape May	XS	2,000.00														*0.00*	*2,000.00*		*NA*
West Wildwood	XS	2,000.00														*0.00*	*2,000.00*		*NA*
Weymouth	XS	2,000.00				2,000.00										*2,000.00*	*0.00*		*NA*
Wildwood	XL	3,000.00				3,000.00										*3,000.00*	*0.00*		*NA*
Wildwood Crest	M	2,500.00				2,500.00										*2,500.00*	*0.00*		*NA*
Woodbine	XS	2,000.00														*0.00*	*2,000.00*		*NA*
Total By Line		$100,000.00	0.00	0.00	0.00	47,605.00	5,975.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,580.40	46,419.60		

Must be Claimed or Encumbered by December 31, 2021. All Encumbered Funds Must be Claimed by February 1, 2022

Atlantic County Municipal Joint Insurance Fund

2021 Optional Safety Budget

Member	Opening	January	February	March	April	May	June	July	August	September	October	November	December	Paid	Total YTD	Remaining	Date
Municipality	Balance	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2021	2022	Paid	Balance	Encumbered
Absecon City																	
Avalon Borough	$1,500.00															$1,500.00	
Brigantine City																	
Buena Borough																	
Cape May City	$1,500.00															$1,500.00	
Cape May Point	$1,000.00															$1,000.00	
Commercial Township	$1,500.00															$1,500.00	
Corbin City																	
Deerfield Township																	
Dennis Township																	
Downe Township (New for 2021)	$1,000.00															$1,000.00	
Egg Harbor Township																	
Estell Manor City																	
Folsom Borough																	
Galloway Township																	
Hamilton Township	$2,000.00															$2,000.00	
Linwood	$1,500.00															$1,500.00	
Longport Borough																	
Lower Township	$2,000.00															$2,000.00	
Margate City																	
Middle Township																	
Millville City																	
Mullica Township																	
Newfield Borough	$1,000.00															$1,000.00	
North Wildwood City																	
Northfield City	$1,500.00															$1,500.00	
Ocean City	$2,500.00															$2,500.00	
Pleasantville City	$2,500.00															$2,500.00	
Sea Isle City																	
Somers Point City																	
Stone Harbor	$1,500.00															$1,500.00	
Upper Township																	
Upper Deerfield Township																	
Ventnor City																	
Waterford Township	$1,500.00															$1,500.00	
West Cape May	$1,000.00															$1,000.00	
West Wildwood																	
Weymouth Township	$1,000.00															$1,000.00	
Wildwood City	$2,500.00															$2,500.00	
Wildwood Crest Borough																	
Woodbine Borough																	
Total By Line	$27,000.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$27,000.00	

Must be Claimed or Encumbered by December 31, 2021. All Encumbered Funds Must be Claimed by February 1, 2022

24 NO OSB

16 OSB

Atlantic County Municipal Joint Insurance Fund
2021 WELLNESS INCENTIVE PROGRAM ALLOWANCE

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	Sept. 2021	October 2021	November 2021	December 2021	Paid in 2022	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon	800.00														0.00	$800.00	
Avalon	1,000.00														0.00	$1,000.00	
Brigantine	1,500.00														0.00	$1,500.00	
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														0.00	$275.00	
Deerfield	275.00														0.00	$275.00	
Dennis	600.00														0.00	$600.00	
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					189.96									189.96	$85.04	
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														0.00	$1,000.00	
Margate	1,500.00														0.00	$1,500.00	
Middle	1,000.00														0.00	$1,000.00	
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														0.00	$1,000.00	
Northfield	800.00														0.00	$800.00	
Ocean City	1,500.00														0.00	$1,500.00	
Pleasantville	1,500.00														0.00	$1,500.00	
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														0.00	$1,000.00	
Upper Twp.	800.00														0.00	$800.00	
Upper Deerfield	600.00														0.00	$600.00	
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					88.71									88.71	$186.29	
Weymouth	275.00														0.00	$275.00	
Wildwood	1,500.00														0.00	$1,500.00	
Wildwood Crest	1,000.00														0.00	$1,000.00	
Woodbine	275.00														0.00	$275.00	
Total By Line	$33,500.00	$0.00	$0.00	$0.00	$0.00	$278.67	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$278.67	$33,221.33	

Must be claimed or encumbered by December 31, 2021. Encumbered Funds need to be claimed by February 1, 2022

Updated as of 5/12/2021

Atlantic County Municipal Joint Insurance Fund
2021 EPL/CYBER Risk Management Budget

Member Municipality	Opening Balance	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	Sept. 2021	October 2021	November 2021	December 2021	Paid in 2022	Total YTD Expenses	Ending Balance	Date Encumbered
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														0.00	$725.00	
Downe Township	725.00														0.00	$725.00	
Egg Harbor Twp.	725.00														0.00	$725.00	
Estell Manor	725.00														0.00	$725.00	
Folsom	725.00														0.00	$725.00	
Galloway	725.00				725.00										725.00	$0.00	
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														0.00	$725.00	
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 Twp.	725.00														0.00	$725.00	
Upper Deerfield	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	$725.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$725.00	$29,000.00	

Must be Claimed or Encumbered by December 31, 2021. All Encumbered Claims Must be Claimed by February 1, 2022

Updated as of 5/12/2021

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Atlantic County JIF
Data Valued As of : May 5, 2021

Total Participating Members	**41**
Complaint	**41**
Percent Compliant	100.00%

Member Name	*	Checklist Submitted	Compliant	01/01/21 EPL Deductible		2021 POL Deductible	Co-Insurance 01/01/21
ABSECON		Yes	Yes	$ 10,000		$ 10,000	0%
AVALON		Yes	Yes	$ 5,000		$ 5,000	0%
BRIGANTINE		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
BUENA		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
CAPE MAY		Yes	Yes	$ 20,000	Police have $100,000 EPL deductible	$ 20,000	20% of 1st 250K
CAPE MAY POINT		Yes	Yes	$ 2,500		$ 2,500	0%
COMMERCIAL		Yes	Yes	$ 5,000		$ 5,000	0%
CORBIN CITY		Yes	Yes	$ 2,500		$ 2,500	0%
DEERFIELD		Yes	Yes	$ 10,000		$ 10,000	0%
DENNIS		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
DOWNE TOWNSHIP		Yes	Yes	$ 20,000		$ 20,000	0%
EGG HARBOR TOWNSHIP		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
ESTELL MANOR		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
FOLSOM		Yes	Yes	$ 50,000		$ 50,000	20% of 1st 250K
GALLOWAY		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 100K
HAMILTON		Yes	Yes	$ 10,000		$ 10,000	20% of 1st 100K
LINWOOD		Yes	Yes	$ 20,000		$ 20,000	0%
LONGPORT		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
LOWER		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
MARGATE		Yes	Yes	$ 10,000		$ 10,000	20% of 1st 100K
MIDDLE		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
MILLVILLE		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
MULLICA		Yes	Yes	$ 20,000		$ 20,000	0%
NEWFIELD		Yes	Yes	$ 2,500		$ 2,500	0%
NORTH WILDWOOD		Yes	Yes	$ 20,000		$ 20,000	0%
NORTHFIELD		Yes	Yes	$ 20,000	50000 POLICE DEDUCTIBLE	$ 20,000	20% of 1st 250K
OCEAN CITY		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 100K
PLEASANTVILLE		Yes	Yes	$ 20,000	$50,000 Police EPL Deductible	$ 20,000	20% of 1st 250K
SEA ISLE CITY		Yes	Yes	$ 5,000		$ 5,000	0%
SOMERS POINT		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 100K
STONE HARBOR		Yes	Yes	$ 20,000		$ 20,000	0%
UPPER		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
UPPER DEERFIELD		Yes	Yes	$ 20,000		$ 20,000	0%
VENTNOR		Yes	Yes	$ 10,000		$ 10,000	20% of 1st 100K
WATERFORD		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
WEST CAPE MAY		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
WEST WILDWOOD		Yes	Yes	$ 20,000	$50K Police Deductible	$ 20,000	20% of 1st 250K
WEYMOUTH		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
WILDWOOD CITY		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K
WILDWOOD CREST		Yes	Yes	$ 5,000		$ 5,000	0%
WOODBINE		Yes	Yes	$ 20,000		$ 20,000	20% of 1st 250K

* Member does NOT participate in EPL coverage

MEL Grandfathered Cyber Risk Compliance Report

If your town is not listed below, then your municipality is not currently in compliance with Version 1 or 2 of the MEL Cyber Risk Management Program.

MEMBER	TIER 1	TIER 2
Absecon City	Approved	Approved
Brigantine City	Approved	Approved
Buena Borough	Approved	Approved
Cape May City	Approved	Approved
Cape May Point Borough	Approved	Approved
Commercial Township	Approved	Incomplete
Corbin City	Approved	Approved
Dennis Township	Approved	Incomplete
Egg Harbor Township	Approved	Approved
Estell Manor City	Approved	Approved
Folsom Borough	Approved	Approved
Linwood City	Approved	Approved
Longport Borough	Approved	Approved
Margate City	Approved	Approved
Middle Township	Approved	Incomplete
Mullica Township	Approved	Approved
North Wildwood City	Approved	Incomplete
Northfield City	Approved	Approved
Ocean City	Approved	Approved
Pleasantville City	Approved	Approved
Sea Isle City	Approved	Incomplete
Somers Point City	Approved	Approved

TIER 1			**TIER 2**		
APPROVED	INCOMPLETE	NO RESPONSE	APPROVED	INCOMPLETE	NO RESPONSE
29	0	0	24	5	0

From:	Paul Forlenza
To:	jthompson@abseconnj.org; swahl@avalonboro.org; kblowers@brigantinebeachnj.com; streets-roads@buenaboro.org; joep@capemaycity.com; egrant@capemaypoint.org; HSparks@commercialtwp.com; council3@corbincitynj.com; administrator@deerfieldtownship.org; jbishop@dennistwp.org; downetownship@comcast.net; pmiller@ehtgov.org; cityclerk@estellmanor.org; pgatto@folsomborough.com; cprakash@gtnj.org; aliston@townshipofhamilton.com; lnapoli@linwoodcity.org; Insurance@longport-nj.us; kfournier@townshipoflower.org; Lmclaughlin@margate-nj.com; vkeun@middletownship.com; regina.burke@millvillenj.gov; dstollenwerk@mullicatownship.org; sambaggs2692@gmail.com; rsimone@northwildwood.com; mcanesi@cityofnorthfield.org; ewoods@ocnj.us; sriggin@pleasantvillepd.org; kseib@seaislecitynj.us; lsamuelsen@spgov.org; craftj@shnj.org; tsmuz@uppertownship.com; rspoltore@upperdeerfield.com; jgoos@ventnorcity.org; JDauria@Waterfordtwp.org; lvitelli@westcapemay.us; ecrowley@westwildwood.org; TownshipClerk@weymouthnj.org; soconnor@wildwoodnj.org; cmahon@wildwoodcrest.org; clerk@boroughofwoodbine.net
Cc:	Paul Miola; Kristi Kristie; Sheila Ortiz; Megan Matro; dfmiller@insuranceagenciesinc.com; Jennifer.Modica@Marshmma.com; kpatel@glenninsurance.com; Tom.Narolewski@assuredpartners.com; mdonato@insuranceagenciesinc.com; theist@heistinsurance.com; bobbi@mintsinsurance.com; mavalone@connerstrong.com; tgunnison@iaiins.com; Michael.mclaughlin@marshmma.com; billm@mcmahonagency.com; ncashan@BCA-insurance.com; gsiracusa@insuranceagenciesinc.com; mthomas@glenninsurance.com; bob@mintsinsurance.com; cbyrne@jbyrneagency.com; hgoodwin@hig.net; thomas.stenberg@assuredpartners.com; mmclaughlin@mma-ne.com; dvalenti@hig.net; stowell.fulton@atlanticassoc.com; dbrown@glenninsurance.com; jridgway@jbyrneagency.com; ilaursen@connerstrong.com; sperna@insuranceagenciesinc.com; phanway@bca-insurance.com; Vsaul@heistinsurance.com
Subject:	MEL Cyber Risk Management Program - Version 2
Date:	Wednesday, March 10, 2021 12:35:18 PM
Attachments:	image004.png image006.png Memorandum_MEL Cyber RMP - v2.pdf MEL Cyber Risk Management Program - v2.pdf Master Technology Policy - v2.2.pdf MEL Cyber Incident Response Plan - v2.1.DOCX Third Party Security Questionnaire - v2.1.XLSX MEL Cyber RMP_Supporting Information.pdf Deductible Reimbursement - v2.0.pdf MEL Certification v2.0.pdf image002.png image003.png image005.png image007.png

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Good Afternoon Folks,

The MEL Cyber Task Force has released Version 2 of the MEL Cyber Risk Management Program. A tremendous amount of effort went into updating this Program, but a very special thanks goes to Ed Cooney, Fund Underwriter, Lou Romero, Technology Risk Services Director, BURLCO & TRICO JIFs, Marc Pfeiffer, Rutgers University, and Bob McQueen, Director of Information Technology for the Township of Franklin, Somerset County, NJ, who all went above and beyond to get this Program into the great shape it is in today.

Attached is a memorandum that summarizes the changes since version 1 as well as other documents required to be in compliance with the Program. Please be sure to review this memorandum along with all other attached documents with your IT Professionals. These documents as well as additional resources to assist you in updating your program is available on the MEL website:

https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/#model

A couple of reminders:

1. Reimbursements

The following amounts are what will be reimbursed to the member by the MEL if found to be in compliance at the time of the claim.

Year	Member Deductible	Reimbursement		
		Tier 1	Tier 2	Tier 3
2021	$25,000	$20,000	$22,500	$25,000
2022	$25,000	$10,000	$20,000	$25,000

2. Reimbursement Policy

The MEL Cyber Deductible Reimbursement program is a *reimbursement* program whereby the member is reimbursed for deductible amounts actually spent by the member if they are in compliance with the applicable Tier at the time of the incident.

3. Grandfather

All members in compliance with version 1 of the MEL Cyber Risk Management Program as of 3/5/2021 will receive grandfathered status until January 1, 2022. At that point in time, those grandfathered members will need to recertify. Any members not grandfathered must comply with version 2 to be eligible for reimbursement.

If you have any questions, please do not hesitate to contact me.

Thanks.

Paul A. Forlenza, MGA
Senior Program Administrator
RPA
RISK PROGRAM ADMINISTRATORS
6000 Sagemore Drive, Suite 6203 | Marlton, NJ 08053
P - (856) 446-9135
Paul_Forlenza@riskprogramadministrators.com
riskprogramadministrators.com

A division of Gallagher

Communications concerning this matter, including this email and any attachments, are provided for purposes of insurance/risk management consulting. Options and advice provided by Risk Program Administrators is not intended to be, and should not be construed to be, legal advice. Please direct any request for legal advice to your attorney.

MEL STATUTORY BONDs as of 5/5/21

JIF	Name	Applicant	Position	Effective Date	Delete Date	IsActive	Status
ACMJIF	Absecon City	Jessica Snyder	Tax Collector	06/01/2019		Yes	Approved
ACMJIF	Absecon City	Jessica Thompson	CFO - Treasurer	01/01/2020		Yes	Approved
ACMJIF	Avalon Borough	James V. Craft	Treasurer (CFO-Crime)	12/06/2007		Yes	Approved
ACMJIF	Avalon Borough	James A. Thatcher	Library Treasurer	11/14/2007		Yes	Approved
ACMJIF	Avalon Borough	Connie L. DiCola	Tax Collector	01/01/2007	01/01/2017	No	Approved
ACMJIF	Avalon Borough	Alexis Coan	Tax Collector	09/01/2016	01/31/2021	No	Approved
ACMJIF	Avalon Borough	Eleanor Cifaloglio	Tax Collector	02/01/2021		Yes	Approved
ACMJIF	Brigantine City	Dana Wineland	Tax Collector	01/13/2007		Yes	Approved
ACMJIF	Brigantine City	Roxanne Tosto	CFO - Treasurer	11/17/2020		Yes	Approved
ACMJIF	Buena Borough	Maryann Coraluzzo	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Buena Borough	Cynthia LoGuidice	Treasurer	10/01/2013		Yes	Approved
ACMJIF	Cape May City	Neil Young	Treasurer	09/30/2013		Yes	Approved
ACMJIF	Cape May City	Joann Bradley	Tax Collector	02/07/2017	01/01/2019	No	Approved
ACMJIF	Cape May City	Bruce A. MacLeod	Tax Collector	08/20/2007	02/07/2017	No	Approved
ACMJIF	Cape May City	Deborah Lindholm	Tax Collector	01/01/2019		Yes	Approved
ACMJIF	Cape May Point Borough	James Craft	Treasurer	01/01/2013		Yes	Approved
ACMJIF	Cape May Point Borough	David Carrick	Utilities Collector	02/25/2014		Yes	Approved
ACMJIF	Cape May Point Borough	Susan Jackson	Tax Collector	12/31/2007	03/01/2018	No	Approved
ACMJIF	Cape May Point Borough	Kimberly Stevenson	Tax Collector	03/01/2018		Yes	Approved
ACMJIF	Commercial Township	Leslie A. Kraus	Tax Collector	09/01/2010		Yes	Approved
ACMJIF	Deerfield Township	Maria Schiano Branson	Tax Collector	06/01/2009		Yes	Approved
ACMJIF	Deerfield Township	Lorraine Boyer	Treasurer / CFO Crime	02/19/2014	01/01/2020	No	Approved
ACMJIF	Deerfield Township	Cynthia Holland	CFO	01/01/2020		Yes	Approved
ACMJIF	Dennis Township	Monica Heim	Tax Collector	02/02/2020		Yes	Approved
ACMJIF	Dennis Township	Jennifer McIver	Treasurer (CFO Crime)	08/01/2018	05/31/2018	No	Approved
ACMJIF	Dennis Township	Jessica Bishop	CFO	05/31/2018		Yes	Approved
ACMJIF	Dennis Township	Lisa Garrison	Tax Collector	03/01/2019		Yes	Pending
ACMJIF	Downe Township	Jennafer Hernandez	Tax Collector	01/01/2009		Yes	Approved
ACMJIF	Egg Harbor Township	Jennifer Lynn McIver	Treasurer	01/01/2010		Yes	Approved
ACMJIF	Egg Harbor Township	Sharon D. Riley	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Estell Manor City	Judson Moore	CFO - Treasurer	01/01/2008		Yes	Approved
ACMJIF	Estell Manor City	Terrence Graff	Tax Collector	04/04/2012		Yes	Approved
ACMJIF	Folsom Borough	Bertha Cappuccio	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Folsom Borough	Dawn Stollenwerk	CFO/Treasurer	01/01/2018		Yes	Approved
ACMJIF	Galloway Township	Christian Johansen	Tax Collector	07/01/2014		Yes	Approved
ACMJIF	Galloway Township	Kristen Manning	Treasurer	03/09/2015		Yes	Approved
ACMJIF	Hamilton Township	Renee DeSalvo	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Hamilton Township	Dorothy Gallagher	Treasurer (CFO)	01/01/2020		Yes	Approved
ACMJIF	Linwood City	Kacey Johnson	Tax Collector	09/29/2015	10/13/2017	No	Approved
ACMJIF	Linwood City	Albert Stanley	Tax Collector	06/02/2014	07/31/2015	No	Approved
ACMJIF	Longport Borough	Pamela Tomassi	Tax Collector	01/01/2016		Yes	Approved
ACMJIF	Longport Borough	Donna O'Brien	Tax Collector	02/02/2015		No	Approved
ACMJIF	Longport Borough	Patricia C. English	Treasurer	01/01/2019		Yes	Approved
ACMJIF	Lower Township	Lauren Read	Treasurer (CFO Crime)	11/01/2007		Yes	Approved
ACMJIF	Lower Township	Susan Jackson	Tax Collector	11/01/2007	03/01/2018	No	Approved
ACMJIF	Lower Township	Kathleen L. Brown	Tax Collector	03/01/2018		Yes	Approved
ACMJIF	Lower Township	Bruce A Macleod	Tax Collector (Interim)	09/04/2018	06/01/2019	No	Approved
ACMJIF	Margate City	Linda A. Morgan	Tax Collector	01/01/2015	09/01/2020	No	Approved
ACMJIF	Margate City	Lisa McLauglin	Treasurer / CFO	01/01/2015		Yes	Approved
ACMJIF	Margate City	Tara Mazza	Tax Collector	09/01/2020		Yes	Approved
ACMJIF	Middle Township	Sandra Beasley	Tax Collector	06/30/2007		Yes	Approved
ACMJIF	Middle Township	Susan Anastasio-Quinones	CFO	08/15/2016		Yes	Approved
ACMJIF	Middle Township	John L. Clifford, Jr.	Treasurer (CFO crime)	12/24/2014	08/15/2016	No	Approved
ACMJIF	Millville City	Sherri J. Ball	Tax Collector	07/01/2010	03/01/2018	No	Approved
ACMJIF	Millville City	Marcella D Shepard	CFO	01/01/2018		Yes	Approved
ACMJIF	Millville City	Tracey L Gregoire	Tax Collector	03/01/2018		Yes	Approved
ACMJIF	Mullica Township	Bertha Cappuccio	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Mullica Township	Dawn Stollenwerk	Treasurer/CFO	01/01/2019		Yes	Approved
ACMJIF	Newfield Borough	Robert E. Scharle	Treasurer (CFO crime)	01/01/2007		Yes	Approved
ACMJIF	Newfield Borough	Kathleen K. Rivers-Rambone	Tax Collector	01/01/2015	12/15/2016	No	Approved
ACMJIF	Newfield Borough	Lawrence J. Nightlinger Jr.	Tax Collector	01/01/2008	02/12/2020	No	Approved
ACMJIF	Newfield Borough	Maria Schiano Branson	Tax Collector	12/15/2016	02/01/2020	No	Approved
ACMJIF	Newfield Borough	Mark Godfrey	Tax Collector	02/13/2020		Yes	Approved
ACMJIF	North Wildwood City	Todd N. Burkey	Treasurer CFO / CRIME	01/01/2013		Yes	Approved
ACMJIF	North Wildwood City	Todd N. Burkey	Tax Collector	08/16/2007		Yes	Approved
ACMJIF	Northfield City	Dawn Stollenwerk	Treasurer (CFO-Crime)	02/15/2012		Yes	Approved
ACMJIF	Northfield City	Cynthia L. Stafford	Library Treasurer	06/29/2016	06/26/2020	No	Approved
ACMJIF	Northfield City	Michele L. Kirtsos	Tax Collector	10/05/2015		Yes	Approved
ACMJIF	Northfield City	Cindy A. Ruffo	Tax Collector	05/10/2007	10/05/2015	No	Approved
ACMJIF	Northfield City	Elaine Meglathery	Library Treasurer	11/08/2007	06/19/2016	No	Approved
ACMJIF	Northfield City	Melanie Brozosky	Library Treasurer	06/26/2020		Yes	Approved
ACMJIF	Ocean City	Terence S Graff	Tax Collector	02/23/2015		Yes	Approved
ACMJIF	Ocean City	Frank Donato III	CFO - Treasurer	01/01/2010		Yes	Approved
ACMJIF	Ocean City	Constance Jenkins Pritchard	Library Treasurer	01/01/2016		Yes	Approved
ACMJIF	Ocean City	Jon D. Batastini	Library Treasurer	01/14/2013	09/03/2015	No	Approved

MEL STATUTORY BONDs as of 5/5/21

ACMJIF	Pleasantville City	Flor Roman	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Pleasantville City	Barry Ludy	Treasurer	03/04/2013		Yes	Approved
ACMJIF	Sea Isle City	Paula G. Doll	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Somers Point City	William E. Swain	Treasurer(CFO-crime)	03/22/2014	12/31/2020	No	Approved
ACMJIF	Somers Point City	Lisa King	Tax Collector/ Utility Collector	01/01/2015		Yes	Approved
ACMJIF	Somers Point City	Shana Kestrel	CFO - Treasurer	01/01/2021		Yes	Approved
ACMJIF	Stone Harbor Borough	James Craft	Treasurer	05/05/2014		Yes	Approved
ACMJIF	Stone Harbor Borough	Deborah Candelore	Tax Collector	04/01/2011		Yes	Approved
ACMJIF	Upper Deerfield Township	Andrea A. Penny	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Upper Deerfield Township	Amy L. Colaneri	Treasurer	07/01/2009		Yes	Approved
ACMJIF	Upper Township	Barbara Ludy	Treasurer	06/23/2008		Yes	Approved
ACMJIF	Upper Township	Rhonda L. Sharp	Tax Collector	07/01/2009		Yes	Approved
ACMJIF	Ventnor City	Pamela Tomassi	Tax Collector	10/21/2016	01/01/2018	No	Approved
ACMJIF	Ventnor City	Adetoro O. Aboderin	Treasurer	01/01/2009	02/18/2019	No	Approved
ACMJIF	Ventnor City	Julie Harron	Tax Collector	04/01/2008	06/01/2016	No	Approved
ACMJIF	Ventnor City	Margaret Pacanowski	Tax Collector	01/01/2018		Yes	Approved
ACMJIF	Ventnor City	Albert Stanley	CFO/Treasurer	01/24/2019		Yes	Approved
ACMJIF	Waterford Township	Anita M. Wilson	Tax Collector	01/01/2009	12/31/2020	No	Approved
ACMJIF	Waterford Township	Francine Grubb	Library Treasurer	07/01/2017		Yes	Approved
ACMJIF	Waterford Township	Brian Pollock	Library Treasurer	06/24/2009	07/01/2017	No	Approved
ACMJIF	Waterford Township	Maria Yeatman	Library Treasurer	01/01/2016	06/30/2017	No	Approved
ACMJIF	Waterford Township	Stacia Regn	Treasurer	02/01/2020		Yes	Approved
ACMJIF	Waterford Township	Lisa Eggert	Tax Collector	01/01/2021		Yes	Approved
ACMJIF	West Cape May Borough	Todd N. Burkey	Tax Collector	01/01/2009		Yes	Approved
ACMJIF	West Cape May Borough	Frank Donato III	Treasurer (CFO-crime)	06/01/2009		Yes	Approved
ACMJIF	West Cape May Borough	David S. Carrick	water/sewer collector	01/01/2007		Yes	Approved
ACMJIF	West Wildwood Borough	Elaine Brunkel-Crowley	Treasurer / CFO Crime	03/04/2011		Yes	Approved
ACMJIF	West Wildwood Borough	Terence S Graff	Tax Collector	07/01/2012		Yes	Approved
ACMJIF	West Wildwood Borough	Maureen Mitchell	Tax Collector / Utilities Collector	03/04/2011	07/12/2016	No	Approved
ACMJIF	Weymouth Township	Debra A. D'Amore	Tax Collector	01/01/2007		Yes	Approved
ACMJIF	Wildwood City	Donna Dennis	Utilities Collector	06/28/2011		Yes	Approved
ACMJIF	Wildwood City	Jeanette J Powers	Treasurer (CFO-Crime)	01/27/2007		Yes	Approved
ACMJIF	Wildwood City	Lori J. Rosensteel	Tax Collector	09/01/2012		Yes	Approved
ACMJIF	Wildwood Crest Borough	Alicia Belansen	Treasurer / CFO Crime	10/07/2013	06/20/2018	No	Approved
ACMJIF	Wildwood Crest Borough	Lyndsey Herman	Tax Collector	03/30/2015		Yes	Approved
ACMJIF	Wildwood Crest Borough	Francine B Springer	Treasurer (CFO)	06/20/2018		Yes	Approved
ACMJIF	Woodbine Borough	John H. Miller	Treasurer / CFO Crime	01/01/2014	08/21/2019	No	Approved
ACMJIF	Woodbine Borough	Lisa Garrison	Tax Collector	07/01/2007		Yes	Approved
ACMJIF	Woodbine Borough	James Craft	Treasurer/CFO	05/01/2019		Yes	Approved

Atlantic County Municipal Joint Insurance Fund

Skateboard Park Approval Status

Member Municipality	Stage	Status	Notes
Absecon			
Avalon	Removed	Removed	Park Equipment Removed 6/2017
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	Removed	Removed	Park Equipment Removed
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	Removed	Removed	Removed effective 2/27/2018
Millville			
Mullica		Removed	Park Equipment removed as of 11/5/09
Newfield			
North Wildwood	Approved	Complete	
Northfield			
Ocean City	Approved	Complete	
Pleasantville			
Sea Isle City	Approved	Complete	
Somers Point			
Stone Harbor	Approved	Complete	
Upper Deerfield			
Upper Twp.	Approved	Complete	
Ventnor			
Waterford			
West Cape May			
West Wildwood			
Weymouth			
Wildwood			
Wildwood Crest			
Woodbine			

Last Update: 5/11/2021

CAPEHART SCATCHARD BLOG

This Month's Two Key Developments On Jurisdiction Of Medical Claim Petitions And Orders To Compel Reimbursement Of Costs Of Medical Marijuana

We are two weeks into April, and already the New Jersey Supreme Court has considered two extremely significant issues for workers' compensation practitioners, employers and carriers. The first decision was announced on April 1, 2021 when the Supreme Court decided not to take certification in the matter of Anesthesia Assocs. of Morristown, PA v. Weinstein Supply Corp., 2021 NJ LEXIS 286. This means that the unreported Appellate Division decision stands dealing with jurisdictional issues in medical claim petitions.

There are many hundreds of medical claim petitions in New Jersey where the only contact with the State of New Jersey is the location of the medical procedure. Anesthesia Associates of Morristown involved two consolidated cases. In the first case, the petitioner lived in, worked in and was injured in Pennsylvania and even filed a claim petition in Pennsylvania. The medical procedure took place in New Jersey, and the medical provider filed a medical claim petition in the New Jersey Division of Workers' Compensation seeking additional charges.

In the other case, Surgicare of Jersey City v. Waldbaum's, all contacts were in the State of New York, but the medical procedure again occurred in New Jersey. The medical claim petition was thereafter filed by the provider in the New Jersey Division of Workers' Compensation seeking the balance of its original charges of $252,000.

In both cases the respective judges of compensation found that there was no jurisdiction in New Jersey because the State of New Jersey had no jurisdiction over the worker's underlying workers' compensation claim. The judges dismissed the medical claim petitions. The Appellate Division affirmed: "Applying these considerations to the two cases before us, we agree with the two judges of compensation that there was no cognizable claim for a work-related injury in either case. Therefore, the Division did not have jurisdiction over AAM's or SJC's claims and they were appropriately dismissed, substantially for the reasons expressed by the two judges of compensation.

The medical providers next sought certification from the New Jersey Supreme Court. The action of the Supreme Court in denying certification in effect is an affirmance of the unreported Appellate Division decision. The problem is that unreported decisions are not technically precedential. They do not have to be followed by other judges. It seems clear that the New Jersey Supreme Court agrees with the reasoning of the judges of compensation and the Appellate Division. Frankly, the Appellate Division decision needs to be reported by the Committee on Publications because it resolves a hotly contested issue within the Division and will avoid further appeals.

On April 13, 2021, the New Jersey Supreme Court released its decision in Vincent Hager v. M&K Construction, (A-64-19) (084045). The facts of this case will only be dealt with briefly, as the undersigned has written extensively about Hager in prior blogs. The issue concerned whether an

employer can be ordered to reimburse the petitioner for the ongoing costs of medical marijuana under the New Jersey Compassionate Use Act. The Judge of Compensation found in favor of petitioner and ordered the employer to make reimbursement. The Appellate Division affirmed in 2020. The Supreme Court has now affirmed the Appellate Division decision in a very lengthy opinion.

The Supreme Court found as follows:

The Compassionate Use Act cannot require a private health insurer to reimburse a person for costs associated with the medical use of cannabis, but the term "private health insurer" does not include workers' compensation coverages. Therefore employers and carriers in workers' compensation are not exempt from the reimbursement requirement by statute.

The Court found that there is competent medical evidence to support the argument that medical marijuana can restore some of a worker's function or, as in Mr. Hager's case, relieve symptoms such as chronic pain and discomfort. For this reason the Court said that medical marijuana may be found to constitute reasonable and necessary care under the New Jersey Workers' Compensation Act.

The Court devoted most of its decision to the conflict between the Controlled Substances Act, which lists marijuana as a Schedule One drug, and the Compassionate Use Act. The issue more precisely was whether the federal law preempts state law in respect to requiring reimbursement for costs of medical marijuana. The Court focused heavily on recent Congressional appropriations riders. "Congress has, for seven consecutive fiscal years, prohibited the DOJ from using funds to interfere with state medical marijuana laws through appropriations riders." The Court said, "We conclude that the CSA, as applied to the Compassionate Use Act and the Order at issue, is effectively suspended by the most recent appropriations rider for at least the duration of the federal fiscal year." The Court added, "Qualified patients may continue to possess and use medical marijuana, and related compensation orders may be entered while federal authorities continue to enforce the CSA to the extent Congress permits."

The Court rejected the argument that employers which are ordered to reimburse employees for costs of medical marijuana amount are violating federal law by aiding and abetting under 18 U.S.C. section 20. To be more precise, M&K contended that the company was being forced to break federal law. The Court concluded that there can never be aiding and abetting when actions are taken pursuant to a court order, including an order in the Division of Workers' Compensation.

Some other state courts, such as in Maine and Massachusetts, have gone in a different direction from the New Jersey Supreme Court on the preemption issue. The New Jersey Supreme Court acknowledged that there is no consensus on this issue among all the states that have addressed it. Eventually this issue may find itself before the United States Supreme Court.

NJ Governor Signs S2476 Supplementing Benefits For Surviving Dependents Of Essential Employees

On Tuesday, April 20, 2021, New Jersey Governor Phil Murphy **signed into law** a bill co-sponsored by Senators Troy Singleton and Dawn Addiego. The bill will provide weekly supplemental benefits to surviving dependents of essential employees who contracted COVID-19 through work. The benefits will be paid by the New Jersey Second Injury Fund.

The prerequisites for a dependent to receive this supplemental benefit are that the decedent must have been an essential employee under New Jersey law, and there must be a court order in the form of a

dependency award in the Division of Workers' Compensation. While the law itself does not mention the need for a dependency award, the Office of Special Compensation Funds advised Capehart partner Stephen Fannon, Esq. that dependency judgments must first be entered before the Second Injury Fund can pay the supplemental benefits. This is similar to the public safety law, N.J.S.A. 34:15-95.6.

The Office of Special Compensation Funds also advised that the petitioner must fill out several documents which are listed on the Office's website before the supplemental payments will be made. The expectation is that counsel for petitioner will fill out the calculation sheet also located on the website of the Office of Special Compensation Funds. None of this is in the actual law.

The formula for the supplement requires that one should use the workers' compensation weekly dependency benefit initially awarded as the numerator and use the state's maximum workers' compensation death benefit as the denominator. In 2021 the maximum death rate is $969. Consider then a hypothetical case where an essential employee dies in 2021 from COVID-19. The employee's wage was $830.57 giving rise to a dependency rate of $581.40, which is 60% of the maximum death rate of $969. Every year as the maximum death rate rises, a supplemental payment will be made to the dependent so that the dependent's benefits never drop below 60% of the maximum death rate in effect for subsequent years. Without that supplement, the dependent's rate would remain the same every year, as it does for almost all other dependents in New Jersey.

The notice provision of the law was not well thought out. The new law states that the Second Injury Fund must be notified by the insurance carrier or self-insured employer of the need to have the Second Injury Fund make supplemental benefit payments. That notice must be completed not later than the 60th day after the *"date on which it is determined that the payment of supplemental benefits is required pursuant to this section*." That date clearly will be the date of the dependency award entered by the Judge of Compensation.

But the Office of Special Compensation Funds has already advised that petitioner's attorney must complete certain forms on their website before payments will be made. It would seem then that the notice will be coming from petitioner's attorney. Yet the law goes on to provide ominously, "*If the insurance carrier or self-insured employer fails to notify the division and that failure results in the payment of an incorrect amount of benefits, the liability for the payment of the supplemental benefits shall be transferred from the Second Injury Fund to the employer until the time at which the insurance carrier or self-insured employer provides the required notice."*

The penalty language imposed on the carrier or employer makes absolutely no sense since the forms that need to be completed will be executed by petitioner's attorney, who will be providing notice through those forms, and no payment can be made until the Fund receives those forms. One may surmise that

there was a communication failure between the bill sponsors and the Office of Special Compensation Funds. If delays are occasioned by the failure of petitioner's attorney to submit those forms, why would

the insurance carrier or employer be penalized for not giving timely notice? Given this legislative snafu, employers, self-insureds and their counsel will be well advised to provide notice to the Fund in writing by certified mail immediately after a dependency award has been executed by the Judge — even though the employer and carrier have no control over the submission of the necessary forms that will trigger the supplemental payments.

What about all the cases that have already been accepted in the past year involving essential employees but have never gone through court? The Office of Special Compensation Funds advised my partner, Steven Fannon, that court orders will need to be entered for dependents to receive the supplemental payments. Claim petitions will need to be filed to convert the voluntary tender of dependency benefits into a dependency order.

About the Author:

John H. Geaney, a shareholder and co-chair of Capehart Scatchard's Workers' Compensation department, 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.

A graduate of Holy Cross College summa cum laude, Mr. Geaney obtained his law degree from Boston College Law School. He has been named a "Super Lawyer" by his peers and Law and Politics. He serves as Vice President of the Friends of MEND, the fundraising arm of a local charitable organization devoted to promoting affordable housing.

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.

May 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5 9am/1pm Mgr & Spvy Seminar via Zoom 9:30am MEL/RCF Claims via Zoom	6	7	8
9	10	11	12 9am/1pm Mgr & Spvy Seminar via Zoom	13 9am Claims Comm Mtg Via Zoom	14	15
16	17	18	19 3pm – ACM Exec Comm Mtg via Zoom	20 9am/1pm Mgr & Spvy Seminar via Zoom	21	22
23	24	25	26	27 9am/1pm Mgr & Spvy Seminar via Zoom	28 10am Strategic Planning Comm Mtg via Zoom	29
30	31 Memorial Day – Offices Closed					

June 2021

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3 8:45am/1pm Police Command Staff Training @ Indian Springs, Marlton	4	5
6	7	8 8:45am/1pm Police Command Staff Training @ Merighi's, Vineland	9	10 9am Claims Comm Mtg via Zoom	11	12
13	14	15	16 3pm ACM Exec Comm Mtg via Zoom	17	18	19
20	21	22	23 8:45am/1pm Police Command Staff Training @ Auletto's, Almonesson	24	25	26
27	28	29	30			

This Month's "Security with a Smile" (Because Life is Too Short...)

This Month's Advice: Protect Your Privacy With a VPN

What Is a VPN, and How Does It Work?

Have you ever connected to a public Wi-Fi network and wondered if someone is watching you? It's a legitimate concern and they very well could be! But you can protect your online activity with a VPN (Virtual Private Network).

For those of you not familiar, a VPN is a simple software that was created to protect your online privacy and make life harder for hackers by anonymizing your traffic and location. When you switch it on, a VPN creates an encrypted tunnel between you and a remote server operated by a VPN service. Your Internet traffic is routed through this tunnel, so your data is secure. And because your traffic is exiting the VPN server, your true IP address is hidden, masking your identity and location.

Here are some of the benefits of installing a VPN:

Added Privacy & Security: One of the biggest benefits of using a VPN is to keep your data secure and online activity private. Consider the public Wi-Fi network in an airport or coffee shop. While it might feel safe to connect, somebody might actually be watching the traffic on that network. Internet service providers (ISPs) and some organizations have ways to keep track of everything you do online. If you think "going incognito" in your browser is all you need to do, you couldn't be more wrong!

Protect multiple devices at once: Most paid VPNs* provide multiple simultaneous connections, allowing you to protect your computer, smartphone, tablet, smart TVs and other devices at the same time. The number of connections VPNs allow vary depending on the service (most provide 3-7), so choose one that best suits your needs.

Beat censorship: Many countries around the world censor the Internet because certain content doesn't align with political or religious beliefs. If you're living in or traveling to a country with Internet restrictions, a VPN can allow you to freely and securely browse online. Without a VPN, simple tasks like Googling or updating your social media can be nearly impossible.

*While there are a number of free VPNs that allow you to try before you buy, be cautious of using a non-user funded VPN. The necessary infrastructure to run a VPN, including servers, doesn't come cheap, so free tools are often supported by selling your information to third party companies in order to maintain the VPN.

Want to avoid doing real work for another 5 minutes?

Blog: How to Identify and Resolve a Major VPN Security Risk

Municipal
Joint Insurance
Fund

Police Command Staff
Risk Management Seminar

As part of their continuing commitment to Police Command Staff Training the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds are jointly sponsoring a seminar on Police Risk Management. **The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes, but is not limited to, Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff in order to comply with the MEL's 2022-2023 Employment Practices Liability (EPL) Plan of Risk Management**. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

The field of employment law remains perhaps the most rapidly evolving area of law both in the State of New Jersey and nationally. As legislators and the courts afford greater protection to more groups of employees, the nature and frequency of claims against employers increase proportionately. Public employers are not immune from this trend. Your knowledge of basic legal and administrative employment principles will help keep you out of trouble. **In fact, the Courts have determined that training of Police Command Staff is an essential part of an affirmative defense in an employment related claim.**

Topics

Among a myriad of topics of importance to Police personnel, this year's training will touch upon legislation regarding Sexual Abuse & Molestation and Police personnel's responsibility in this regard. Also, common employee/employer issues including discipline and discharge, promotion procedures, hostile work environment, and discrimination and harassment including the Conscientious Employee Protection Act (CEPA). In addition, information will be provided on immunities available for police operations under Title 59, how to protect your agency against liability claims, and managing these claims when they occur. Time will also be spent discussing workers compensation and liability coverage afforded police officers as well as various safety and risk management programs implemented to manage the risk associated with police operations.

- **See next page for links to register. Two Identical Sessions offered on each date at 9:00am & 1:00pm**
- **Instructors: Chief Keith Hummel (Ret.) & Chief Harry Earle (ret.)**
- **Advanced registration is required for these in-person sessions**
- **Each session is limited to 80 participants to remain in compliance with CDC Guidelines, and wearing masks is required**

Municipal
Joint Insurance
Fund

PLEASE RESPOND TWO WEEKS PRIOR TO ANY TRAINING DATE

Police Risk Management Training Registration Form

Sessions – There will be (2) identical sessions each day.

You need only attend one of the sessions.

Thursday, June 3, 2021 – Indian Springs CC, Marlton NJ
Tuesday, June 8, 2021 – Merighi's Savoy Inn, Vineland, NJ
Wednesday, June 23, 2021 – Auletto's Catering, Deptford, NJ

SESSION TIMES:
9:00 AM – 11:30 AM …Sign in starts at 8:15 AM
1:00 PM – 3:30 PM……Sign in starts at 12:00 Noon

CLICK HERE to Register for the Thursday, June 3rd AM or PM Session at Indian Springs Country Club, Marlton NJ

CLICK HERE to Register for the Tuesday, June 8th AM or PM Session at Merighi's Savoy Inn, Vineland, NJ

CLICK HERE to Register for the Wednesday, June 23rd AM or PM Session at Auletto's Catering, Deptford, NJ

Municipal Joint Insurance Fund
South Jersey Communities Securing Their Future
P.O. Box 530, Marlton, New Jersey 08053

To: Fund Commissioners, Municipal Clerks, & Risk Management Consultants

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: March 9, 2021

Subject: Managers & Supervisors – Employment Practices Liability Training

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Beginning in April, the Atlantic County, Burlington County, and Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds are sponsoring Employment Practices Liability Training for all member Managers & Supervisors. The Courts have determined that training of Managers & Supervisors is an essential part of an affirmative defense in an employment related claim. Completion of this training is mandatory for a member municipality to be in compliance with the MEL's Employment Practices Liability Risk Management Program. Member municipalities in compliance with the Risk Management Plan are eligible for lower claim deductibles and coinsurance.

Due to the ongoing social distancing requirements brought about by the pandemic, this training is being conducted virtually using the Zoom conferencing platform and the MEL Safety Institute. The training will be conducted by Armando Riccio, Esq. and will focus on, among other subjects: harassment and discrimination, implicit bias, addressing employee complaints, your role and obligations as a manager, and the enforcement of municipal policies and procedures.

Attached, please find a listing of the available training dates and times with a hyperlink that can be used to register for the session you wish to attend as well as instructions on how to register. Please note that each session will be the same in the materials covered and each session is limited to 100 participants. An application will be made to the Department of Community Affairs for Continuing Education Units.

Please note that this training is in addition to the *Protection & Safe Treatment of Minors Program* that all Managers & Supervisors were strongly urged to complete this past Fall/Winter.

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Should you have any problems enrolling in this training, please contact Andrea Felip at 866-661-5120 or via email at AFelip@jamontgomery.com.

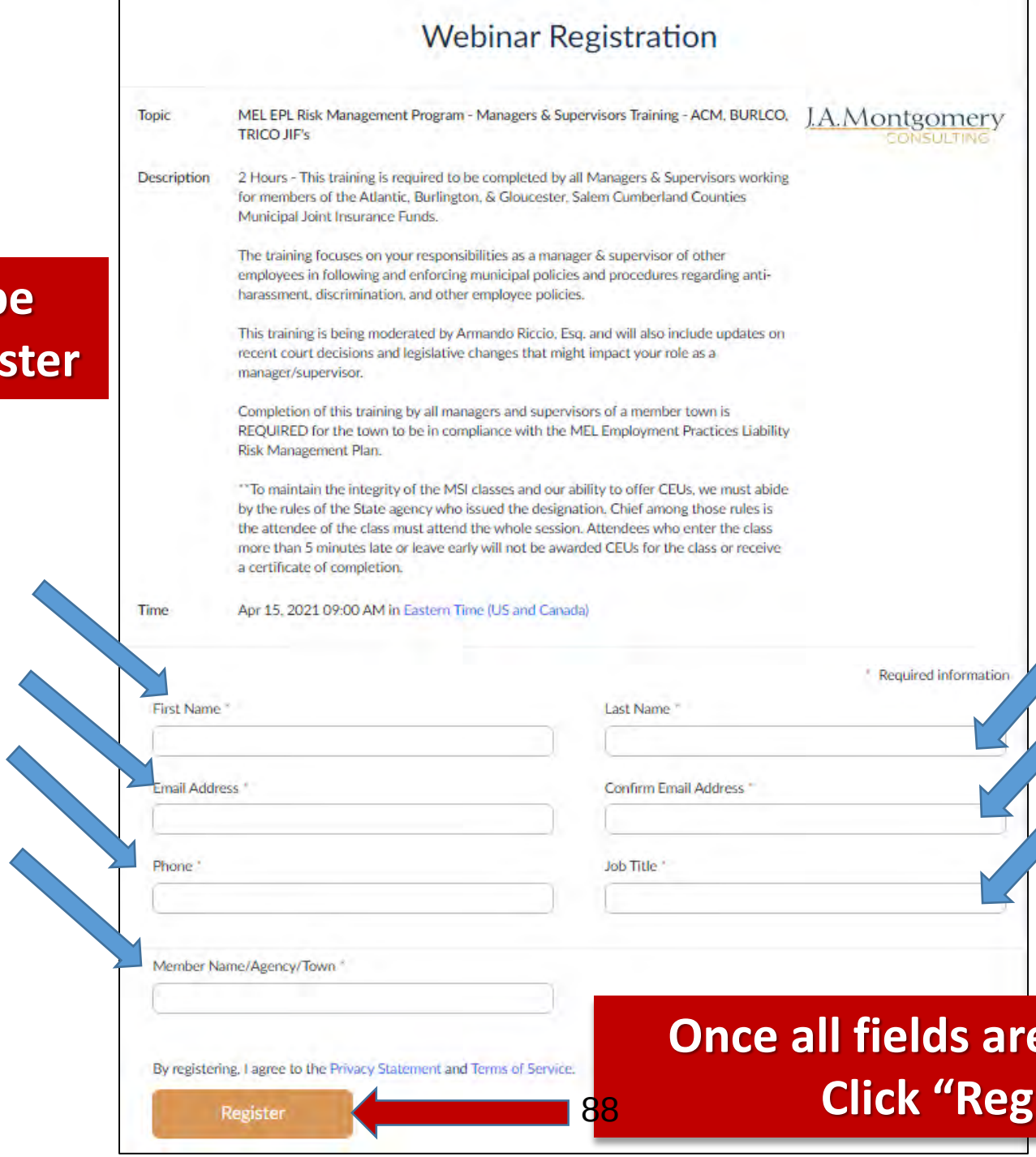
Thank you for your attention to this important matter.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2021-2022

Date	Course Topic - Registration Link	Time
4/15/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
4/15/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm
4/22/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
4/22/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm
4/27/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
4/27/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm
4/29/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
4/29/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm
5/5/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
5/5/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm
5/12/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
5/12/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm
5/20/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
5/20/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm
5/27/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:00 am
5/27/2021	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:00 pm

NOTE:

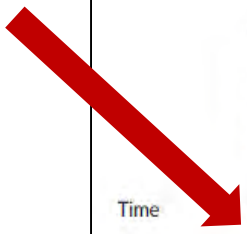
All fields must be completed to register



Once all fields are completed, Click "Register"

NOTE:

Click on "Add to Calendar" and the invitation will be added to your calendar.



Webinar Registration Approved

Topic: MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO, TRICO JIF's

Description: 2 Hours - This training is required to be completed by all Managers & Supervisors working for members of the Atlantic, Burlington, & Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds.

The training focuses on your responsibilities as a manager & supervisor of other employees in following and enforcing municipal policies and procedures regarding anti-harassment, discrimination, and other employee policies.

This training is being moderated by Armando Riccio, Esq. and will also include updates on recent court decisions and legislative changes that might impact your role as a manager/supervisor.

Completion of this training by all managers and supervisors of a member town is REQUIRED for the town to be in compliance with the MEL Employment Practices Liability Risk Management Plan.

J.A.Montgomery CONSULTING

**To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

Time: Apr 15, 2021 09:00 AM in Eastern Time (US and Canada)

Add to calendar

Webinar ID: 936 7296 2070

To Join the Webinar

Join from a PC, Mac, iPad, iPhone or Android device:

Please click this URL to join. https://jamontgomery.zoom.us/w/93672962070?tk=o0S8Sa0Fgbtcv4uiSHLebRq_IlxQw3pHInNQ87tSTsQ.DQIAAAAVz1f4FhZPVC1pNVdialNGZWdOTy0yMlhWX0pBAAAAAAAAAAAAAAAAAAAAAAAAAAA&uuid=WN_PvbXCti1Q5yYBhJnyKKJsg

To Cancel This Registration

Once you register, you should receive the "Webinar Registration Approved" Screen

Thu 3/4/2021 11:44 AM

J.A. Montgomery <no-reply@zoom.us>

MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO, TRICO JIF's Confirmation

To Paul Forlenza

If there are problems with how this message is displayed, click here to view it in a web browser.
Click here to download pictures. To help protect your privacy, Outlook prevented automatic download of some pictures in this message.

EXTERNAL!

Join 10-15 min before start time to ensure your video & audio are working properly

Hi Paul Forlenza,

Thank you for registering for "MEL EPL Risk Ma[illegible]gement Program - Managers & Supervisors Training - ACM, BURLCO, TRICO JIF's".

Please submit any questions to: jamtrain[illegible]@jamontgomery.com

Date Time: Apr 15, 2021 09:00 A[illegible] Eastern Time (US and Canada)

Join from a PC, Mac, iPa[illegible]hone or Android device:
Click Here to Join
Note: This link should not be shared with others; it is unique to you.
Add to Calendar Add to Google Calendar Add to Yahoo Calendar

You can also add to your calendar from here

Description: 2 Hours - This training is required to be completed by all Managers & Supervisors working for members of the Atlantic, Burlington, & Gloucester, Salem Cumberland Counties Municipal Joint Insurance Funds

The training focuses on your responsibilities as a manager & supervisor of other employees in following and enforcing municipal policies and procedures regarding anti-harassment, discrimination, and other employee pol

This training is being moderated by Armando Riccio, Esq. and will also include updates on recent court decisions and legislative changes that might impact your role as a manager/supervisor.

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**To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

You can cancel your registration at any time.

NOTE:

You will also receive a confirming email once registered

If you do not receive an email, then you are not properly registered for the seminar

Should you have any problems enrolling in this training, please contact Andrea Felip at 866-661-5120 or via email at AFelip@jamontgomery.com

Municipal Joint Insurance Fund

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 23, 2020

Re: 2022-2023 MEL EPL Risk Management Program
Non-Supervisory Employee Training Announcement

****

As you are aware, every two years, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) requires its members to update their compliance with the MEL's Employment Practices Liability Risk Management Program. One element of the compliance process requires that each member offer anti-harassment training to all non-supervisory personnel. While it is recommended that all non-supervisory employees take this training, employers are only required to make the training available to their employees.

The 2022-2023 non-supervisory training is being completed using the MEL Safety Institute (MSI). The training course is entitled *Building a Safe Workplace: Anti-Harassment and Discrimination*. This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

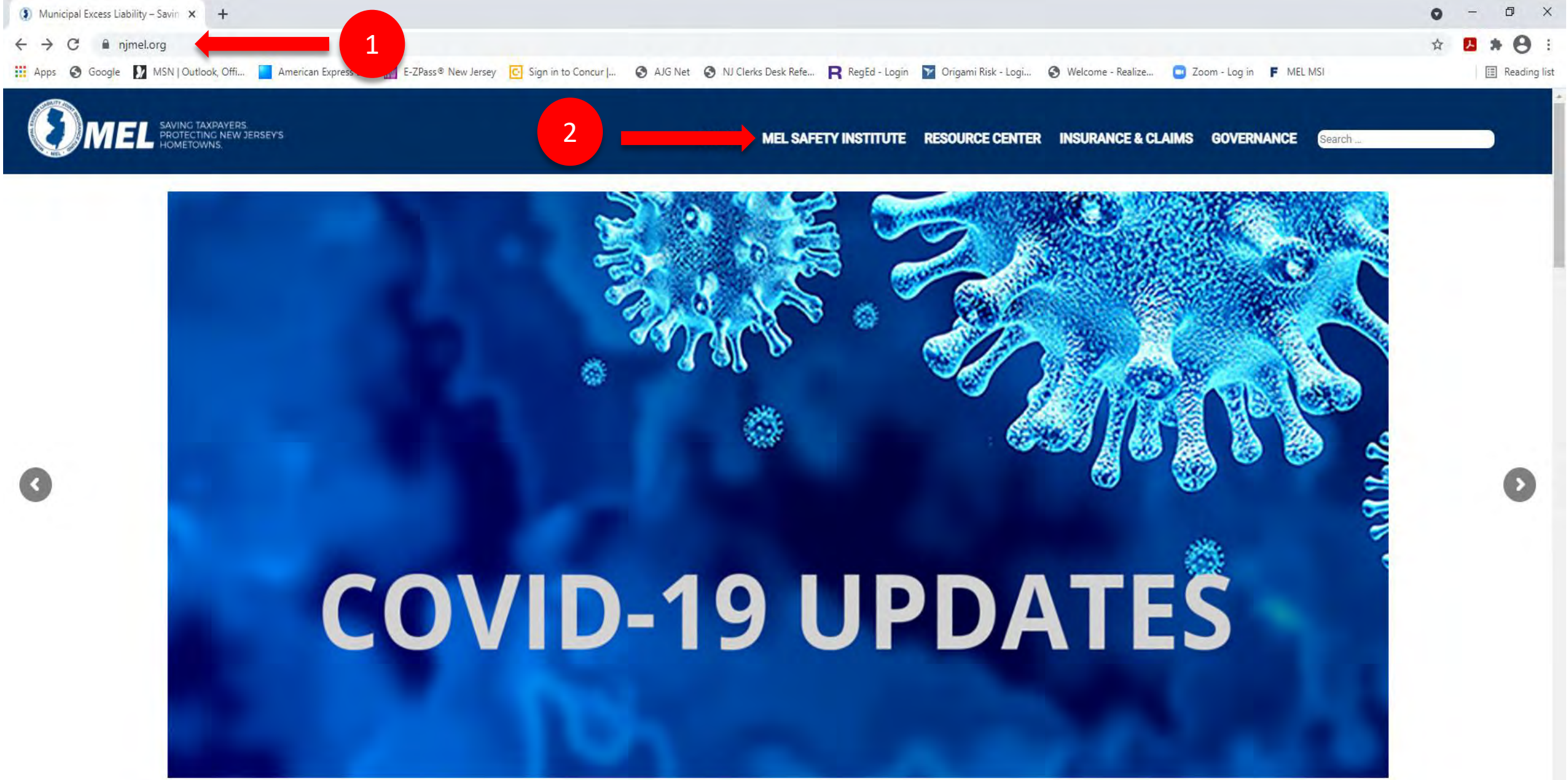
Again, this year's program is being offered exclusively online through the NJ MEL's Safety Institute (MSI). Instructions on how to access the MSI and complete the course are attached to this memorandum. The course runs approximately fifteen (15) minutes in length and completion of the course will be tracked automatically by the MSI; however, employees who want a certificate showing completion of the course can navigate to the "Student Center" tab to print your Certificate of Completion. All training should be completed by June 1, 2021.

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

Questions regarding accessing the MSI can be directed to the MSI Helpline during normal business hours at 866-661-5120.

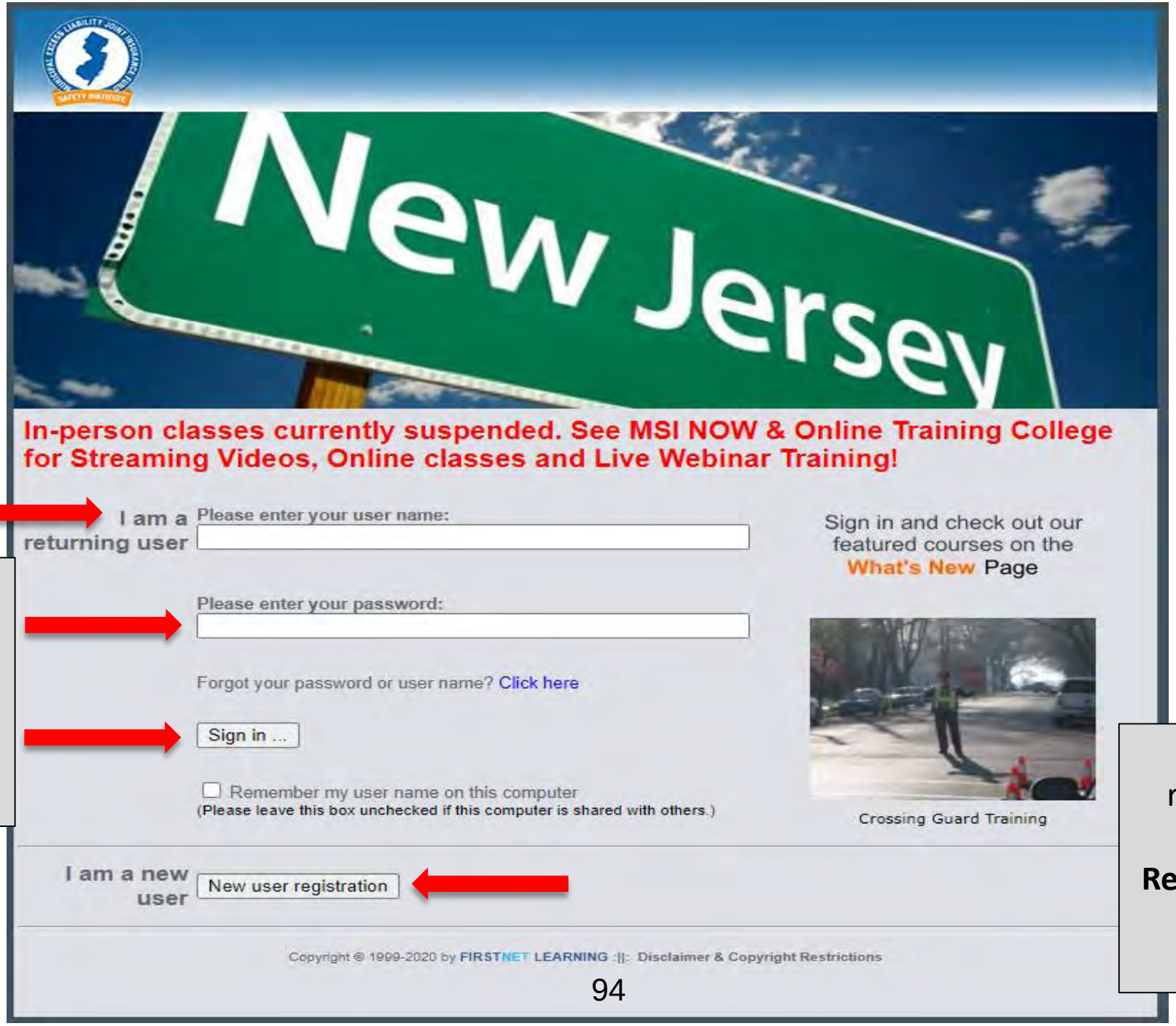
Thank you for your attention to this matter.

cc: Risk Management Consultants



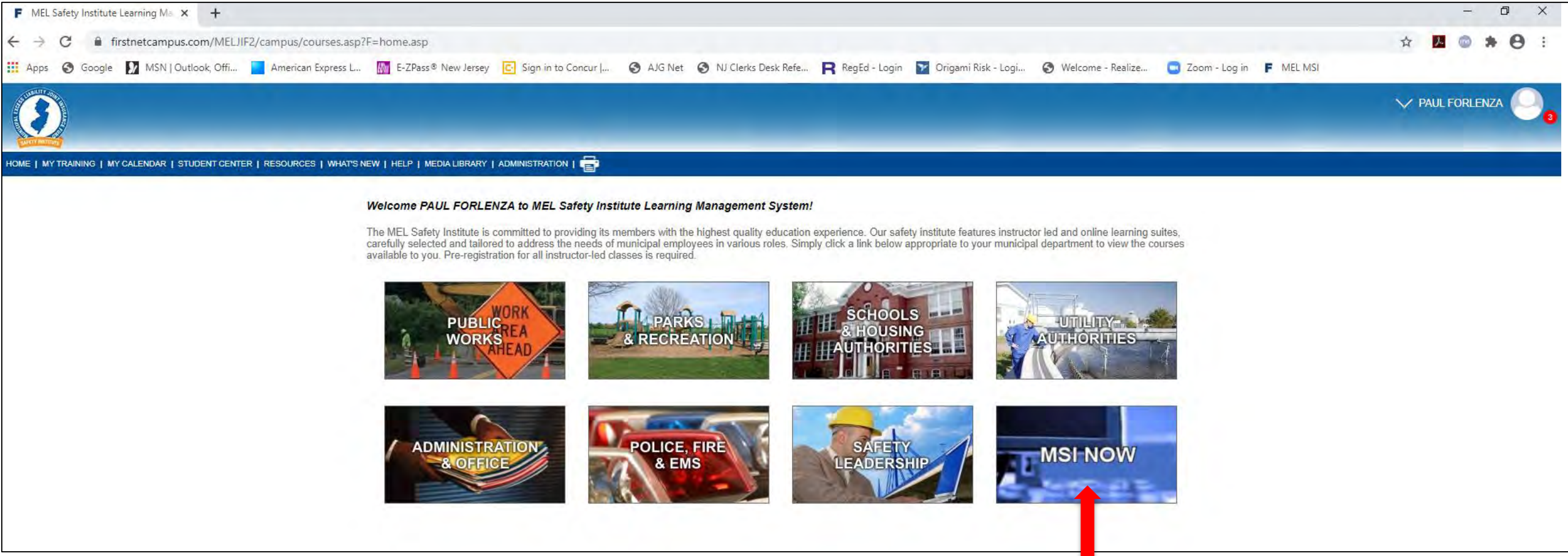
1. Go the NJ MEL website: www.njmel.org
2. Click on the "**MEL Safety Institute**" Tab

MEL Safety Institute – Saving Tax
MEL Safety Institute Learning Ma
melsafetyinstitute.org
Apps
Google
MSN | Outlook, Offi...
American Express L...
E-ZPass® New Jersey
Sign in to Concur |...
AJG Net
NJ Clerks Desk Refe...
RegEd - Login
Origami Risk - Logi...
Welcome - Realize...
Zoom - Log in
MEL MSI
Reading list
Education & Training
MSI Toolkit
MEL Resource Center
NJ MEL Website
MSI Local Officials Training
• Click on the "LMS Login"
LMS Login
MSI Search
MSI search uses artificial intelligence (AI) based on keyword matches to maximize your results



If you have an MSI Login, enter your user name and password and sign into your account

If you have never registered in the MSI, Click the "**New User Registration"** button and create your account



Click on the **"MSI Now"** button

Click on titles for descriptions or to enroll.

RECOMMENDED TRAINING
- Title

ONLINE COURSES

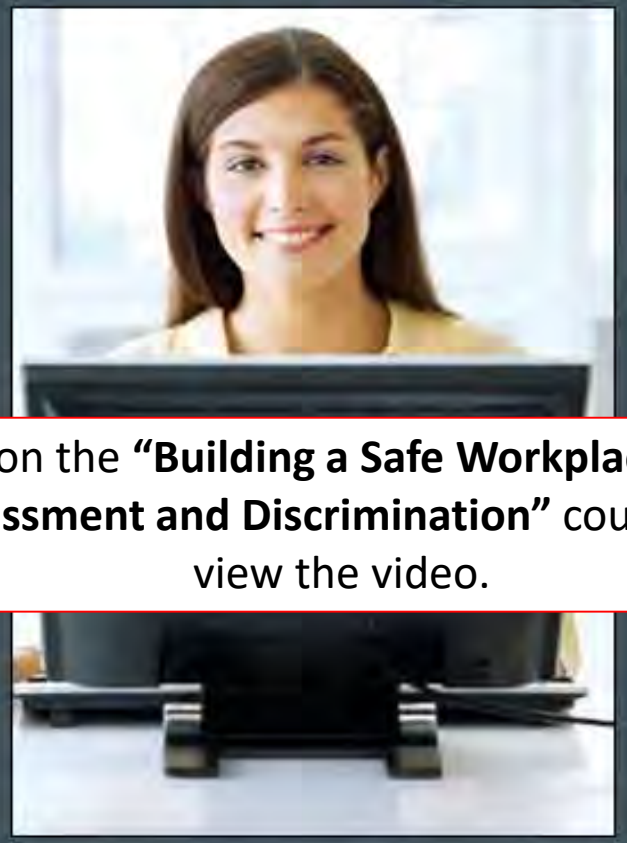
Seminar: Employment Practices Liability
- 8 Tips for Working From Home
- Avoid Back Pain
- Bloodborne Pathogens
- Building a Safe Workplace: Anti-Harassment and Discrimination
- Camp Counselors - Aquatic Safety
- Camp Counselors - Bullying Prevention at Camp
- Camp Counselors - Child Sexual Abuse Prevention at Camp
- Camp Counselors - Playground Safety
- Camp Counselors - The Professional Lifeguard
- Camp Counselors - Trip and Transportation Safety

CLASSROOM COURSES/WORKSHOPS

No course assignments.

Search Training

MSI NOW



Click on titles for descriptions or to enroll.

TRAINING SUPPORT
- Title

RESOURCES
- Streaming Videos - Employee Conduct
- Streaming Videos - Fire Safety/Extinguishers
- Streaming Videos - General Safety
- Streaming Videos - HazCom & Chemical Safety
- Streaming Videos - Lifting/Material Handling
- Streaming Videos - LOTO & Electrical Safety
- Streaming Videos - Personal Protective Equip
- Streaming Videos - Shop & Tool Safety
- Streaming Videos - Specific Job Safety
- Streaming Videos - Stormwater
- Streaming Videos - Vehicle & Driving Safety
- Adobe Flash Player Download
- Classroom Management
- LIVE Webinar Training Schedules and Registration

Click on the **"Building a Safe Workplace: Anti-Harassment and Discrimination"** course and view the video.

Municipal Joint Insurance Fund
South Jersey Communities Securing Their Future
P.O. Box 530, Marlton, New Jersey 08053

To: Fund Commissioners, Municipal Clerks, & Risk Management Consultants

From: Paul A. Forlenza, MGA, RMC, Executive Director

Date: March 1, 2021

Subject: Protection & Safe Treatment of Minors Webinar – Additional Training Opportunities

---

As you may recall, in the Fall and Winter of 2020, the JIF and MEL held more than a dozen webinars pertaining to the recently amended child sexual abuse and molestation statute and corresponding *Protection and Safe Treatment of Minors Program*. Participation in this training by Municipal Managers & Supervisors was **strongly recommended** as it could assist member municipalities and their employees from potential liability resulting from a future claim of sexual abuse or molestation. Over the past several weeks, it has been brought to our attention that some Managers & Supervisors might not have had an opportunity to participate in these webinars. As a result, nine (9) additional webinars have been scheduled as follows:

Date	Webinar Topic	Time
3/23/2021	Register Here	9:00 - 11:00 am
4/12/2021	Register Here	9:00 - 11:00 am
4/19/2021	Register Here	9:00 - 11:00 am
4/27/2021	Register Here	6:00 – 8:00 pm
5/11/2021	Register Here	9:00 - 11:00 am
6/8/2021	Register Here	1:00 - 3:00 pm
7/13/2021	Register Here	9:00 - 11:00 am
8/12/2021	Register Here	1:00 - 3:00 pm
9/21/2021	Register Here	9:00 - 11:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Should you have any problems enrolling in this training, please contact Andrea Felip at 866-661-5120 or via email at AFelip@jamontgomery.com.

Please note that this training is in addition to Employment Practices Liability training that the JIF & MEL sponsor every two years for Managers & Supervisors, which is a component of the MEL's Employment Practices Liability Risk Management Program. An invitation for this training webinar will be released in mid-March, 2021.

Thank you for your attention to this important matter.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2021-2022
ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management Tab: 2021-2022

Land Use Training Certification

Member
Avalon
Buena
Cape May
Cape May Point
Commercial Twp.
Corbin
Deerfield
Dennis
Downe
Folsom
Hamilton
Longport
Margate
Middle Twp.
Millville
Mullica
North Wildwood
Northfield
Sea Isle City
Somers Point
Stone Harbor
Upper Deerfield
Upper Township
Waterford
West Cape May
Wildwood
Wildwood Crest
Woodbine

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: May 3, 2021

J. A. MONTGOMERY CONSULTING SERVICE TEAM & LOSS CONTROL ACTIVITIES

Keith Hummel Associate Director Public Sector Risk Control Office: 856-552-6862 khummel@jamontgomery.com	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101	Robert Garish Senior Consultant rgarish@jamontgomery.com Office: 856-552-4650 Cell: 609-947-9719
Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902		Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205
Danielle Sanders Account Analyst dsanders@jamontgomery.com Office: 856-552-6898		

LOSS CONTROL SURVEYS

- Township of Mullica on April 1, 2021
- Borough of Woodbine on April 12, 2021

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement visits for the month of April

MEETINGS ATTENDED

- Claims Meeting on April 8, 2021
- Fund Commissioners Meeting on April 21, 2021
- Police Ad Hoc Committee Meeting on April 27, 2021

UPCOMING MEETING SCHEDULE

DATE	TOPIC	LOCATION
May 13, 2021	Claims Meeting	Zoom
May 19, 2021	Executive Committee Meeting	Zoom
May 20, 2021	Summer Seasonal for Supervisors	Zoom

MSI SAFETY DIRECTOR'S BULLETINS AND MESSAGES

MSI Safety Director Bulletins and Messages are distributed by email to Fund Commissioners, Safety Coordinators, and Risk Consultants. They can be viewed at https://njmel.org/mel-safety-institute/bulletins/ or NJ MEL App.

If you are not receiving updates or would like to add other names to the distribution list, please let us know.

- April 4 - Message from the Safety Director's Office - J.A. Montgomery Consulting
- April 6 - NEW Bulletin – Distracted Driving Awareness Month
- April 7 - SAVE THE DATE - Summer Seasonal Regional Training Event For Supervisors
- April 9 - Regional Training - Designated Employer Representative (DER) Training
- April 20 - Safety Director Message - National Stand-Down to Prevent Falls
- April 21 - Did You Know? – Atlantic JIF
- April 22 - MSI Bulletin – FD Training in Acquired Structures
- April 22 - MSI Bulletin: April is Nat'l Workplace Violence Prevention Month
- April 27 - MSI Bulletin - National Stand-Down for Fall Prevention resources
- April 29 - MSI Bulletin: Workplace Violence Prevention Training Strategies

MSI NOW & MSI DVD

MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes.

MSI NOW	
Municipality	Number of Videos
Avalon	2
Galloway	3
Longport	1
Middle	2
Millville	1
Northfield	1
Stone Harbor	8

MSI DVD includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for MEL members and held for up to 2 weeks so that you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. Please visit www.njmel.org or email the video library at melvideolibrary@jamontgomery.com.

MSI DVD	
Municipality	Number of Videos
Avalon	1

MSI LIVE

MSI LIVE features real-time, instructor-led classes and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

The MSI LIVE schedule is available for registration through the MEL website at www.NJMEL.org by clicking **MSI LIVE**. Please register early, under-attended classes will be canceled.

To maintain the integrity of the MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.

For webinars, the MSI utilizes the Zoom platform to track the time each attendee logs in and logs out. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. The MSI maintains these records to document our compliance with the State agency.

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

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 Andrea Felip afelip@jamontgomery.com.

May 10, 2021

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 **April 30, 2021**, for Closed Fund Years 1987 to 2016, and Fund Years 2017, 2018, 2019, 2020 and 2021. 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.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES-includes 2020 interest and former members dividends transferred into this account.

	4/31/2021 UNAUDITED {includes interest allocation }
Buena Vista	$ 170.31
Egg Harbor City	$ 42,087.09
Hamilton Township	$ 85,134.21
Hammonton Township	$ 102,735.41
Middle Township	$ 173,324.81
Mullica Township	$ 27,749.85
Northfield	$ 110,345.35
Pleasantville	$ 505.30
Port Republic	$ 2,816.03
Upper Deerfield Township	$ 73,633.65
Waterford Township	$ 27,991.10
Upper Township	$ 117,280.99
Stone Harbor	$ 9,416.34
	$ 773,190.44

SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM
-attached

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts	$ 2,942.40	{ytd=$29,769.31}
Other	$ 1,975.00	{ytd=$15,845.00}
Adjustment Receipts	$ -0-	{ytd=$ 1,992.67}

CLAIM ACTIVITY FOR THE PERIOD:

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 $783,908.75. The claims detail shows 340 checks totaling 1108 claims payments issued and are categorized as follows:

Further Analysis:

Payments:	$	783,908.75
Adjustments-	<$	3,848.48>
Less Recoveries	<$	3,892.40>
Net Total	$	776,167.87

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY
The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed from an opening balance of $49,969,326.10 to a closing balance of $48,774,199.18 showing a decrease in the fund's cash position of $1,195,126.92. A detailed account reconciliation of this change, including its affect on our banking instruments, is included in my report.

INVESTMENT INTEREST & INVESTMENTS:

ACTIVITY:

Interest Income:		
Interest received from Account Balances-Investors	$	4,315.31
Interest received from JCMI	$	14,374.90
Coupon Interest Payment	$	7,081.25
Amortization and/or interest cost {net}-W&T	$	-0-
Amortization and/or interest cost -JCMI	$	568.91
Unrealized gain/<loss>-W&T	< $	25,479.65>
Unrealized gain/<loss>-JCMI	$	25,669.15
Management Fee-W&T	< $	3.266.20>
Management Fee-JCMI	<$	1,626.30>
misc.	<$	>
Net gain/<loss> in position	$	21,637.37

Interest Accrual:		
Beginning Interest Accrual at M&T/Wilmington Trust		$ 57,075.10
Change in Accrued interest at M&T/Wilmington Trust		$ 24,872.43
Ending Interest Accrual		$ 81,947.53
Unrealized Gain/Loss-W&T		
Current Month	$	575,906.07
Prior Month	$	601,385.72
Change in Unrealized Gain/Loss	<$	25,479.65>
Unrealized Gain/Loss-JCMI		
Current Month	$	43,216.19
Prior Month	<$	17,547.04>
Change in Unrealized Gain/Loss	$	25,669.15

Investment Balance-W&T	beginning of period:	$24,476,586.02
	end of month:	$24,451,106.37
Investment Balance-JCMI	beginning of period:	$14,971,490.30
	end of month:	$15,010,476.96

Portfolio:W&T		
US Treasury Bonds	$24,451,106.37	100.00%
Portfolio:JCMI		
MEL JCMI ACCOUNT	$15,010,476.96	100.00%

Overall rate of return this month .526%

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

YTD TO	MARCH	2021														***CONTROL***
					$ 7,799,837.39	$ 29,769.31	$ -	$ 15,845.00	$ 1,992.67	$ 3,566,627.25	$ -	$ 30,603.16	$ 4,155,000.00	$ -		**$ -**
						RECOVERY REGISTER:	**RECOVERY REGISTER:**									
CONTROL	**MONTH**	**DATE**	**GROUP NAME**		**TOTAL**	**SUBROGATION**	**EXCESS REIMB/REFUNDS/ALL OTHER**	**OTHER**	**ADJUSTMENT REGISTER**	**CY ASSESSMENT**	**OTHER**	**INTEREST**	**RETURN FROM M&T**	**OTHER**		**COMMENT**
	MARCH	3/23/2021	GALLOWAY		$ 94.00	$ 94.00										
	MARCH	3/23/2021	OCEAN CITY		$ 11,139.00	$ 11,139.00										
	MARCH	3/23/2021	EGG HARBOR TWP		$ 6,050.00			$ 6,050.00								
	MARCH	3/23/2021	VENTNOR		$ 531.00				$ 531.00							
	MARCH	3/23/2021	PLEASANTVILLE		$ 163.00				$ 163.00							
	MARCH	3/8/2021	EGG HARBOR TWP		$ 12,601.91	$ 12,601.91										
	MARCH	3/8/2021	EGG HARBOR TWP		$ 500.00	$ 500.00										
	MARCH	3/8/2021	SOMERS POINT		$ 50.00	$ 50.00										
	MARCH	3/8/2021	LOWER		$ 28.00	$ 28.00										
	MARCH	3/8/2021	?		$ 910.00				$ 910.00							
	MARCH	3/31/2021	INTEREST INVESTORS		$ 5,194.30							$ 5,194.30				
					$ 37,261.21	**$ 24,412.91**	**$ -**	**$ 6,050.00**	**$ 1,604.00**	**$ -**	**$ -**	**$ 5,194.30**	**$ -**	**$ -**		
					$ 6,815,294.68	$ 26,826.91	$ -	$ 13,870.00	$ 1,992.67	$ 2,591,317.25	$ -	$ 26,287.85		$ -		
					$ 6,815,294.68											
	APRIL	4/26/2021	AVALON		$ 997.06	$ 997.06										
	APRIL	4/22/2021	MILLVILLE		$ 1,975.00	$ -		$ 1,975.00								
	APRIL	4/29/2021	VARIOUS		$ 1,945.34	$ 1,945.34										
	APRIL	4/30/2021	ASSESSMENTS	975310	$ 975,310.00							$ 4,315.31				
	APRIL	4/30/2021	INTEREST INVESTORS		$ 4,315.31					$ 975,310.00						
					$ 984,542.71	**$ 2,942.40**	**$ -**	**$ 1,975.00**	**$ -**	**$ 975,310.00**	**$ -**	**$ 4,315.31**		**$ -**		
					$ 7,799,837.39	$ 29,769.31	$ -	$ 15,845.00	$ 1,992.67	$ 3,566,627.25	$ -	$ 30,603.16		$ -		
					$ 7,799,837.39											

SECTION A

INVESTMENT

REPORT

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **April**

CURRENT FUND YEAR **2021**

	Description:	INVESTORS LOSS	INVESTORS EXPENSE	INVESTORS:IMPRESS	Wilmington Sweep	Wilmington Trust Asset Manager	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment I	**$49,969,326.10**	**10,143,664.14**	750.00	**257,208.39**	**119,627.25**	24,476,586.02	**14,971,490.30**
Opening Interest Accrual Bal	**$57,075.10**	-	-	-	-	**57,075.10**	-
1 Interest Accrued and/or Inte	$31,953.68	$0.00	$0.00	$0.00	$0.00	$31,953.68	$0.00
2 Interest Accrued - discount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
3 zation and/or Interest Cost)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
4 Accretion	$568.91	$0.00	$0.00	$0.00	$0.00	$0.00	$568.91
5 Interest Paid - Cash Instr.s	$13,797.71	$4,315.31	$0.00	$0.00	-$3,266.20	$0.00	$12,748.60
6 Interest Paid - Term Instr.s	$7,081.25	$0.00	$0.00	$0.00	$0.00	$7,081.25	$0.00
7 Realized Gain (Loss)	$189.50	$0.00	$0.00	$0.00	$0.00	-$25,479.65	$25,669.15
8 Net Investment Income	$46,509.80	$4,315.31	$0.00	$0.00	-$3,266.20	$6,474.03	$38,986.66
9 Deposits - Purchases	$3,403,215.07	$980,227.40	$1,415,906.42	$1,000,000.00	$7,081.25	$0.00	$0.00
10 (Withdrawals - Sales)	-$4,619,979.36	-$2,415,906.42	-$1,415,906.42	-$781,085.27	$0.00	-$7,081.25	$0.00
Ending Cash & Investment Bal	$48,774,199.18	$8,712,300.43	$750.00	$476,123.12	$123,442.30	$24,451,106.37	$15,010,476.96
Ending Interest Accrual Balanc	$81,947.53	$0.00	$0.00	$0.00	$0.00	$81,947.53	$0.00
Plus Outstanding Checks	$586,578.64	$0.00	$91,380.14	$495,198.50	$0.00	$0.00	$0.00
(Less Deposits in Transit)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Balance per Bank	$49,360,777.82	$8,712,300.43	$92,130.14	$971,321.62	$123,442.30	$24,451,106.37	$15,010,476.96

Investment Income Allocation

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		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	MEL	Admin	Total
2021	Opening Cash & Investmer	60,981.70	228,968.22	40,803.96	567,754.40	215,948.46	0.00	264,485.95	474,229.86	(2,350,341.82)	-$497,169.27
	Opening Interest Accrual B	51.14	149.75	26.32	455.97	136.74	0.00	167.48	300.29	0.00	$1,287.70
	1 Interest Accrued and/or Int	$37.00	$138.94	$24.76	$344.52	$131.04	$0.00	$160.49	$287.77	$0.00	$1,124.52
	2 Interest Accrued - discount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	3 zation 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	$0.66	$2.47	$0.44	$6.13	$2.33	$0.00	$2.86	$5.12	$0.00	$20.02
	5 Interest Paid - Cash Instr.s	$15.98	$59.99	$10.69	$148.76	$56.58	$0.00	$69.30	$124.26	$0.00	$485.57
	6 Interest Paid - Term Instr.s	$6.35	$18.58	$3.27	$56.57	$16.97	$0.00	$20.78	$37.26	$0.00	$159.76
	7 Realized Gain (Loss)	$0.22	$0.82	$0.15	$2.04	$0.78	$0.00	$0.95	$1.71	$0.00	$6.67
	8 Net Investment Income	$53.86	$202.23	$36.04	$501.46	$190.73	$0.00	$233.60	$418.86	$0.00	$1,636.78
	9 Interest Accrued - Net Cha	$30.66	$120.36	$21.49	$287.95	$114.07	$0.00	$139.71	$250.51	$0.00	$964.76
	Ending Cash & Investment	$38,892.30	$317,314.99	$56,480.32	$748,989.90	$297,382.70	$0.00	$364,223.68	$653,062.09	-$3,556,980.12	-$1,080,634.13
	Ending Interest Accrual Ba	$81.80	$270.11	$47.82	$743.92	$250.82	$0.00	$307.19	$550.80	$0.00	$2,252.46

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	MEL	Admin	Total
2020	Opening Cash & Investmer	96,264.12	1,800,584.48	287,270.91	3,203,850.94	1,665,337.40	32,924.82	(336,163.61)	121,842.77	2,734,698.56	$9,606,610.39
	Opening Interest Accrual B	125.43	1,800.78	287.17	3,804.43	1,654.78	32.72	2.73	339.91	2,701.77	$10,749.72
	1 Interest Accrued and/or Int	$58.41	$1,092.61	$174.32	$1,944.12	$1,010.54	$19.98	$0.00	$73.94	$1,659.44	$6,033.36
	2 Interest Accrued - discount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	3 zation 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	$1.04	$19.45	$3.10	$34.61	$17.99	$0.36	$0.00	$1.32	$29.54	$107.42
	5 Interest Paid - Cash Instr.s	$25.22	$471.79	$75.27	$839.48	$436.36	$8.63	$0.00	$31.93	$716.55	$2,605.23
	6 Interest Paid - Term Instr.s	$15.56	$223.42	$35.63	$472.01	$205.31	$4.06	$0.34	$42.17	$335.21	$1,333.70
	7 Realized Gain (Loss)	$0.35	$6.48	$1.03	$11.53	$5.99	$0.12	$0.00	$0.44	$9.84	$35.78
	8 Net Investment Income	$85.02	$1,590.34	$253.73	$2,829.75	$1,470.88	$29.08	$0.00	$107.62	$2,415.38	$8,781.80
	9 Interest Accrued - Net Cha	$42.85	$869.19	$138.69	$1,472.11	$805.24	$15.92	-$0.34	$31.76	$1,324.23	$4,699.66
	Ending Cash & Investment	$41,161.46	$1,800,429.73	$283,881.23	$3,046,790.79	$1,666,003.04	$32,937.98	-$336,163.27	$121,918.63	$2,682,072.70	$9,339,032.29
	Ending Interest Accrual Ba	$168.28	$2,669.97	$425.86	$5,276.54	$2,460.01	$48.64	$2.40	$371.68	$4,026.01	$15,449.38

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	MEL	Admin	Total
2019	Opening Cash & Investmer	172,813.36	2,074,109.28	282,308.51	1,655,637.24	1,967,898.03	0.00	8,788.76	13,383.65	212,250.67	$6,387,189.50
	Opening Interest Accrual B	184.44	2,222.42	299.94	2,280.91	2,088.61	0.00	9.25	19.13	236.67	$7,341.37
	1 Interest Accrued and/or Int	$104.86	$1,258.59	$171.31	$1,004.66	$1,194.14	$0.00	$5.33	$8.12	$128.80	$3,875.80
	2 Interest Accrued - discount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	3 zation 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	$1.87	$22.41	$3.05	$17.89	$21.26	$0.00	$0.09	$0.14	$2.29	$69.01
	5 Interest Paid - Cash Instr.s	$45.28	$543.46	$73.97	$433.81	$515.63	$0.00	$2.30	$3.51	$55.61	$1,673.58
	6 Interest Paid - Term Instr.s	$22.88	$275.73	$37.21	$282.99	$259.13	$0.00	$1.15	$2.37	$29.36	$910.83
	7 Realized Gain (Loss)	$0.62	$7.46	$1.02	$5.96	$7.08	$0.00	$0.03	$0.05	$0.76	$22.99
	8 Net Investment Income	$152.63	$1,831.92	$249.34	$1,462.31	$1,738.11	$0.00	$7.76	$11.82	$187.47	$5,641.36
	9 Interest Accrued - Net Cha	$81.98	$982.85	$134.09	$721.67	$935.01	$0.00	$4.19	$5.75	$99.43	$2,964.97
	Ending Cash & Investment	$172,884.02	$2,000,554.30	$282,423.76	$1,527,170.31	$1,968,701.14	$0.00	$8,792.33	$13,389.72	$211,406.56	$6,185,322.14
	Ending Interest Accrual Ba	$266.42	$3,205.28	$434.03	$3,002.58	$3,023.62	$0.00	$13.44	$24.88	$336.10	$10,306.34

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	MEL	Admin	Total
2018	Opening Cash & Investmer	74,578.42	1,263,133.56	309,180.52	1,551,228.40	1,756,020.34	0.00	126,915.31	(2,742.66)	237,928.67	$5,316,242.56
	Opening Interest Accrual B	86.31	1,615.51	342.50	1,933.39	1,864.27	0.00	102.41	0.00	252.90	$6,197.29
	1 Interest Accrued and/or Int	$45.25	$766.48	$187.61	$941.30	$1,065.57	$0.00	$77.01	$0.00	$144.38	$3,227.61
	2 Interest Accrued - discount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	3 zation 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	$0.81	$13.65	$3.34	$16.76	$18.97	$0.00	$1.37	$0.00	$2.57	$57.46
	5 Interest Paid - Cash Instr.s	$19.54	$330.97	$81.01	$406.46	$460.12	$0.00	$33.25	$0.00	$62.34	$1,393.69
	6 Interest Paid - Term Instr.s	$10.71	$200.43	$42.49	$239.87	$231.30	$0.00	$12.71	$0.00	$31.38	$768.89
	7 Realized Gain (Loss)	$0.27	$4.55	$1.11	$5.58	$6.32	$0.00	$0.46	$0.00	$0.86	$19.14
	8 Net Investment Income	$65.87	$1,115.64	$273.08	$1,370.10	$1,550.98	$0.00	$112.10	$0.00	$210.15	$4,697.92
	9 Interest Accrued - Net Cha	$34.55	$566.05	$145.12	$701.43	$834.27	$0.00	$64.31	$0.00	$113.00	$2,458.72
	Ending Cash & Investment	$74,609.75	$1,233,107.89	$300,208.48	$1,528,837.30	$1,756,737.04	$0.00	$126,963.10	-$2,742.66	$238,025.82	$5,255,746.72
	Ending Interest Accrual Ba	$120.85	$2,181.56	$487.62	$2,634.82	$2,698.54	$0.00	$166.72	$0.00	$365.90	$8,656.01

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	MEL	Admin	Total
2017	Opening Cash & Investmer	95,763.62	943,930.97	142,150.06	1,306,506.40	2,076,970.29	0.00	4.00	268,282.26	204,986.97	$5,038,594.57
	Opening Interest Accrual B	101.63	1,111.08	195.21	1,602.12	2,205.00	0.00	0.00	284.82	217.63	$5,717.49
	1 Interest Accrued and/or Int	$58.11	$572.79	$86.26	$792.80	$1,260.32	$0.00	$0.00	$162.80	$124.39	$3,057.46
	2 Interest Accrued - discount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	3 zation 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	$1.03	$10.20	$1.54	$14.12	$22.44	$0.00	$0.00	$2.90	$2.21	$54.44
	5 Interest Paid - Cash Instr.s	$25.09	$247.33	$37.25	$342.33	$544.21	$0.00	$0.00	$70.30	$53.71	$1,320.22
	6 Interest Paid - Term Instr.s	$12.61	$137.85	$24.22	$198.77	$273.57	$0.00	$0.00	$35.34	$27.00	$709.36
	7 Realized Gain (Loss)	$0.34	$3.40	$0.51	$4.70	$7.47	$0.00	$0.00	$0.97	$0.74	$18.13
	8 Net Investment Income	$84.58	$833.71	$125.55	$1,153.95	$1,834.45	$0.00	$0.00	$236.96	$181.05	$4,450.25
	9 Interest Accrued - Net Cha	$45.50	$434.93	$62.04	$594.03	$986.75	$0.00	$0.00	$127.46	$97.39	$2,348.10
	Ending Cash & Investment	$95,802.70	$879,428.75	$139,761.20	$1,280,731.31	$2,077,817.99	$0.00	$4.00	$268,391.76	$205,070.63	$4,947,008.34
	Ending Interest Accrual Ba	$147.13	$1,546.02	$257.25	$2,196.14	$3,191.75	$0.00	$0.01	$412.28	$315.01	$8,065.59

		Property	Liability	Auto	Workers Comp	Deductible	Contingency	POLEPL	MEL	Admin	Total
Closed FY	Opening Cash & Investmer	179.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,018,827.52	$22,019,007.33
	Opening Interest Accrual B	0.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,557.97	$23,558.10
	1 Interest Accrued and/or Int	$0.11	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$13,361.22	$13,361.32
	2 Interest Accrued - discount	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
	3 zation 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	$237.89	$237.89
	5 Interest Paid - Cash Instr.s	$0.05	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$5,769.42	$5,769.47
	6 Interest Paid - Term Instr.s	$0.02	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$2,922.80	$2,922.82
	7 Realized Gain (Loss)	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$79.24	$79.24
	8 Net Investment Income	$0.16	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$19,447.76	$19,447.92
	9 Interest Accrued - Net Cha	$0.09	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$10,438.41	$10,438.50
	Ending Cash & Investment	$179.87	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$22,027,836.87	$22,028,016.74
	Ending Interest Accrual Ba	$0.22	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$33,996.38	$33,996.61

WILMINGTON TRUST

Corporate Headquarters
1100 North Market Street
Wilmington, DE 19890-0001

Accounting Statement

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF
April 01, 2021 - April 30, 2021

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	$24,533,661.12
Net of Contributions & Withdrawals	-$7,081.25
Net Investment Change	$6,474.03
Closing Market Value w/Accrued Income	**$24,533,053.90**

Accounts Included

WILMINGTON TRUST, NA AS INVESTMENT AGENT UNDER AGREEMENT
DATED 2/23/2017 WITH ATLANTIC COUNTY MUNICIPAL MANAGEMENT JOINT
INSURANCE FUND
120772-000

Your Relationship Team

SUSAN T O'NEAL **(302) 636-6448**
Relationship Manager
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ZIA E QASIM **(302) 651-8413**
Portfolio Manager
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JOHN HANSEN
ATLANTIC COUNTY MUNICIPAL JIF
PO BOX 97
OCEAN CITY, NJ 08226

Table of Contents

Relationship Summary

Asset Allocation 3
Accrued Income by Asset Class Summary 3
Portfolio Valuations & Activity Summary 4
Income Received Summary 4
Realized Gain/Loss Summary 4
Cash Activity Summary 5

Asset Allocation

Asset & Sub Asset Allocation 6

Holdings Detail

Fixed Income 7

Activity Detail

Transaction Activity Detail 10
Realized Gain / Loss Detail 11

Disclosures

Statement Disclosures 12

Glossary

Glossary 14

Please see Glossary for descriptions of key fields depicted in this statement.

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	$24,451,106.37	100%
TOTAL	**$24,451,106.37**	**100%**

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	$24,451,106.37	$81,947.53	$24,533,053.90	$388,897.50	1.59%
TOTAL	**$24,451,106.37**	**$81,947.53**	**$24,533,053.90**	**$388,897.50**	**1.59%**

Market Values may be generated using market quotations, closing price, mean bid or ask, or estimated market value obtained from quotation services. Mutual fund balances are incorporated into appropriate asset classifications. Derivative instruments are classified based upon the corresponding underlying security and does not represent a comprehensive risk assessment of your account.
Asset values will fluctuate. **Estimated Annual Income** is provided for comparison purposes only. Estimated Annual Income is based on historical data or other assumptions and is not a guarantee of future results. This report should not be used to prepare tax documents.
Yield for Cash & Equivalents is calculated based on Market Value of investments and does not include Uninvested Cash (Cash Balance) or Cash Payables and Receivables for pending trades.

WILMINGTON TRUST

Relationship Summary *(continued)*

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF
April 01, 2021 - April 30, 2021

Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	**$24,476,586.02**	**$28,642,355.73**
Accrued Income	57,075.10	124,614.63
Opening Market Value w/Accrued Income	**$24,533,661.12**	**$28,766,970.36**
Contributions		
Cash Receipts	-	4,155,000.00
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	**$4,155,000.00**
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,081.25	-8,398,773.76
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	**-$7,081.25**	**-$8,398,773.76**
Net Contributions & Withdrawals	**-$7,081.25**	**-$4,243,773.76**
Closing Market Value	24,451,106.37	24,451,106.37
Accrued Income	81,947.53	81,947.53
Closing Market Value w/Accrued Income	**$24,533,053.90**	**$24,533,053.90**
Net Investment Change	**$6,474.03**	**$9,857.30**

Net Investment Change Detail

	Current Period	Year-to-Date
Net Investment Change	**$6,474.03**	**$9,857.30**
Income Earned		
Dividends	-	-
Net Interest	7,081.25	178,773.76
Other Income	-	-
Change in Accrual	24,872.43	-42,667.10
Total Income Earned	**$31,953.68**	**$136,106.66**
Market Appreciation	**-$25,479.65**	**-$126,249.36**

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	7,081.25	178,773.76
Other Income	-	-
Total Taxable	**$7,081.25**	**$178,773.76**
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	**$7,081.25**	**$178,773.76**

Actual income received may differ from that presented on this schedule due to restatements related to corporate actions. Purchase of Accrued Interest on securities is not included in the Summary.Taxable and Tax-exempt status is determined by security, rather than account type, so tax-exempt accounts may have holdings included in the Taxable category. This is not a tax document and should not be used for tax preparation.

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	-	30,361.32
Loss	-	-
Total Long Term	-	**$30,361.32**
TOTAL GAIN/LOSS	-	**$30,361.32**

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Management and advisory fees charged through accounts not listed under the Market Value Summary will not be shown in this schedule. Transactions classified in Other (Receipts, Fees, and Disbursements) categories are identified in the Transaction Activity Detail.

Market Appreciation reflects your Closing Market Value w/Accrued Income, less the net of contributions, withdrawals, and income earned, less your Opening Market Value w/Accrued Income.

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	-	4,155,000.00
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	4,065,000.00
Net Interest	7,081.25	178,773.76
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	**$7,081.25**	**$8,398,773.76**
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,081.25	-8,398,773.76
Other Fees	-	-
Purchases	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	**-$7,081.25**	**-$8,398,773.76**
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	
NET OF CASH BALANCE	-	

Opening and Total Closing Balances include holdings of cash and money market funds in USD currency.
Pending purchases, pending sales and foreign currency holdings are not included.

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	100.00%	$24,451,106.37	$23,875,200.30	$575,906.07	$81,947.53	$24,533,053.90
Total Fixed Income	**100.00%**	**$24,451,106.37**	**$23,875,200.30**	**$575,906.07**	**$81,947.53**	**$24,533,053.90**
TOTAL ASSETS	**100%**	**$24,451,106.37**	**$23,875,200.30**	**$575,906.07**	**$81,947.53**	**$24,533,053.90**

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 05/31/2016 1.375% 05/31/2021 CUSIP: 912828R77 Moody's: AAA	1,000,000	$100.103	$1,001,030.00	$986,679.69	$14,350.31	$5,741.76	$13,750.00	0.09	0.09%	4.09%
UNITED STATES TREASURY NOTES DTD 08/15/2011 2.125% 08/15/2021 CUSIP: 912828RC6 Moody's: AAA	1,000,000	100.596	1,005,960.00	991,171.88	14,788.12	4,402.62	21,250.00	0.30	0.09	4.11
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.125% 09/30/2021 CUSIP: 912828T34 Moody's: AAA	2,085,000	100.449	2,094,361.65	2,063,416.99	30,944.66	1,986.73	23,456.25	0.42	0.05	8.57
UNITED STATES TREASURY NOTES DTD 11/30/2016 1.750% 11/30/2021 CUSIP: 912828U65 Moody's: AAA	1,050,000	100.984	1,060,332.00	1,048,281.26	12,050.74	7,673.08	18,375.00	0.58	0.05	4.34
UNITED STATES TREASURY NOTES DTD 01/31/2015 1.500% 01/31/2022 CUSIP: 912828H86 Moody's: AAA	1,000,000	101.070	1,010,700.00	986,210.94	24,489.06	3,729.28	15,000.00	0.75	0.05	4.13
UNITED STATES TREASURY NOTES DTD 02/28/2017 1.875% 02/28/2022 CUSIP: 912828W55 Moody's: AAA	5,135,000	101.496	5,211,819.60	5,065,998.44	145,821.16	16,221.30	96,281.25	0.83	0.06	21.32
UNITED STATES TREASURY NOTES DTD 03/31/2015 1.750% 03/31/2022 CUSIP: 912828J76 Moody's: AAA	2,000,000	101.531	2,030,620.00	1,998,046.88	32,573.12	2,964.48	35,000.00	0.92	0.07	8.30

Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY NOTES DTD 06/30/2017 1.750% 06/30/2022 CUSIP: 912828XW5 Moody's: AAA	2,000,000	$101.930	$2,038,600.00	$1,995,625.00	$42,975.00	$11,698.90	$35,000.00	1.16	0.10%	8.34%
UNITED STATES TREASURY NOTES DTD 08/15/2019 1.500% 08/15/2022 CUSIP: 912828YA2 Moody's: AAA	1,244,000	101.813	1,266,553.72	1,241,230.16	25,323.56	3,866.02	18,660.00	1.28	0.10	5.18
UNITED STATES TREASURY NOTES DTD 09/15/2019 1.500% 09/15/2022 CUSIP: 912828YF1 Moody's: AAA	1,050,000	101.898	1,069,929.00	1,047,990.23	21,938.77	2,011.55	15,750.00	1.37	0.12	4.38
UNITED STATES TREASURY NOTES DTD 10/15/2019 1.375% 10/15/2022 CUSIP: 912828YK0 Moody's: AAA	1,030,000	101.820	1,048,746.00	1,022,878.52	25,867.48	619.13	14,162.50	1.45	0.13	4.29
UNITED STATES TREASURY NOTES DTD 02/29/2016 1.500% 02/28/2023 CUSIP: 912828P79 Moody's: AAA	1,010,000	102.449	1,034,734.90	1,007,869.53	26,865.37	2,552.45	15,150.00	1.81	0.16	4.23
UNITED STATES TREASURY NOTES DTD 05/31/2016 1.625% 05/31/2023 CUSIP: 912828R69 Moody's: AAA	2,350,000	102.981	2,420,053.50	2,344,492.19	75,561.31	16,034.53	38,187.50	2.05	0.19	9.90

Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.375% 09/30/2023 CUSIP: 912828T26 Moody's: AAA	2,100,000	$102.746	$2,157,666.00	$2,075,308.59	$82,357.41	$2,445.70	$28,875.00	2.38	0.24%	8.82%
Total U.S. Treasury Bonds			**$24,451,106.37**	**$23,875,200.30**	**$575,906.07**	**$81,947.53**	**$388,897.50**	**1.14**	**0.11%**	**100%**
Total U.S. Taxable Fixed Income			**$24,451,106.37**	**$23,875,200.30**	**$575,906.07**	**$81,947.53**	**$388,897.50**	**1.14**	**0.11%**	**100%**
TOTAL FIXED INCOME			**$24,451,106.37**	**$23,875,200.30**	**$575,906.07**	**$81,947.53**	**$388,897.50**	**1.14**	**0.11%**	**100%**
Grand Total Accrued Income			**$24,451,106.37** $81,947.53	**$23,875,200.30**	**$575,906.07**	**$81,947.53**	**$388,897.50**			**100%**
Grand Total Market Value w/ Accrued Income			**$24,533,053.90**							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
04/15/2021	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 10/15/22 AT $0.006875 /SHARE ON 1030000 PAR VALUE DUE 2021-04-15	-	$7,081.25	-
04/15/2021	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-7,081.25	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss

There are no realized gain/loss transactions to report for this statement period.

Realized Gain/Loss estimates are preliminary, are reliant upon accurate cost basis information, and may not reflect all cost basis adjustments. Corporate actions and income reclassifications will alter a holding's basis and subsequent gain/loss values. Gain/Loss estimates include results for both Taxable and Tax-exempt accounts. This is not a tax document and should not be used for tax preparation.

Statement Disclosures

Statement Review; Limitations on Actions
Please carefully review your statements and retain them for your records as they may contain notices, disclosures and other important information in addition to the summary of the transactions in your account for the reporting period, including contributions, distributions, transfers, and purchases and sales of securities. Summary data is also provided for off-setting investment option transfers or other transfers made between accounts.

Please report promptly any material inaccuracy or discrepancy in this information to your Relationship Manager. If revised data becomes available to Wilmington Trust after these reports are generated, we may update our records accordingly; however, revised data typically will not result in the generation of a new report.

Fee Arrangements
Wilmington Trust and its affiliates may earn additional compensation from uninvested cash in the form of earnings, which Wilmington Trust expects will be generated at the prevailing federal funds rate. Such earnings may be generated between the time the moneys are received by Wilmington Trust and actually forwarded to implement investment instructions, or between the time a distribution is issued and presented.

Affiliated Advisers
"Wilmington Trust" is a service mark encompassing the trust and investment business of Manufacturer's & Trader's Trust Company ("M&T Bank") in providing services to this account, and of some of M&T Bank's subsidiaries and affiliates, serving individual and institutional clients. Subsidiaries and affiliates include, but are not limited to, Wilmington Trust Company (operating in Delaware only); Wilmington Trust, N.A., a national association; and Wilmington Funds Management Corp., Wilmington Trust Investment Advisors, Inc., and other registered investment adviser affiliates. For additional information regarding the Wilmington Trust brand, underlying entities, and products and services offered, please visit our web site at www.wilmingtontrust.com.

In performing discretionary investment services for an account, M&T Bank or an affiliate may invest account assets in one or more mutual funds, including mutual funds ("Affiliated Funds") advised by investment management affiliates of M&T Bank, including Wilmington Funds Management Corporation ("WFMC") and Wilmington Trust Investment Advisors, Inc. ("WTIA") ("Affiliated Advisers").

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional compensation from those funds. The compensation for services provided to the Affiliated Funds is determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

Currently, WFMC, in its capacity as investment adviser to the Affiliated Funds, is entitled to receive annual advisory fees between 0.45% and 0.95%. WFMC compensates WTIA directly for sub-advisory services provided to the Affiliated Funds. In its capacity as co-administrator of the Wilmington Funds, WFMC is currently entitled to receive annual co-administration fees from the Wilmington Funds as follows: 0.04% on the first $5 billion; 0.03% on the next $2 billion; 0.025% on the next $3 billion; and 0.018% on assets in excess of $10 billion. All fees are calculated based on average daily assets.

M&T Bank may be entitled to receive an annual shareholder services fee of up to 0.25% with respect to the assets of certain accounts invested in the Wilmington Funds. If M&T Bank or an affiliate has investment discretion over an account, then an account may receive a credit against the account-level fiduciary (or investment management) fee for all or some portion of the foregoing fees when account assets are invested in an Affiliated Fund. Alternatively, the value of account assets invested in an Affiliated Fund may be excluded from calculation of the account-level fiduciary (or investment management) fee.

Please consult a current prospectus, available at www.wilmingtonfunds.com, for the relevant Affiliated Fund or contact your Relationship Manager for additional information.

WTIA maintains updated disclosure information on Form ADV Part 2, the Disclosure Brochure. The Disclosure Brochure contains information about WTIA, including a description of WTIA's programs, fees, trading practices, conflicts of interest, key personnel, and other business activities. The Disclosure Brochure is available to all clients of WTIA upon request by contacting WTIA at (410)

Investment products, included affiliated offerings, are not insured by the Federal Deposit Insurance Corporation or any other governmental agency, are not deposits of or other obligations of or guaranteed by Wilmington Trust, M&T, or any other bank or entity, and are subject to risks, including a possible loss of the principal amount invested.

Statement Disclosures *(continued)*

Pricing and Valuation
Details of transaction charges and commissions are displayed on transaction confirmations, which have been mailed or made available separately to you. Wilmington Trust will also send you this information upon request. To the extent Wilmington Trust has custody of assets but no investment authority over your account, you have the right at any time to receive, at no additional cost to you, written confirmations of securities transactions that occur in your account. These confirmations will be mailed to you in the timeframe required by applicable regulations. Even if you previously waived your right to receive these confirmations, you may at any time ask to receive such confirmations going forward. Please contact your Relationship Manager if you wish to have written trade confirmations mailed to you.

If we are managing the assets in this account, please contact your Relationship Manager if there have been any changes to your financial situation or investment objectives, or if you wish to impose any reasonable restrictions that might affect the management of this account, or reasonably change any existing restrictions.

The investment values and estimated income information reported herein reflect the securities in your account on a trade date basis as of the close of your statement period. Pricing may reflect market price quotations, closing price, mean bid / ask price, or estimated market values obtained from various third-party quotation services which we believe to be reliable and which were available when the report was prepared. If an investment did not have a readily determinable value, then reported values are based on the last valuation available to us at the time the report was generated. For assets not custodied at Wilmington Trust, prices and values are provided by the custodian, the issuer or their administrator, and Wilmington Trust is not responsible for this information, nor can Wilmington Trust guarantee its accuracy or timeliness. Valuation for Private Equity, Private Real Estate and Other asset classes reflect the most recent information available, but are typically illiquid and may have irregular reporting. Consult your Relationship Manager for details regarding valuations for your illiquid holdings.

Reported values may not equal market value or fair value and may include accruals. Asset values will fluctuate. This report should not be used to prepare tax documents or financial statements. Information for tax reporting purposes will be reflected in your annual Wilmington Trust Tax Information Letter. Please contact your Relationship Manager if you have any questions.

Basis and limitations on use for Cost, Gains, and Losses. This is not a tax document. This information is being provided for your review of transactions and balances in your account for the reporting period. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor. Unrealized Gain and Loss data is reliant upon accurate cost basis information and represents the current value of a security less the adjusted cost basis for that security. If the current value is greater than the adjusted cost basis, that position has an unrealized gain. Conversely, if value is less than cost, the position carries an unrealized loss.

The cost basis of record for securities transferred into your Wilmington Trust account may have been provided to us by a delivering firm, a transfer agent, or another adviser on a best efforts basis. Cost basis data provided through delivering firms is relied upon for this report but should be reviewed for accuracy by each client. Cost basis on fixed income securities are adjusted for amortization, accretion, or principal paydowns and the method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. Where no cost basis is available for a security as of the last day of the reporting period, that security will reflect zero as the cost basis.

Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value

Glossary

Accrued Dividend represents dividends declared by the issuer which have not yet been paid.

Accrued Income represents income payments accumulated with a security (i.e., "priced in" to the security value) since the last payment date but not yet received. Income accrues daily and is reset every time accruals are paid.

Cost represents the reported original value of an asset adjusted for corporate actions, including stock splits, dividends, and return of capital distributions. Tax cost basis on fixed income securities are adjusted for amortization, accretion or principal paydowns. The method of calculation is based upon the type of fixed income security and certain attributes, obtained from sources believed to be reliable. This information is used to estimate capital gains and losses; however, this is not a tax document. This information is being provided for your convenience and is for informational purposes only. For tax reporting, you should rely on your official tax documents. Transactions requiring tax consideration should be reviewed with your tax advisor.

Securities acquired before 2011 are generally not subject to the new cost basis reporting rules set forth by the Internal Revenue Service Code in the Emergency Economic Stabilization Act of 2008 and are, therefore, considered "noncovered" under the new cost basis reporting rules. All other securities in this section are securities which are "covered" under the new cost basis reporting rules. Securities which are "covered" under the new cost basis reporting rules are defined as securities which have been acquired on or after their applicable dates at which they are subject to the cost basis reporting rules and the adjusted basis will be reported to the IRS on form 1099-B for the applicable tax year in which the security is disposed.

Credit ratings are used to evaluate the likelihood of default by a bond issuer. Independent rating agencies, such as Moody's Investors Service, analyze the financial strength of each bond's issuer. Moody's ratings range from Aaa (highest quality) to C (lowest quality). Bonds rated Baa3 and better are considered "Investment Grade". Bonds rated Ba1 and below are "Speculative Grade" (also "High Yield"). The **Weighted Average Credit Rating** reflects a portfolio-weighted average of ratings on individual rated bonds – non-rated bonds are excluded – it does not represent a rating of the portfolio as a whole. The weighted average is intended only as an aggregate illustration of the portfolio holdings rather than as an indication of their respective risks, as certain risks –including the risk of default of individual issues– may be underrepresented by this measure.

Duration is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

Estimated Annual Income is an indication of income return expected from security positions over the next 12 months assuming that the position quantities, interest /dividend rates, and prices remain constant. For U.S. government, corporate, and municipal bonds it is calculated by multiplying the coupon rate by the face value of the security. For common stocks, ADRs, REITs and mutual funds it is calculated using an indicated (projected) annual dividend. They are provided for illustrative purposes only, are not a forecast or guarantee of future results, and they should not be relied on for making investment, trading, or tax decisions.

Estimated Yield compares the anticipated earnings on investments (Estimated Annual Income) to the current price of the investments. Changes in the price of a security over time or in the amount of the investment held in your account will cause the estimated yield to vary. The actual yield may be higher or lower than the estimated amounts.

Net Interest represents the receipt of interest earned less the purchase of accrued interest on securities.

Taxable versus **Tax-exempt** status is determined at the security level, and not at the account type level. Thus accounts that carry a tax exemption, such as IRAs or various charitable trusts, often have holdings that are categorized as Taxable for this report. Conversely, securities classified as Tax-exempt for this report are held in taxable account types. Securities may be deemed Tax-exempt based on a tax-advantaged treatment, typically for interest payments on municipal bonds, which may not be available equally to all investors. Additionally, alternative tax treatments may mitigate or offset tax advantages reflected in this report. This report is not a tax document and should not be used for tax preparation.

Term (Long or Short) reflects the holding period of the security. Long term indicates a holding period one year or greater, while Short indicates a holding period less than one year.

Trade Date accounting is used throughout this report, unless otherwise identified, and records the purchase or sale of an asset as of the date on which an agreement to purchase/sell was entered, or a market trade executed, rather than on the settlement date (the actual delivery of the asset in exchange for payment). Thus, trades executed but pending settlement are treated as already present in the account in reliance upon successful settlement. Trade date treatment serves as a better

Glossary *(continued)*

reflection of actual decisions to buy/sell than settlement date, which can occur days later.

Unit Cost is the reported cost per share of an equity position, or cost per bond for debt securities. It reflects the price paid, adjusted for corporate actions such as stock splits and return of capital distributions. It is used to estimate capital gains and losses; however, you should rely only on your official tax documents for tax reporting purposes. All cost basis information is derived from transactions in the account or information supplied by you or other sources and is provided for your convenience and is for informational purposes only. There is no guarantee as to the accuracy of third-party cost basis information and it is not intended for tax reporting purposes. Please inform us in the event that a cost basis is not accurate.

Unrealized Gain/Loss is the difference between the current value of a security and the adjusted cost basis of that security. If the current value is greater than the original cost, that position has an unrealized gain. Conversely, if the current value is less than the original cost, that position has an unrealized loss.

Yield to Worst assumes the "worst case" yield to investors within the terms of the issue's provisions, such as use of prepayment, call, or sinking fund options that may be available to the issuer on some bonds.

Shares/Par Security ID Description Link Ref	Price Local/Base	Cost Local/Base	Net Income Receivable Local/Base	Market Value Local/Base	Percent Of Total	Net Unrealized Gain/Loss Local/Base
UNIT OF PARTICIPATION						
U.S. DOLLAR						
UNITED STATES						
1,495,001.908 MEL JCMI ACCOUNT	10.0404	15,010,476.96	0.00	15,010,476.96		0.00
99VVB5Y75	10.0404	15,010,476.96	0.00	15,010,476.96	100.00	0.00

		Current Period			Fiscal Year to Date	
		04/01/2021	04/30/2021		01/01/2021	04/30/2021
NET ASSETS - BEGINNING OF PERIOD			**14,971,490.30**			**0.00**
			14,971,490.30			**0.00**
RECEIPTS:						
RECEIVED FROM PLAN ADMINISTRATOR						
	0.00			15,000,000.00		
			0.00			**15,000,000.00**
INVESTMENT INCOME:						
INTEREST	14,374.90			29,962.25		
UNREALIZED GAIN/LOSS-INVESTMENT	25,669.15			-17,547.04		
ACCRETION/AMORTIZATION	568.91			1,310.14		
			40,612.96			**13,725.35**
TOTAL RECEIPTS:			**40,612.96**			**15,013,725.35**
DISBURSEMENTS:						
ADMINISTRATIVE EXPENSES:						
TRUSTEE/CUSTODIAN	375.30			749.63		
INVESTMENT ADVISORY FEES	875.70			1,749.13		
CONSULTING	375.30			749.63		
			1,626.30			**3,248.39**
TOTAL DISBURSEMENTS:			**1,626.30**			**3,248.39**
NET ASSETS - END OF PERIOD			**15,010,476.96**			**15,010,476.96**

Trans Code / Link Ref	Shares/Par / Security ID	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price / Local/Base	Cost / Local/Base	Amount / Local/Base	Net Gain/Loss / Local/Base
RECEIPTS AND DISBURSEMENT TRANSACTIONS							
AMORTIZATION/ACCRETION							
U.S. DOLLAR							
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	303.42	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	303.42	0.00	0.00
		20210506O000030	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	265.49	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	265.49	0.00	0.00
		20210506O000090	04/30/2021				
		TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:			**568.91**	**0.00**	**0.00**
					568.91	**0.00**	**0.00**
		TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT			**568.91**	**0.00**	**0.00**
FUND ALLOCATED EARNINGS							
U.S. DOLLAR							
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	13,690.49	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	13,690.49	0.00	0.00
		20210506O000010	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	7,666.61	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	7,666.61	0.00	0.00
		20210506O000020	04/30/2021				

Trans Code / Link Ref	Shares/Par / Security ID	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	-200.16	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-200.16	0.00	0.00
		20210506O000040	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	-467.04	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-467.04	0.00	0.00
		20210506O000050	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	-200.16	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-200.16	0.00	0.00
		20210506O000060	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	11,979.18	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	11,979.18	0.00	0.00
		20210506O000070	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	6,708.29	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	6,708.29	0.00	0.00
		20210506O000080	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	-175.14	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-175.14	0.00	0.00
		20210506O000100	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	-408.66	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-408.66	0.00	0.00
		20210506O000110	04/30/2021				

Trans Code / Link Ref	Shares/Par / Security ID	Description / Broker / Transaction No./Client Ref No.	Trade Date / C. Settle Date / Reported Date	Price / Local/Base	Cost / Local/Base	Amount / Local/Base	Net Gain/Loss / Local/Base
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	-175.14	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-175.14	0.00	0.00
		20210506O000120	04/30/2021				
BVA	0.000	MEL JCMI ACCOUNT	04/30/2021	0.000000	-0.52	0.00	0.00
	99VVB5Y75	UGL ADJ FOR 043021	03/01/2021	0.000000	-0.52	0.00	0.00
		20210507A000010	04/30/2021				
		TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:			**38,417.75**	**0.00**	**0.00**
					38,417.75	**0.00**	**0.00**
		TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT			**38,417.75**	**0.00**	**0.00**
		TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:			**38,986.66**	**0.00**	**0.00**
		TOTAL TRANSACTIONS BASE:			**38,986.66**	**0.00**	**0.00**

SECTION B

CLAIMS PAYMENTS & SUBROGATION

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

Current Fund Year: 2021 **Month Ending: April**	**Property**	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	500,581.03	6,310,726.51	1,061,713.96	8,284,977.38	7,682,174.52	32,924.82	64,030.41	874,995.88	25,157,201.52	49,969,326.03
RECEIPTS										
Assessments	45,258.09	91,282.91	15,661.82	308,822.89	81,357.58	0.00	99,643.85	178,663.89	154,618.98	975,310.00
Refunds	2,972.06	0.00	0.00	920.34	0.00	0.00	0.00	0.00	0.00	3,892.40
Invest Pymnts	201.09	2,532.28	424.83	3,450.88	3,026.82	12.80	141.27	350.29	10,928.21	21,068.47
Invest Adj	5.41	68.18	11.47	89.51	82.99	0.36	4.32	9.48	297.18	568.90
Subtotal Invest	206.50	2,600.46	436.30	3,540.39	3,109.81	13.16	145.59	359.77	11,225.39	21,637.37
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	48,436.65	93,883.37	16,098.12	313,283.62	84,467.39	13.16	99,789.44	179,023.66	165,844.37	1,000,839.77
EXPENSES										
Claims Transfers	125,487.58	173,774.21	15,057.09	465,741.39	0.00	0.00	0.00	0.00	0.00	780,060.27
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,415,906.42	1,415,906.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	125,487.58	173,774.21	15,057.09	465,741.39	0.00	0.00	0.00	0.00	1,415,906.42	2,195,966.69
END BALANCE	**423,530.10**	**6,230,835.66**	**1,062,754.99**	**8,132,519.61**	**7,766,641.91**	**32,937.98**	**163,819.84**	**1,054,019.54**	**23,907,139.47**	**48,774,199.11**

$48,774,199.18

REPORT STATUS SECTION 0.07

Report Month: April

		Balance Differences		
Opening Balances:	Opening Balances are equal	$0.00		
Imprest Transfers:	Imprest Totals are equal	$0.00		
Investment Balances:	Investment Payment Balances are equal	$0.00		
	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 equal	0.00		
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00		0.00
Pre-existing variance:	No prior unreconci / Max/Min	0.00		0.00

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32080	4/6/2021		INDEMNITY	RK PSYCHOLOGY & NEUROPSYCHOLOG	MLT-2021211664/ 2021211670	8/6/2020	$400.00	2020/2020	Loss
32081	4/6/2021		INDEMNITY	RALPH G. CATALDO, DO, PA	MLT-2020195338/ 2020195343	1/23/2020	$600.00	2020/2020	Loss
32082	4/6/2021		INDEMNITY	STATE SHORTHAND REPORTING SERVICE	MLT-2020195338/ 2020195343	1/23/2020	$75.00	2020/2020	Expense
32083	4/6/2021		INDEMNITY	Howard Hammer PSY D. PA	MLT-2021211664/ 2021211666	8/6/2020	$150.00	2020/2020	Loss
32084	4/6/2021		BODILY INJURY [Expired]	Court Reporting Cost Containment, Inc	- - /2019147421	6/15/2018	$497.25	2018/2018	Expense
32085	4/6/2021		1ST PARTY COLL PD	LEO PETETTI LLC	- - /2021229167	2/8/2021	$315.00	2021/2021	Expense
32086	4/6/2021		EPL PI	DAVID S DEWEESE	- - /2021233006	2/24/2021	$750.00	2021/2021	Legal
32087	4/6/2021		INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2020186860	10/14/2019	$150.00	2019/2019	Loss
32088	4/6/2021		INDEMNITY	THE DEWEESE LAW FIRM	- - /2019165951	2/14/2019	$3,150.48	2019/2019	Expense
32089	4/6/2021			AFFANATO MARUT LLC			$6,422.00		
			INDEMNITY		- - /2021215444	9/22/2020	$406.50	2020/2020	Legal
			INDEMNITY		- - /2021214232	9/8/2020	$174.00	2020/2020	Legal
			INDEMNITY		- - /2021209628	7/13/2020	$145.00	2020/2020	Legal
			INDEMNITY		- - /2020196918	2/8/2020	$140.00	2020/2020	Legal
			INDEMNITY		MLT-2020195338/ 2020195343	1/23/2020	$538.50	2020/2020	Legal
			INDEMNITY		MLT-2020195338/ 2020195338	1/23/2020	$141.00	2020/2020	Legal
			INDEMNITY		- - /2020191799	12/7/2019	$196.00	2019/2019	Legal
			INDEMNITY		- - /2020188304	10/23/2019	$201.50	2019/2019	Legal
			INDEMNITY		- - /2020181414	8/12/2019	$219.50	2019/2019	Legal
			INDEMNITY		- - /2020181397	8/7/2019	$247.00	2019/2019	Legal
			INDEMNITY		- - /2020181183	7/9/2019	$352.00	2019/2019	Legal
			INDEMNITY		- - /2019173700	5/14/2019	$220.50	2019/2019	Legal
			INDEMNITY		- - /2019165901	2/13/2019	$241.50	2019/2019	Legal
			INDEMNITY		MLT-2019163511/ 2019163512	1/18/2019	$185.00	2019/2019	Legal
			INDEMNITY		MLT-2019153495/	9/21/2018	$150.00	2018/2018	Legal

AJF-ATL.JOINT INS.FUND

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
					2019153495				
			INDEMNITY		- - /2019153341	9/19/2018	$120.00	2018/2018	Legal
			INDEMNITY		- - /2019153101	9/14/2018	$154.00	2018/2018	Legal
			INDEMNITY		- - /2019153113	9/13/2018	$378.00	2018/2018	Legal
			INDEMNITY		- - /2019148301	7/19/2018	$459.00	2018/2018	Legal
			INDEMNITY		- - /2018150142	6/11/2018	$151.50	2018/2018	Legal
			INDEMNITY		- - /2018131188	4/15/2018	$163.00	2018/2018	Legal
			INDEMNITY		- - /2018121889	1/4/2018	$140.00	2018/2018	Legal
			INDEMNITY		- - /2018123568	11/22/2017	$353.50	2017/2017	Legal
			INDEMNITY		- - /2018113608	7/3/2017	$185.00	2017/2017	Legal
			INDEMNITY		- - /2017103741	5/26/2017	$462.00	2017/2017	Legal
			INDEMNITY		MLT-2017093365/ 2017093366	1/27/2017	$298.00	2017/2017	Legal
32090	4/6/2021		INDEMNITY	DENAFO & WALCOFF	MLT-2020195338/ 2020195343	1/23/2020	$5,604.00	2020/2020	Loss
32091	4/6/2021			PIETRAS SARACINO SMITH & MEEK			$3,514.50		
			INDEMNITY		- - /2021218482	10/22/2020	$555.00	2020/2020	Legal
			INDEMNITY		- - /2021209338	7/8/2020	$750.50	2020/2020	Legal
			INDEMNITY		- - /2020206628	5/20/2020	$158.50	2020/2020	Legal
			INDEMNITY		- - /2020193079	12/22/2019	$227.50	2019/2019	Legal
			INDEMNITY		- - /2020186860	10/14/2019	$53.50	2019/2019	Legal
			INDEMNITY		- - /2020183212	9/9/2019	$250.50	2019/2019	Legal
			INDEMNITY		- - /2020181999	8/15/2019	$209.50	2019/2019	Legal
			INDEMNITY		- - /2018146818	6/29/2018	$414.00	2018/2018	Legal
			INDEMNITY		- - /2018143604	5/22/2018	$486.50	2018/2018	Legal
			INDEMNITY		- - /2018124194	12/31/2017	$189.50	2017/2017	Legal
			INDEMNITY		MLT-2017102742/ 2017102742	5/16/2017	$219.50	2017/2017	Legal

AJF-ATL.JOINT INS.FUND

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32092	4/6/2021		INDEMNITY	UPPER TOWNSHIP	- - /2021219797	11/8/2020	$1,646.14	2020/2020	Loss
32093	4/6/2021		INDEMNITY	BRIGANTINE CITY	- - /2021226584	1/13/2021	$1,384.29	2021/2021	Loss
32094	4/6/2021		INDEMNITY	ROTHMAN INSTITUTE OF NEW JERSEY PA	- - /2021217221	10/13/2020	$750.00	2020/2020	Loss
32095	4/6/2021		INDEMNITY	OCEAN CITY	MLT-2021221897/ 2021221984	11/25/2020	$1,620.00	2020/2020	Loss
32096	4/6/2021		INDEMNITY	OCEAN CITY	MLT-2021221897/ 2021221898	11/23/2020	$1,083.72	2020/2020	Loss
32097	4/6/2021		INDEMNITY	Wilson, Raymond	MLT-2021221871/ 2021221871	11/19/2020	$2,160.00	2020/2020	Loss
32098	4/6/2021		INDEMNITY	City of Margate Re: Patrick P. Schell	MLT-2021233019/ 2021233021	3/11/2021	$1,296.55	2021/2021	Loss
32099	4/6/2021		INDEMNITY	Ventnor City	- - /2021217221	10/13/2020	$1,890.00	2020/2020	Loss
32100	4/6/2021		INDEMNITY	OCEAN CITY	MLT-2021221897/ 2021221900	11/23/2020	$1,485.00	2020/2020	Loss
32101	4/6/2021		INDEMNITY	City of Margate Re: Patrick A Schell	MLT-2021233019/ 2021233019	3/11/2021	$1,938.00	2021/2021	Loss
32102	4/6/2021		INDEMNITY	City of Margate Re: Patrick A Schell	MLT-2021233019/ 2021233019	3/11/2021	$830.57	2021/2021	Loss
32103	4/6/2021		INDEMNITY	PLEASANTVILLE CITY	- - /2020182017	8/22/2019	$1,842.00	2019/2019	Loss
32104	4/6/2021		INDEMNITY	Green, Russell	- - /2021232192	3/10/2021	$921.98	2021/2021	Loss
32105	4/6/2021		INDEMNITY	PLEASANTVILLE CITY	MLT-2017093365/ 2017093366	1/27/2017	$1,624.82	2017/2017	Loss
32106	4/6/2021		INDEMNITY	OCEAN CITY	MLT-2021221897/ 2021221910	11/23/2020	$1,755.00	2020/2020	Loss
32107	4/6/2021		INDEMNITY	Millville City	- - /2021232867	3/14/2021	$2,076.43	2021/2021	Loss
32108	4/6/2021		INDEMNITY	OCEAN CITY	MLT-2021221897/ 2021221966	11/22/2020	$1,890.00	2020/2020	Loss
32109	4/6/2021		INDEMNITY	OCEAN CITY	MLT-2021221897/ 2021221946	11/23/2020	$1,350.00	2020/2020	Loss
32110	4/6/2021		INDEMNITY	MILLVILLE CITY	- - /2021233208	3/19/2021	$1,510.16	2021/2021	Loss
32111	4/6/2021		INDEMNITY	UPPER TOWNSHIP	- - /2021230246	2/18/2021	$2,014.52	2021/2021	Loss
32112	4/6/2021		BODILY INJURY [Expired]	LAW OFFICES OF THOMAS G SMITH PC	- - /2019155961	9/27/2018	$2,881.00	2018/2018	Legal
32113	4/6/2021		INDEMNITY	Richard Hudson	- - /2021229484	2/10/2021	$1,938.00	2021/2021	Loss
32114	4/6/2021		INDEMNITY	Christopher DeVito	- - /2021214232	9/8/2020	$1,890.00	2020/2020	Loss
32115	4/6/2021		MEDICAL ONLY	Dana Wineland	MLT-2021231134/ 2021231151	2/5/2021	$135.00	2021/2021	Loss
32116	4/6/2021		INDEMNITY	Julio Sanchez	- - /2020191564	12/4/2019	$1,842.00	2019/2019	Loss
32117	4/6/2021		INDEMNITY	Kirk Rohrer	- - /2020187256	10/16/2019	$1,042.84	2019/2019	Loss
32118	4/6/2021		INDEMNITY	Allen Cossaboon	- - /2020178003	7/3/2019	$1,085.32	2019/2019	Loss
32119	4/6/2021		INDEMNITY	Matthew Jackson	- - /2019155835	10/15/2018	$1,098.40	2018/2018	Loss

AJF-ATL.JOINT INS.FUND

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32120	4/6/2021	INDEMNITY	Eileen Casey	- - /2019166800	2/19/2019	$1,061.60	2019/2019	Loss
32121	4/6/2021	INDEMNITY	Christopher Robell	MLT-2019163330/ 2019163330	1/17/2019	$1,720.00	2019/2019	Loss
32122	4/6/2021	INDEMNITY	Shaune Slattery	- - /2019168139	3/8/2019	$1,120.16	2019/2019	Loss
32123	4/6/2021	INDEMNITY	Christopher Graves	- - /2020184419	9/19/2019	$1,056.40	2019/2019	Loss
32124	4/6/2021	INDEMNITY	PAUL WELDON	- - /2018121894	1/5/2018	$1,098.40	2018/2018	Loss
32125	4/6/2021	INDEMNITY	Keith Palek	- - /2019160731	12/7/2018	$1,098.40	2018/2018	Loss
32126	4/6/2021	INDEMNITY	WILLIAM NULL,	- - /2018129801	3/27/2018	$1,684.00	2018/2018	Loss
32127	4/6/2021	INDEMNITY	WILLIAM WARD	- - /2017093198	1/18/2017	$2,152.00	2017/2017	Loss
32128	4/6/2021	INDEMNITY	Arson Tillis Jr	- - /2020183080	9/6/2019	$984.00	2019/2019	Loss
32129	4/6/2021	INDEMNITY	Marc Szczur	- - /2019165094	2/5/2019	$1,160.36	2019/2019	Loss
32130	4/6/2021	INDEMNITY	CHARLES MACKINTOSH	- - /2018115566	10/14/2017	$2,628.00	2017/2017	Loss
32131	4/6/2021	INDEMNITY	Christopher Russ	MLT-2020195338/ 2020195343	1/23/2020	$6,244.20	2020/2020	Loss
32132	4/6/2021	MEDICAL ONLY	QUAL-LYNX	MLT-2021221897/ 2021221919	11/24/2020	$4.25	2020/2020	Expense
32133	4/6/2021		ATLANTICARE PHYSICIAN GROUP, PA			$369.70		
		MEDICAL ONLY		MLT-2021228109/ 2021231504	1/30/2021	$222.70	2021/2021	Loss
		INDEMNITY		- - /2021223998	12/18/2020	$147.00	2020/2020	Loss
32134	4/6/2021	INDEMNITY	ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH	- - /2021224547	12/24/2020	$102.77	2020/2020	Loss
32135	4/6/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			$1,055.00		
		INDEMNITY		- - /2021217221	10/13/2020	$800.00	2020/2020	Loss
		INDEMNITY		- - /2021209628	7/13/2020	$80.00	2020/2020	Loss
		INDEMNITY		- - /2021209739	7/12/2020	$175.00	2020/2020	Loss
32136	4/6/2021	INDEMNITY	REGIONAL DIAGNOSTIC IMAGING, PA	MLT-2021223695/ 2021225813	12/16/2020	$15.83	2020/2020	Loss
32137	4/6/2021		INSPIRA MEDICAL CENTER ELMER			$5,461.85		
		INDEMNITY		- - /2021229926	2/14/2021	$1,137.85	2021/2021	Loss
		MEDICAL ONLY		- - /2021229140	2/8/2021	$4,324.00	2021/2021	Loss
32138	4/6/2021		INSPIRA MEDICAL CENTER VINELAND			$1,753.18		
		MEDICAL ONLY		- - /2021229881	2/14/2021	$1,583.31	2021/2021	Loss

AJF-ATL.JOINT INS.FUND

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Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021223695/ 2021225813	12/16/2020	$169.87	2020/2020	Loss
32139	4/6/2021			SHORE MEDICAL CENTER			$9,556.65		
			MEDICAL ONLY		- - /2021220051	11/11/2020	$1,941.60	2020/2020	Loss
			MEDICAL ONLY		- - /2021216123	9/30/2020	$2,025.00	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211664	8/6/2020	$2,025.00	2020/2020	Loss
			INDEMNITY		- - /2021209628	7/13/2020	$2,358.75	2020/2020	Loss
			INDEMNITY		- - /2020206029	5/24/2020	$333.75	2020/2020	Loss
			INDEMNITY		- - /2020194275	1/10/2020	$572.55	2020/2020	Loss
			INDEMNITY		- - /2020191141	11/26/2019	$300.00	2019/2019	Loss
32140	4/6/2021			SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES			$5,073.28		
			INDEMNITY		- - /2021230246	2/18/2021	$1,242.22	2021/2021	Loss
			INDEMNITY		MLT-2021228009/ 2021228009	1/29/2021	$334.32	2021/2021	Loss
			INDEMNITY		- - /2021223998	12/18/2020	$121.80	2020/2020	Loss
			INDEMNITY		MLT-2021219674/ 2021219674	11/8/2020	$2,270.74	2020/2020	Loss
			INDEMNITY		- - /2021216153	9/30/2020	$167.71	2020/2020	Loss
			INDEMNITY		- - /2021211338	8/4/2020	$54.17	2020/2020	Loss
			INDEMNITY		- - /2020206029	5/24/2020	$380.26	2020/2020	Loss
			INDEMNITY		- - /2020204206	5/1/2020	$380.26	2020/2020	Loss
			INDEMNITY		- - /2019165094	2/5/2019	$121.80	2019/2019	Loss
32141	4/6/2021			FERNANDO J. DELASOTTA MD			$360.00		
			INDEMNITY		- - /2021224070	12/17/2020	$245.00	2020/2020	Loss
			INDEMNITY		- - /2020181716	8/20/2019	$115.00	2019/2019	Loss
32142	4/6/2021			ONE CALL CARE DIAGNOSTICS			$2,748.00		
			MEDICAL ONLY		- - /2021226717	1/15/2021	$1,048.00	2021/2021	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2021224070	12/17/2020	$550.00	2020/2020	Loss
			INDEMNITY		- - /2021209628	7/13/2020	$75.00	2020/2020	Loss
			INDEMNITY		- - /2019165094	2/5/2019	$1,075.00	2019/2019	Loss
32143	4/6/2021		INDEMNITY	CARDIOVASCULAR ASSOCIATES OF DELAWARE VALLEY, PA	MLT-2021221151/ 2021221162	11/6/2020	$304.29	2020/2020	Loss
32144	4/6/2021		INDEMNITY	CENTENNIAL SURGERY CENTER LLC	MLT-2021215990/ 2021215991	9/28/2020	$3,982.00	2020/2020	Loss
32145	4/6/2021		INDEMNITY	COASTAL PHYSICIANS & SURGEONS, P.C.	MLT-2018111450/ 2018111456	8/30/2017	$89.82	2017/2017	Loss
32146	4/6/2021		INDEMNITY	VIPIN K. GUPTA MD	MLT-2021214239/ 2021214267	8/17/2020	$133.85	2020/2020	Loss
32147	4/6/2021			ROTHMAN ORTHOPAEDICS			$147.80		
			MEDICAL ONLY		- - /2021227318	1/13/2021	$73.90	2021/2021	Loss
			INDEMNITY		- - /2020193135	12/23/2019	$73.90	2019/2019	Loss
32148	4/6/2021		INDEMNITY	NovaCare Rehabilitation	MLT-2017093365/ 2017093366	1/27/2017	$95.00	2017/2017	Loss
32149	4/6/2021		MEDICAL ONLY	ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC	MLT-2021226671/ 2021226674	1/16/2021	$246.85	2021/2021	Loss
32150	4/6/2021		INDEMNITY	VIRTUA MEDICAL GROUP	- - /2021222646	12/7/2020	$125.63	2020/2020	Loss
32151	4/6/2021			MEDIKINE GROUP, LLC			$2,027.93		
			INDEMNITY		MLT-2021219674/ 2021219674	11/8/2020	$1,187.93	2020/2020	Loss
			INDEMNITY		- - /2021218330	10/20/2020	$840.00	2020/2020	Loss
32152	4/6/2021			CAPE REGIONAL URGENT CARE			$1,158.30		
			INDEMNITY		MLT-2021227569/ 2021227746	1/26/2021	$82.54	2021/2021	Loss
			MEDICAL ONLY		MLT-2021227569/ 2021227784	1/26/2021	$119.36	2021/2021	Loss
			MEDICAL ONLY		MLT-2021227569/ 2021227792	1/26/2021	$82.54	2021/2021	Loss
			INDEMNITY		MLT-2021223270/ 2021223270	12/3/2020	$59.80	2020/2020	Loss
			INDEMNITY		MLT-2021223270/ 2021223286	12/3/2020	$59.80	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021221897/ 2021222319	11/28/2020	$119.36	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221897/ 2021221919	11/24/2020	$119.36	2020/2020	Loss
			INDEMNITY		MLT-2021221897/ 2021221910	11/23/2020	$119.56	2020/2020	Loss
			MEDICAL ONLY		MLT-2021221897/ 2021221897	11/23/2020	$79.48	2020/2020	Loss
			INDEMNITY		MLT-2021221897/ 2021221902	11/23/2020	$77.58	2020/2020	Loss
			INDEMNITY		MLT-2021221897/ 2021221898	11/23/2020	$119.56	2020/2020	Loss
			INDEMNITY		MLT-2021221897/ 2021221900	11/23/2020	$119.36	2020/2020	Loss
32153	4/6/2021			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$3,746.10		
			MEDICAL ONLY		MLT-2021225153/ 2021225253	12/31/2020	$265.94	2020/2020	Loss
			INDEMNITY		- - /2021225330	12/31/2020	$354.03	2020/2020	Loss
			INDEMNITY		MLT-2021225153/ 2021225153	12/28/2020	$177.85	2020/2020	Loss
			MEDICAL ONLY		- - /2021224773	12/21/2020	$176.18	2020/2020	Loss
			INDEMNITY		MLT-2021223695/ 2021225813	12/16/2020	$327.60	2020/2020	Loss
			MEDICAL ONLY		MLT-2021218583/ 2021218585	10/26/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021218583/ 2021218583	10/24/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021218554/ 2021218554	10/23/2020	$61.66	2020/2020	Loss
			INDEMNITY		MLT-2021218505/ 2021218608	10/22/2020	$151.42	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2021217832	10/20/2020	$105.71	2020/2020	Loss
			MEDICAL ONLY		- - /2021217911	10/20/2020	$149.75	2020/2020	Loss
			MEDICAL ONLY		MLT-2021218203/ 2021218206	10/16/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021218203/ 2021218211	10/16/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021218203/ 2021218212	10/16/2020	$61.66	2020/2020	Loss
			INDEMNITY		- - /2021217221	10/13/2020	$88.09	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216720/ 2021216730	10/5/2020	$61.66	2020/2020	Loss
			INDEMNITY		MLT-2021216884/ 2021216893	10/5/2020	$123.32	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216720/ 2021216740	10/5/2020	$151.42	2020/2020	Loss
			INDEMNITY		MLT-2021216884/ 2021216884	10/5/2020	$213.08	2020/2020	Loss
			INDEMNITY		MLT-2021216884/ 2021216894	10/4/2020	$151.42	2020/2020	Loss
			INDEMNITY		MLT-2021216426/ 2021216551	10/2/2020	$221.89	2020/2020	Loss
			INDEMNITY		MLT-2021216347/ 2021216347	9/27/2020	$241.18	2020/2020	Loss
			INDEMNITY		MLT-2021214239/ 2021214267	8/17/2020	$149.66	2020/2020	Loss
			MEDICAL ONLY		- - /2021211931	8/7/2020	$88.09	2020/2020	Loss
			INDEMNITY		- - /2020184270	9/17/2019	$89.76	2019/2019	Loss
			INDEMNITY		- - /2018111340	8/30/2017	$88.09	2017/2017	Loss
32154	4/6/2021			CAPE PHYSICAL THERAPY LLC			$918.00		
			MEDICAL ONLY		- - /2021230152	2/16/2021	$150.00	2021/2021	Loss
			INDEMNITY		- - /2021223057	12/9/2020	$168.00	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2021215444	9/22/2020	$120.00	2020/2020	Loss
			INDEMNITY		- - /2020191141	11/26/2019	$60.00	2019/2019	Loss
			INDEMNITY		- - /2020181414	8/12/2019	$420.00	2019/2019	Loss
32155	4/6/2021			THE FRANKEL ORTHOPEDICS AND SPORTS			$119.60		
			INDEMNITY		- - /2021229484	2/10/2021	$59.80	2021/2021	Loss
			INDEMNITY		- - /2017100760	4/24/2017	$59.80	2017/2017	Loss
32156	4/6/2021		INDEMNITY	ALIGN DIRECT BILL LLC	- - /2019146873	6/29/2018	$660.00	2018/2018	Loss
32157	4/6/2021			ATLANTIC DIAGNOSTIC LABORATORIES			$447.00		
			INDEMNITY		- - /2021226687	1/18/2021	$149.00	2021/2021	Loss
			INDEMNITY		MLT-2021219674/ 2021219674	11/8/2020	$149.00	2020/2020	Loss
			INDEMNITY		- - /2021218330	10/20/2020	$149.00	2020/2020	Loss
32158	4/6/2021		INDEMNITY	COMP X MEDICAL MANAGEMENT	- - /2021217221	10/13/2020	$1,242.00	2020/2020	Loss
32159	4/6/2021			NEUROSURGICAL AND SPINE SPECIALIST LLC			$869.86		
			INDEMNITY		- - /2021209628	7/13/2020	$144.35	2020/2020	Loss
			INDEMNITY		- - /2020206500	6/1/2020	$144.35	2020/2020	Loss
			MEDICAL ONLY		- - /2019162198	1/4/2019	$193.72	2019/2019	Loss
			INDEMNITY		- - /2019157935	11/7/2018	$387.44	2018/2018	Loss
32160	4/6/2021		INDEMNITY	FUSION HEALTHCARE SOLUTIONS	- - /2021211338	8/4/2020	$1,163.75	2020/2020	Loss
32161	4/6/2021			myMATRIXX			$455.14		
			INDEMNITY		- - /2021229039	2/6/2021	$72.38	2021/2021	Loss
			INDEMNITY		- - /2021219399	10/30/2020	$56.15	2020/2020	Loss
			INDEMNITY		- - /2021218482	10/22/2020	$37.62	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211667	8/6/2020	$71.18	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211664	8/6/2020	$91.90	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211670	8/6/2020	$125.91	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32162	4/6/2021		INDEMNITY	DR CAROL SCHOBER PSYD	MLT-2020190832/ 2020190832	11/15/2019	$135.00	2019/2019	Loss
32163	4/6/2021		MEDICAL ONLY	ISO SERVICES INC	MLT-2021221897/ 2021221919	11/24/2020	$11.75	2020/2020	Expense
32164	4/6/2021			QUALCARE INC			$6,120.00		
			INDEMNITY		- - /2021234007	3/31/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233991	3/30/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234022	3/30/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233894	3/29/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233689	3/28/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233695	3/27/2021	$510.00	2021/2021	Loss
			INDEMNITY		- - /2021233987	3/26/2021	$510.00	2021/2021	Loss
			INDEMNITY		- - /2021233698	3/26/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233791	3/26/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233804	3/25/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233989	3/24/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233179	3/20/2021	$510.00	2021/2021	Loss
32165	4/13/2021		INDEMNITY	ISO CLAIMS PARTNERS	- - /2020193089	12/23/2019	$750.00	2019/2019	Expense
32166	4/13/2021		COMPREHENSIVE	CAMPBELL SUPPLY CO LLC	- - /2021216734	10/5/2020	$1,921.00	2020/2020	Loss
32167	4/13/2021			GEMMEL TODD & MERENICH PA			$5,688.52		
			BODILY INJURY [Expired]		- - /2018144604	4/14/2018	$2,042.02	2018/2018	Legal
			BODILY INJURY [Expired]		- - /2018109223	7/3/2017	$3,646.50	2017/2017	Legal
32168	4/13/2021			STATE SHORTHAND REPORTING SERVICE			$150.00		
			INDEMNITY		- - /2019174764	5/24/2019	$75.00	2019/2019	Expense
			INDEMNITY		- - /2019169665	3/26/2019	$75.00	2019/2019	Expense
32169	4/13/2021		INLAND MARINE	I C U INVESTIGATIONS INC	- - /2021210640	7/12/2020	$200.00	2020/2020	Expense
32170	4/13/2021			BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION			$7,287.00		
			POLICE PROF BI		- - /2019175230	5/23/2019	$1,500.00	2019/2019	Legal

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			POLICE PROF BI		- - /2019156257	10/18/2018	$627.00	2018/2018	Legal
			POLICE PROF PI		- - /2020196567	5/9/2018	$429.00	2018/2018	Legal
			POLICE PROF BI		- - /2020196153	3/24/2018	$750.00	2018/2018	Legal
			POLICE PROF BI		- - /2019173222	2/25/2018	$943.50	2018/2018	Legal
			POLICE PROF BI		- - /2018125871	1/22/2018	$1,138.50	2018/2018	Legal
			POLICE PROF BI		- - /2020181994	6/27/2017	$645.00	2017/2017	Legal
			PERSONAL INJURY		- - /2017094500	2/9/2017	$1,254.00	2017/2017	Legal
32171	4/13/2021		INDEMNITY	D'ARCY JOHNSON DAY PC	- - /2019174764	5/24/2019	$100.00	2019/2019	Loss
32172	4/13/2021			BIRCHMEIER & POWELL LLC			$1,155.00		
			BODILY INJURY [Expired]		- - /2019151246	8/3/2018	$264.00	2018/2018	Legal
			BODILY INJURY [Expired]		- - /2018116455	8/6/2017	$891.00	2017/2017	Legal
32173	4/13/2021		INDEMNITY	Howard Hammer PSY D. PA	MLT-2021211664/ 2021211666	8/6/2020	$150.00	2020/2020	Loss
32174	4/13/2021			State of New Jersey - Div of Worker's Comp			$10.16		
			INDEMNITY		- - /2021225008	12/30/2020	$0.59	2020/2020	Expense
			INDEMNITY		- - /2021231248	11/2/2020	$3.02	2020/2020	Expense
			INDEMNITY		- - /2020204206	5/1/2020	$3.07	2020/2020	Expense
			INDEMNITY		- - /2021231235	1/1/2020	$3.48	2020/2020	Expense
32175	4/13/2021		BODILY INJURY [Expired]	JAMES A ROSSI CCR	- - /2019155596	8/7/2018	$353.00	2018/2018	Expense
32176	4/13/2021		INDEMNITY	ARVIND BALIGA, MD	- - /2019169665	3/26/2019	$600.00	2019/2019	Loss
32177	4/13/2021			THE DEWEESE LAW FIRM			$600.00		
			INDEMNITY		- - /2019177314	6/25/2019	$150.00	2019/2019	Expense
			MEDICAL ONLY		- - /2019172234	4/27/2019	$150.00	2019/2019	Expense
			MEDICAL ONLY		- - /2019153050	9/19/2018	$150.00	2018/2018	Expense
			MEDICAL ONLY		- - /2018123725	1/22/2018	$150.00	2018/2018	Expense
32178	4/13/2021			REYNOLDS & HORN PC			$46,249.55		
			POLICE PROF PI		- - /2021228238	1/14/2021	$1,518.00	2021/2021	Legal
			PERSONAL INJURY		- - /2020193153	12/16/2019	$6,616.50	2019/2019	Legal

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			POLICE PROF BI		- - /2020190067	11/15/2019	$2,788.50	2019/2019	Legal
			PERSONAL INJURY		- - /2019176471	4/15/2019	$9,751.05	2019/2019	Legal
			POLICE PROF PI		- - /2020206528	11/24/2018	$3,003.00	2018/2018	Legal
			POLICE PROF PI		- - /2019157281	10/31/2018	$610.50	2018/2018	Legal
			POLICE PROF PI		- - /2020186069	7/12/2018	$1,617.00	2018/2018	Legal
			POLICE PROF PI		- - /2020186116	7/12/2018	$2,128.50	2018/2018	Legal
			POLICE PROF BI		- - /2019166636	6/18/2018	$1,485.00	2018/2018	Legal
			POLICE PROF PI		- - /2019151199	4/20/2018	$2,887.50	2018/2018	Legal
			POLICE PROF BI		- - /2020196153	3/24/2018	$379.50	2018/2018	Legal
			POLICE PROF BI		- - /2019173222	2/25/2018	$379.50	2018/2018	Legal
			POLICE PROF PI		- - /2018139002	1/22/2018	$2,211.00	2018/2018	Legal
			POLICE PROF PI		- - /2020195160	10/5/2017	$6,187.50	2017/2017	Legal
			POLICE PROF PI		- - /2020180684	7/7/2017	$363.00	2017/2017	Legal
			POLICE PROF BI		- - /2020181994	6/27/2017	$511.50	2017/2017	Legal
			BODILY INJURY [Expired]		- - /2018112979	6/17/2017	$3,217.50	2017/2017	Legal
			POLICE PROF PI		- - /2017106498	3/30/2017	$148.62	2017/2017	Legal
			POLICE PROF PI		- - /2017106815	3/30/2017	$148.62	2017/2017	Legal
			POLICE PROF PI		- - /2017106816	3/30/2017	$148.63	2017/2017	Legal
			POLICE PROF PI		- - /2017106820	3/30/2017	$148.63	2017/2017	Legal
32179	4/13/2021			AFFANATO MARUT LLC			$699.50		
			INDEMNITY		- - /2020190013	11/14/2019	$343.00	2019/2019	Legal
			INDEMNITY		- - /2019169665	3/26/2019	$356.50	2019/2019	Legal
32180	4/13/2021		INDEMNITY	DENAFO & WALCOFF	- - /2019169665	3/26/2019	$5,075.00	2019/2019	Loss
32181	4/13/2021		MEDICAL ONLY	CIOX HEALTH LLC	MLT-2021228109/ 2021231504	1/30/2021	$40.20	2021/2021	Expense
32182	4/13/2021			PIETRAS SARACINO SMITH & MEEK			$3,111.50		
			INDEMNITY		MLT-2021219674/ 2021219674	11/8/2020	$1,178.50	2020/2020	Legal

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2021218330	10/20/2020	$815.50	2020/2020	Legal
			INDEMNITY		- - /2021210126	7/7/2020	$431.50	2020/2020	Legal
			INDEMNITY		- - /2019174764	5/24/2019	$444.50	2019/2019	Legal
			INDEMNITY		- - /2018110940	8/21/2017	$241.50	2017/2017	Legal
32183	4/13/2021		INDEMNITY	PLEASANTVILLE CITY	MLT-2021219674/ 2021219674	11/8/2020	$1,890.00	2020/2020	Loss
32184	4/13/2021		INDEMNITY	Mensch, Mark	- - /2021218330	10/20/2020	$1,890.00	2020/2020	Loss
32185	4/13/2021		INDEMNITY	LOWER TOWNSHIP	- - /2020181414	8/12/2019	$914.90	2019/2019	Loss
32186	4/13/2021		INDEMNITY	GALLOWAY TOWNSHIP	MLT-2021226671/ 2021226675	1/16/2021	$1,938.00	2021/2021	Loss
32187	4/13/2021		INDEMNITY	VENTNOR CITY	- - /2021233347	3/23/2021	$2,907.00	2021/2021	Loss
32188	4/13/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211670	8/6/2020	$1,890.00	2020/2020	Loss
32189	4/13/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211669	8/6/2020	$1,830.58	2020/2020	Loss
32190	4/13/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211667	8/6/2020	$1,661.18	2020/2020	Loss
32191	4/13/2021		INDEMNITY	VENTNOR CITY	MLT-2021211664/ 2021211664	8/6/2020	$1,890.00	2020/2020	Loss
32192	4/13/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211666	8/6/2020	$1,890.00	2020/2020	Loss
32193	4/13/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211666	8/6/2020	$1,890.00	2020/2020	Loss
32194	4/13/2021		INDEMNITY	Margate City	MLT-2021215990/ 2021215991	9/28/2020	$1,890.00	2020/2020	Loss
32195	4/13/2021		INDEMNITY	LINWOOD CITY	- - /2021233698	3/26/2021	$1,522.71	2021/2021	Loss
32196	4/13/2021		INDEMNITY	MARGATE CITY	MLT-2021221151/ 2021221162	11/6/2020	$1,890.00	2020/2020	Loss
32197	4/13/2021		INDEMNITY	City of Ocean City, Re: Grouse, Jeremy	- - /2021218482	10/22/2020	$1,890.00	2020/2020	Loss
32198	4/13/2021		INDEMNITY	UPPER TOWNSHIP	- - /2021219797	11/8/2020	$705.49	2020/2020	Loss
32199	4/13/2021		INDEMNITY	Egg Harbor Township Re: Rockelman, MaryAnne	- - /2021211338	8/4/2020	$1,336.78	2020/2020	Loss
32200	4/13/2021		INDEMNITY	OCEAN CITY	- - /2021233987	3/26/2021	$540.56	2021/2021	Loss
32201	4/13/2021		INDEMNITY	Jamal Roy	- - /2020193225	12/24/2019	$1,037.48	2019/2019	Loss
32202	4/13/2021		INDEMNITY	David Gunn	- - /2020181558	8/19/2019	$984.00	2019/2019	Loss
32203	4/13/2021		INDEMNITY	JOHN WISGO	- - /2018110940	8/21/2017	$1,170.40	2017/2017	Loss
32204	4/13/2021		INDEMNITY	Arson Tillis Jr	- - /2020183080	9/6/2019	$953.25	2019/2019	Loss
32205	4/13/2021		INDEMNITY	Girard Tell	MLT-2020190832/ 2020190832	11/15/2019	$1,842.00	2019/2019	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32206	4/13/2021	INDEMNITY	Kenneth Martin	- - /2019169665	3/26/2019	$23,045.40	2019/2019	Loss
32207	4/13/2021	INDEMNITY	Anthony Venuto	- - /2019150570	8/17/2018	$1,098.40	2018/2018	Loss
32208	4/13/2021	INDEMNITY	John Marciante	- - /2019174764	5/24/2019	$400.00	2019/2019	Loss
32209	4/13/2021	INDEMNITY	Frank Schalek	- - /2020187019	10/11/2019	$1,842.00	2019/2019	Loss
32210	4/13/2021	INDEMNITY	JENNIFER SATERO	- - /2018131877	4/19/2018	$2,648.00	2018/2018	Loss
32211	4/13/2021	INDEMNITY	Marc Szczur	- - /2019165094	2/5/2019	$414.41	2019/2019	Loss
32212	4/13/2021	INDEMNITY	Alexandria Falivene	- - /2020181183	7/9/2019	$1,842.00	2019/2019	Loss
32213	4/13/2021	INDEMNITY	MICAH ROLLS	- - /2017101045	4/26/2017	$1,443.28	2017/2017	Loss
32214	4/13/2021	INDEMNITY	JAMES BARKALOW	- - /2018119057	11/28/2017	$1,152.04	2017/2017	Loss
32215	4/13/2021	INDEMNITY	Leroy Gandy	- - /2019167080	2/24/2019	$1,160.36	2019/2019	Loss
32216	4/13/2021	INDEMNITY	EDWARD MCGRATH	- - /2018129612	3/22/2018	$1,134.40	2018/2018	Loss
32217	4/13/2021	INDEMNITY	Tully O'Clisham	- - /2019168935	3/17/2019	$1,037.48	2019/2019	Loss
32218	4/13/2021	3RD PARTY PD	Rosa Morales-Huiza	- - /2021213404	8/24/2020	$2,004.71	2020/2020	Loss
32219	4/13/2021		ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH			$358.95		
		MEDICAL ONLY		- - /2021229812	2/14/2021	$153.41	2021/2021	Loss
		MEDICAL ONLY		- - /2021227756	1/27/2021	$102.77	2021/2021	Loss
		MEDICAL ONLY		- - /2021225876	1/11/2021	$102.77	2021/2021	Loss
32220	4/13/2021	MEDICAL ONLY	ATLANTIC EMERGENCY ASSOCIATES	- - /2021231941	3/7/2021	$990.00	2021/2021	Loss
32221	4/13/2021		STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			$1,360.00		
		INDEMNITY		- - /2021229484	2/10/2021	$320.00	2021/2021	Loss
		INDEMNITY		- - /2021217221	10/13/2020	$320.00	2020/2020	Loss
		INDEMNITY		- - /2021209739	7/12/2020	$80.00	2020/2020	Loss
		INDEMNITY		- - /2020193079	12/22/2019	$640.00	2019/2019	Loss
32222	4/13/2021	MEDICAL ONLY	REGIONAL DIAGNOSTIC IMAGING, PA	- - /2021232260	3/9/2021	$13.35	2021/2021	Loss
32223	4/13/2021	MEDICAL ONLY	INSPIRA MEDICAL CENTER VINELAND	- - /2021230647	2/22/2021	$351.72	2021/2021	Loss
32224	4/13/2021		ARMC ANESTHESIOLOGISTS			$1,512.00		
		INDEMNITY		- - /2021215444	9/22/2020	$756.00	2020/2020	Loss
		INDEMNITY		- - /2021211338	8/4/2020	$756.00	2020/2020	Loss
32225	4/13/2021	INDEMNITY	SHORE MEDICAL CENTER	- - /2020191141	11/26/2019	$6,167.50	2019/2019	Loss
32226	4/13/2021	MEDICAL ONLY	CAPE REGIONAL MEDICAL CENTER	- - /2021232402	3/10/2021	$932.80	2021/2021	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32227	4/13/2021			SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES			$2,229.88		
			MEDICAL ONLY		- - /2021230152	2/16/2021	$212.52	2021/2021	Loss
			MEDICAL ONLY		- - /2021226717	1/15/2021	$121.80	2021/2021	Loss
			INDEMNITY		- - /2021218330	10/20/2020	$1,773.76	2020/2020	Loss
			INDEMNITY		- - /2020182327	8/27/2019	$121.80	2019/2019	Loss
32228	4/13/2021		INDEMNITY	FERNANDO J. DELASOTTA MD	- - /2021215444	9/22/2020	$115.00	2020/2020	Loss
32229	4/13/2021		INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2020182017	8/22/2019	$119.17	2019/2019	Loss
32230	4/13/2021			ONE CALL CARE DIAGNOSTICS			$1,670.00		
			INDEMNITY		- - /2021229926	2/14/2021	$1,185.00	2021/2021	Loss
			INDEMNITY		- - /2021229039	2/6/2021	$485.00	2021/2021	Loss
32231	4/13/2021		INDEMNITY	PROFESSIONAL PAIN MANAGEMENT ASSOC	- - /2019172816	5/5/2019	$90.68	2019/2019	Loss
32232	4/13/2021		INDEMNITY	MATTHEW J PITERA MD PA	MLT-2021211664/ 2021211669	8/6/2020	$450.00	2020/2020	Loss
32233	4/13/2021		INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	- - /2020206497	6/2/2020	$113.00	2020/2020	Loss
32234	4/13/2021		INDEMNITY	ROTHMAN ORTHOPAEDICS	- - /2021214232	9/8/2020	$115.70	2020/2020	Loss
32235	4/13/2021			NovaCare Rehabilitation			$1,045.00		
			INDEMNITY		MLT-2021221151/ 2021221162	11/6/2020	$380.00	2020/2020	Loss
			INDEMNITY		- - /2021219399	10/30/2020	$285.00	2020/2020	Loss
			INDEMNITY		MLT-2017093365/ 2017093366	1/27/2017	$380.00	2017/2017	Loss
32236	4/13/2021		MEDICAL ONLY	ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC	- - /2021231941	3/7/2021	$15.57	2021/2021	Loss
32237	4/13/2021			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$3,689.66		
			MEDICAL ONLY		- - /2021229140	2/8/2021	$88.09	2021/2021	Loss
			INDEMNITY		- - /2021229039	2/6/2021	$776.28	2021/2021	Loss
			INDEMNITY		MLT-2021225877/ 2021226476	1/12/2021	$61.66	2021/2021	Loss
			INDEMNITY		MLT-2021225877/ 2021227134	1/8/2021	$61.66	2021/2021	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021225877/ 2021225877	1/8/2021	$61.66	2021/2021	Loss
			INDEMNITY		MLT-2021225877/ 2021226684	1/8/2021	$61.66	2021/2021	Loss
			INDEMNITY		MLT-2021225877/ 2021226682	1/8/2021	$61.66	2021/2021	Loss
			MEDICAL ONLY		MLT-2021223695/ 2021223844	12/16/2020	$239.51	2020/2020	Loss
			MEDICAL ONLY		MLT-2021222638/ 2021223091	12/9/2020	$151.42	2020/2020	Loss
			INDEMNITY		MLT-2021221871/ 2021221874	11/27/2020	$123.32	2020/2020	Loss
			INDEMNITY		MLT-2021219674/ 2021219674	11/8/2020	$88.09	2020/2020	Loss
			MEDICAL ONLY		MLT-2021218554/ 2021218554	10/23/2020	$151.42	2020/2020	Loss
			INDEMNITY		MLT-2021218505/ 2021218549	10/19/2020	$61.66	2020/2020	Loss
			INDEMNITY		- - /2021217511	10/10/2020	$105.61	2020/2020	Loss
			MEDICAL ONLY		- - /2021216841	10/7/2020	$184.98	2020/2020	Loss
			INDEMNITY		MLT-2021216884/ 2021216893	10/5/2020	$105.61	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216720/ 2021216723	10/5/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216715/ 2021216715	10/5/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216720/ 2021216722	10/5/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216720/ 2021216724	10/5/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216715/ 2021216717	10/5/2020	$61.66	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021216884/ 2021216894	10/4/2020	$61.66	2020/2020	Loss
			INDEMNITY		MLT-2021216426/ 2021216450	10/2/2020	$149.75	2020/2020	Loss
			INDEMNITY		MLT-2021216426/ 2021216472	10/2/2020	$61.66	2020/2020	Loss
			INDEMNITY		MLT-2021216426/ 2021216454	10/2/2020	$61.66	2020/2020	Loss
			INDEMNITY		MLT-2021216426/ 2021216474	10/2/2020	$61.66	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216396/ 2021216396	10/2/2020	$123.32	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216396/ 2021216399	10/2/2020	$88.09	2020/2020	Loss
			MEDICAL ONLY		MLT-2021216228/ 2021216462	9/29/2020	$61.66	2020/2020	Loss
			INDEMNITY		MLT-2020207627/ 2020207629	6/15/2020	$146.23	2020/2020	Loss
			INDEMNITY		- - /2018111340	8/30/2017	$89.76	2017/2017	Loss
			INDEMNITY		MLT-2017093365/ 2017093366	1/27/2017	$91.62	2017/2017	Loss
32238	4/13/2021			CAPE PHYSICAL THERAPY LLC			$558.00		
			INDEMNITY		- - /2021221883	11/26/2020	$60.00	2020/2020	Loss
			INDEMNITY		- - /2021216153	9/30/2020	$108.00	2020/2020	Loss
			INDEMNITY		- - /2020191141	11/26/2019	$120.00	2019/2019	Loss
			INDEMNITY		- - /2019165094	2/5/2019	$270.00	2019/2019	Loss
32239	4/13/2021			THE FRANKEL ORTHOPEDICS AND SPORTS			$119.60		
			INDEMNITY		- - /2021229484	2/10/2021	$59.80	2021/2021	Loss
			MEDICAL ONLY		- - /2020203726	4/23/2020	$59.80	2020/2020	Loss
32240	4/13/2021		MEDICAL ONLY	WATERFORD TOWNSHIP E, MS INC	- - /2021223821	12/16/2020	$845.00	2020/2020	Loss
32241	4/13/2021		INDEMNITY	ATLANTIC DIAGNOSTIC LABORATORIES	- - /2021218482	10/22/2020	$125.00	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32242	4/13/2021		INDEMNITY	COMP X MEDICAL MANAGEMENT	- - /2021217221	10/13/2020	$911.50	2020/2020	Loss
32243	4/13/2021		MEDICAL ONLY	HOME CARE CONNECT LLC	- - /2020207244	6/10/2020	$4,571.43	2020/2020	Loss
32244	4/13/2021		INDEMNITY	NEUROSURGICAL AND SPINE SPECIALIST LLC	- - /2021215444	9/22/2020	$144.35	2020/2020	Loss
32245	4/13/2021			myMATRIXX			$854.99		
			MEDICAL ONLY		- - /2021233791	3/26/2021	$240.63	2021/2021	Loss
			INDEMNITY		- - /2021229819	2/15/2021	$5.11	2021/2021	Loss
			INDEMNITY		- - /2021229484	2/10/2021	$32.89	2021/2021	Loss
			INDEMNITY		- - /2021228131	1/26/2021	$30.99	2021/2021	Loss
			INDEMNITY		- - /2021218482	10/22/2020	$5.11	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211666	8/6/2020	$13.82	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211670	8/6/2020	$15.93	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211669	8/6/2020	$340.41	2020/2020	Loss
			INDEMNITY		- - /2021210129	7/14/2020	$163.13	2020/2020	Loss
			INDEMNITY		- - /2019160973	12/13/2018	$6.97	2018/2018	Loss
32246	4/13/2021		INDEMNITY	KIRSHNER SPINE INSTITUTE	- - /2020181183	7/9/2019	$149.00	2019/2019	Loss
32247	4/13/2021		MEDICAL ONLY	HEALTH MED ASSOCIATES PC	- - /2021231669	3/3/2021	$462.94	2021/2021	Loss
32248	4/13/2021			ORTHOPAEDICS NEW JERSEY, LLC			$170.64		
			MEDICAL ONLY		- - /2021230152	2/16/2021	$85.32	2021/2021	Loss
			INDEMNITY		- - /2021226687	1/18/2021	$85.32	2021/2021	Loss
32249	4/13/2021		INDEMNITY	PENN PULMONARY MEDICINE SOMER	MLT-2021224718/ 2021224718	12/18/2020	$476.75	2020/2020	Loss
32250	4/13/2021			ORTHOPAEDICS NEW JERSEY			$204.83		
			MEDICAL ONLY		- - /2021226717	1/15/2021	$82.86	2021/2021	Loss
			INDEMNITY		- - /2021209628	7/13/2020	$121.97	2020/2020	Loss
32251	4/13/2021			QUALCARE INC			$10,200.00		
			MEDICAL ONLY		MLT-2021234741/ 2021234741	4/9/2021	$510.00	2021/2021	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		MLT-2021234741/ 2021234744	4/9/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234578	4/8/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234608	4/8/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234527	4/7/2021	$510.00	2021/2021	Loss
			INDEMNITY		- - /2021234483	4/7/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234461	4/6/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234438	4/6/2021	$510.00	2021/2021	Loss
			INDEMNITY		MLT-2021234583/ 2021234583	4/5/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234332	4/5/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021234257/ 2021234257	4/3/2021	$510.00	2021/2021	Loss
			INDEMNITY		MLT-2021234304/ 2021234310	4/3/2021	$510.00	2021/2021	Loss
			INDEMNITY		MLT-2021234304/ 2021234304	4/3/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021234304/ 2021234591	4/3/2021	$510.00	2021/2021	Loss
			INDEMNITY		MLT-2021234304/ 2021234307	4/3/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021234257/ 2021234267	4/3/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021229497	2/10/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021227569/ 2021227784	1/26/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021227569/ 2021227792	1/26/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234370	12/29/2020	$510.00	2020/2020	Loss
32252	4/20/2021		INDEMNITY	RK PSYCHOLOGY & NEUROPSYCHOLOG	MLT-2021211664/ 2021211670	8/6/2020	$400.00	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date	Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32253	4/20/2021	INDEMNITY	GOLDENBERG, MACKLER & SAYEGH, PA	- - /2019164840	1/28/2019	$4,218.00	2019/2019	Loss
32254	4/20/2021	INDEMNITY	LAWRENCE P CLINTON MD PA	- - /2020191099	11/27/2019	$250.00	2019/2019	Loss
32255	4/20/2021	POLICE PROF PI	BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION	- - /2020195809	10/16/2019	$264.00	2019/2019	Legal
32256	4/20/2021	PERSONAL INJURY	BIRCHMEIER & POWELL LLC	- - /2021211177	7/23/2019	$379.50	2019/2019	Legal
32257	4/20/2021	INDEMNITY	State of New Jersey - Div of Worker's Comp	- - /2019161335	12/18/2018	$1.71	2018/2018	Expense
32258	4/20/2021		ATLANTIC SECURITY INT'L			$1,403.00		
		INDEMNITY		- - /2018145002	5/31/2018	$701.50	2018/2018	Expense
		INDEMNITY		- - /2018119429	12/2/2017	$701.50	2017/2017	Expense
32259	4/20/2021	INDEMNITY	PACE ORTHOPEDICS & SPORTS MED	- - /2019161183	12/13/2018	$1,100.00	2018/2018	Loss
32260	4/20/2021	1ST PARTY COLL PD	LEO PETETTI LLC	- - /2021229880	2/14/2021	$315.00	2021/2021	Expense
32261	4/20/2021	PUB OFF PI	DAVID S DEWEESE	- - /2021234480	3/30/2021	$750.00	2021/2021	Legal
32262	4/20/2021	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2020203443	4/21/2020	$800.00	2020/2020	Expense
32263	4/20/2021	MEDICAL ONLY	HEALTHMARK MEDICAL GROUP LLC	- - /2021233313	3/13/2021	$49.95	2021/2021	Expense
32264	4/20/2021		PIETRAS SARACINO SMITH & MEEK			$879.00		
		INDEMNITY		- - /2020208042	6/21/2020	$153.50	2020/2020	Legal
		INDEMNITY		- - /2018120260	12/12/2017	$725.50	2017/2017	Legal
32265	4/20/2021	INDEMNITY	LOWER TOWNSHIP	MLT-2021225964/ 2021226107	1/6/2021	$1,717.89	2021/2021	Loss
32266	4/20/2021	BODILY INJURY [Expired]	Geraldine Sessa	- - /2020183423	6/13/2019	$50,000.00	2019/2019	Loss
32267	4/20/2021	INDEMNITY	Thomas Miceli c/o Wildwood City	- - /2021229819	2/15/2021	$1,912.62	2021/2021	Loss
32268	4/20/2021	INDEMNITY	LOWER TOWNSHIP	- - /2021209295	7/7/2020	$814.06	2020/2020	Loss
32269	4/20/2021	BODILY INJURY [Expired]	LAW OFFICES OF THOMAS G SMITH PC	- - /2018145012	5/3/2018	$1,106.00	2018/2018	Legal
32270	4/20/2021	INDEMNITY	NEW JERSEY IME ASSOCIATES LLC	- - /2019170606	12/21/2018	$533.00	2018/2018	Expense
32271	4/20/2021	3RD PARTY PD	Jeff Carpenter	- - /2021210120	7/16/2020	$1,500.00	2020/2020	Loss
32272	4/20/2021	INDEMNITY	Christopher DeVito	- - /2021214232	9/8/2020	$1,890.00	2020/2020	Loss
32273	4/20/2021	INDEMNITY	Peter Seidelmann	- - /2019164840	1/28/2019	$787.24	2019/2019	Loss
32274	4/20/2021	INDEMNITY	JAMES BARKALOW	- - /2018119057	11/28/2017	$393.12	2017/2017	Loss
32275	4/20/2021	INDEMNITY	Julio Sanchez	- - /2020191564	12/4/2019	$1,842.00	2019/2019	Loss
32276	4/20/2021	INDEMNITY	DAVID ARISTIZABAL	MLT-2018131125/ 2018131162	4/13/2018	$1,098.40	2018/2018	Loss
32277	4/20/2021	INDEMNITY	ROBERT SMITH	MLT-2018120130/ 2018120205	12/11/2017	$1,129.32	2017/2017	Loss
32278	4/20/2021	INDEMNITY	Nicholas Lovallo	- - /2019174451	5/22/2019	$1,120.16	2019/2019	Loss
32279	4/20/2021	INDEMNITY	DAVID GLASSFORD	- - /2018130564	4/9/2018	$1,098.40	2018/2018	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32280	4/20/2021		INDEMNITY	JOHN BERRY	- - /2019149430	7/28/2018	$1,098.40	2018/2018	Loss
32281	4/20/2021		INDEMNITY	WYATT CLEVENGER	- - /2018110789	8/23/2017	$1,672.00	2017/2017	Loss
32282	4/20/2021		INDEMNITY	ANTHONY REBARDO	- - /2019148274	7/19/2018	$1,064.28	2018/2018	Loss
32283	4/20/2021		INDEMNITY	GRIFFIN BONNER	- - /2018107168	7/7/2017	$1,056.28	2017/2017	Loss
32284	4/20/2021		INDEMNITY	Donald Clark	- - /2020183913	9/13/2019	$1,037.48	2019/2019	Loss
32285	4/20/2021		INDEMNITY	JOSEPH DIXON	- - /2018107226	7/7/2017	$1,090.40	2017/2017	Loss
32286	4/20/2021		INDEMNITY	NORTH WILDWOOD CITY	- - /2020181716	8/20/2019	$532.14	2019/2019	Loss
32287	4/20/2021		INDEMNITY	MIDDLE TOWNSHIP	MLT-2021234583/ 2021234583	4/5/2021	$734.53	2021/2021	Loss
32288	4/20/2021			QUAL-LYNX			$548.25		
			MEDICAL ONLY		- - /2021227756	1/27/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021227551	1/27/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227542/ 2021227547	1/25/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021227489	1/25/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227542/ 2021227612	1/21/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227384/ 2021227386	1/21/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227307/ 2021227307	1/21/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021227113	1/21/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227384/ 2021227390	1/21/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227307/ 2021227321	1/21/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227307/ 2021227314	1/21/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227384/ 2021227384	1/20/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021227307/ 2021227326	1/20/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021227072	1/20/2021	$4.25	2021/2021	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2021226820	1/20/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021226807	1/18/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021226671/ 2021226671	1/16/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021226671/ 2021226675	1/16/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021226671/ 2021226674	1/16/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021226473	1/15/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021226386	1/15/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021226707	1/15/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021226717	1/15/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021226252	1/14/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021227318	1/13/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021226293	1/13/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021226325	1/13/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021226584	1/13/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225877/ 2021226476	1/12/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021225876	1/11/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021225899	1/11/2021	$4.25	2021/2021	Expense
			INDEMNITY		- - /2021226378	1/9/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225877/ 2021227134	1/8/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021225660	1/8/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225877/ 2021225877	1/8/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225877/ 2021226684	1/8/2021	$4.25	2021/2021	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021225877/ 2021227131	1/8/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225877/ 2021226682	1/8/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021226162	1/7/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021225541	1/7/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225964/ 2021225964	1/6/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021225397	1/6/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225964/ 2021226107	1/6/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225821	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225838	1/5/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225455/ 2021225457	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225820	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225849	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225826	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225848	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225205/ 2021225205	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225845	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021225376	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225553/ 2021225555	1/5/2021	$4.25	2021/2021	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021225820/ 2021225857	1/5/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225820/ 2021225835	1/5/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225223/ 2021225223	1/4/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021225223/ 2021225357	1/4/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021225508	1/4/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		- - /2021225173	1/3/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225512/ 2021225512	1/3/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225512/ 2021225515	1/3/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225575/ 2021225587	1/3/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225455/ 2021225455	1/3/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225512/ 2021225513	1/3/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225512/ 2021225514	1/3/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225410/ 2021225413	1/2/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225410/ 2021225414	1/2/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225575/ 2021225590	1/2/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225575/ 2021225582	1/2/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225410/ 2021225410	1/2/2021	$4.25	2021/2021	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021225575/ 2021225575	1/1/2021	$4.25	2021/2021	Expense
			MEDICAL ONLY		MLT-2021225153/ 2021225253	12/31/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021225153/ 2021225249	12/31/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021225066/ 2021225439	12/31/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021225002	12/31/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021225330	12/31/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021225166/ 2021225239	12/30/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021225166/ 2021225166	12/30/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021224896/ 2021224914	12/29/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021224896/ 2021224916	12/29/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021226369	12/29/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021224896/ 2021224915	12/29/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021224896/ 2021224896	12/29/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021224896/ 2021224917	12/29/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021225153/ 2021225153	12/28/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021226353/ 2021226355	12/26/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021226353/ 2021226357	12/26/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021226353/	12/26/2020	$4.25	2020/2020	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
					2021226353				
			INDEMNITY		MLT-2021226353/ 2021226354	12/26/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021224896/ 2021224936	12/23/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021224896/ 2021224922	12/23/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021223695/ 2021225813	12/16/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021226102	12/16/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021226286	12/15/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021222638/ 2021223089	12/8/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021222938	12/8/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021222712/ 2021222762	12/4/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221907/ 2021221916	11/26/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221798/ 2021221973	11/18/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221798/ 2021221920	11/17/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221798/ 2021221982	11/17/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220869/ 2021220877	11/14/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220869/ 2021220881	11/14/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220869/ 2021220882	11/14/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021220869/ 2021220874	11/14/2020	$4.25	2020/2020	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		MLT-2021221153/ 2021221171	11/13/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021221153/ 2021221158	11/13/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021220189	11/12/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021219669/ 2021219923	11/6/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021219538/ 2021219538	11/5/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021219096	10/31/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021219093	10/31/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021218458	10/26/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021218505/ 2021218608	10/22/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021218505/ 2021218505	10/20/2020	$4.25	2020/2020	Expense
			INDEMNITY		MLT-2021218505/ 2021218549	10/19/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		MLT-2021218708/ 2021218713	10/16/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021217609	10/11/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021217511	10/10/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021226536	9/3/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021213779	9/1/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021214442	9/1/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021213815	8/31/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021211298	8/2/2020	$4.25	2020/2020	Expense
			MEDICAL ONLY		- - /2021211834	7/30/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021210502	7/22/2020	$4.25	2020/2020	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2020191588	12/4/2019	$4.25	2019/2019	Expense
			INDEMNITY		- - /2021226985	9/16/2019	$4.25	2019/2019	Expense
32289	4/20/2021			ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH			$796.79		
			MEDICAL ONLY		- - /2021232354	3/11/2021	$153.41	2021/2021	Loss
			MEDICAL ONLY		- - /2021231892	3/4/2021	$153.41	2021/2021	Loss
			MEDICAL ONLY		- - /2021230834	2/24/2021	$181.66	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228109/ 2021229119	1/30/2021	$102.77	2021/2021	Loss
			INDEMNITY		- - /2021228131	1/26/2021	$102.77	2021/2021	Loss
			MEDICAL ONLY		MLT-2020208424/ 2020208424	6/24/2020	$102.77	2020/2020	Loss
32290	4/20/2021			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			$560.00		
			INDEMNITY		- - /2021229039	2/6/2021	$480.00	2021/2021	Loss
			INDEMNITY		- - /2021209338	7/8/2020	$80.00	2020/2020	Loss
32291	4/20/2021		INDEMNITY	ARMC ANESTHESIOLOGISTS	- - /2021229819	2/15/2021	$1,188.00	2021/2021	Loss
32292	4/20/2021		INDEMNITY	NEW JERSEY HEALTHCARE SPECIALISTS PC	- - /2021215935	9/23/2020	$1,510.60	2020/2020	Loss
32293	4/20/2021			TWIN BORO PHYSICAL THERAPY			$720.00		
			MEDICAL ONLY		- - /2021231669	3/3/2021	$480.00	2021/2021	Loss
			MEDICAL ONLY		- - /2020181713	8/20/2019	$160.00	2019/2019	Loss
			INDEMNITY		MLT-2018111450/ 2018111456	8/30/2017	$80.00	2017/2017	Loss
32294	4/20/2021			SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES			$3,218.62		
			INDEMNITY		- - /2021229819	2/15/2021	$3,096.82	2021/2021	Loss
			INDEMNITY		- - /2020182327	8/27/2019	$121.80	2019/2019	Loss
32295	4/20/2021		INDEMNITY	CAPE MAY COURT HOUSE ASSOCIATES IN RADIOLOGY	- - /2021229819	2/15/2021	$12.34	2021/2021	Loss
32296	4/20/2021		INDEMNITY	ONE CALL CARE DIAGNOSTICS	MLT-2021219674/ 2021219704	11/8/2020	$485.00	2020/2020	Loss
32297	4/20/2021		INDEMNITY	PROFESSIONAL PAIN MANAGEMENT ASSOC	- - /2020181716	8/20/2019	$90.68	2019/2019	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32298	4/20/2021			MATTHEW J PITERA MD PA			$900.00		
			INDEMNITY		MLT-2021211664/ 2021211666	8/6/2020	$450.00	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211670	8/6/2020	$450.00	2020/2020	Loss
32299	4/20/2021		MEDICAL ONLY	ROTHMAN ORTHOPAEDICS	- - /2021232402	3/10/2021	$253.30	2021/2021	Loss
32300	4/20/2021			NovaCare Rehabilitation			$2,290.00		
			INDEMNITY		- - /2021229819	2/15/2021	$865.00	2021/2021	Loss
			INDEMNITY		MLT-2021221151/ 2021221162	11/6/2020	$570.00	2020/2020	Loss
			INDEMNITY		- - /2021219399	10/30/2020	$95.00	2020/2020	Loss
			INDEMNITY		- - /2021212429	8/16/2020	$760.00	2020/2020	Loss
32301	4/20/2021		INDEMNITY	CLINICAL HEALTH CARE ASSOCIATES OF NEW JERSEY, PC	MLT-2021221897/ 2021221930	11/24/2020	$677.00	2020/2020	Loss
32302	4/20/2021		MEDICAL ONLY	ATLANTIC ER ASSOC-KESSLER SED	- - /2021232551	3/12/2021	$522.00	2021/2021	Loss
32303	4/20/2021			CAPE REGIONAL URGENT CARE			$460.58		
			MEDICAL ONLY		- - /2021232054	3/8/2021	$119.36	2021/2021	Loss
			MEDICAL ONLY		- - /2021231630	3/1/2021	$224.50	2021/2021	Loss
			MEDICAL ONLY		- - /2021229497	2/10/2021	$116.72	2021/2021	Loss
32304	4/20/2021		INDEMNITY	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	- - /2021229039	2/6/2021	$435.51	2021/2021	Loss
32305	4/20/2021			CAPE PHYSICAL THERAPY LLC			$120.00		
			INDEMNITY		- - /2021221883	11/26/2020	$60.00	2020/2020	Loss
			INDEMNITY		- - /2021216153	9/30/2020	$60.00	2020/2020	Loss
32306	4/20/2021		INDEMNITY	HOME CARE CONNECT LLC	- - /2021221883	11/26/2020	$472.06	2020/2020	Loss
32307	4/20/2021		INDEMNITY	MR CONNECT	- - /2021221883	11/26/2020	$215.00	2020/2020	Loss
32308	4/20/2021		INDEMNITY	FUSION HEALTHCARE SOLUTIONS	- - /2021229819	2/15/2021	$1,163.75	2021/2021	Loss
32309	4/20/2021			myMATRIXX			$611.53		
			MEDICAL ONLY		- - /2021233791	3/26/2021	$12.73	2021/2021	Loss
			INDEMNITY		MLT-2021211664/ 2021211664	8/6/2020	$14.13	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		MLT-2021211664/ 2021211670	8/6/2020	$7.07	2020/2020	Loss
			INDEMNITY		- - /2020187019	10/11/2019	$577.60	2019/2019	Loss
32310	4/20/2021			ORTHOPAEDICS NEW JERSEY, LLC			$801.36		
			MEDICAL ONLY		- - /2021230152	2/16/2021	$85.32	2021/2021	Loss
			INDEMNITY		- - /2021228131	1/26/2021	$379.54	2021/2021	Loss
			INDEMNITY		- - /2021223057	12/9/2020	$125.59	2020/2020	Loss
			MEDICAL ONLY		- - /2021214442	9/1/2020	$125.59	2020/2020	Loss
			INDEMNITY		- - /2021213877	8/28/2020	$85.32	2020/2020	Loss
32311	4/20/2021			ORTHOPAEDICS NEW JERSEY			$1,200.48		
			MEDICAL ONLY		MLT-2021228109/ 2021229119	1/30/2021	$232.42	2021/2021	Loss
			INDEMNITY		MLT-2021228009/ 2021228009	1/29/2021	$724.12	2021/2021	Loss
			INDEMNITY		- - /2021209739	7/12/2020	$121.97	2020/2020	Loss
			MEDICAL ONLY		- - /2020181713	8/20/2019	$121.97	2019/2019	Loss
32312	4/20/2021			QUALCARE INC			$3,060.00		
			MEDICAL ONLY		- - /2021234784	4/11/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234836	4/10/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021234741/ 2021234745	4/9/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		MLT-2021234741/ 2021234747	4/9/2021	$510.00	2021/2021	Loss
			INDEMNITY		- - /2021234875	4/9/2021	$510.00	2021/2021	Loss
			INDEMNITY		- - /2021234997	3/23/2021	$510.00	2021/2021	Loss
32313	4/27/2021		BODILY INJURY [Expired]	GEMMEL TODD & MERENICH PA	- - /2020179470	7/1/2019	$3,104.50	2019/2019	Legal
32314	4/27/2021		MEDICAL ONLY	MRO CORPORATION	MLT-2021228109/ 2021231504	1/30/2021	$33.73	2021/2021	Expense
32315	4/27/2021			SOUTH JERSEY PHYSICIAN ASSOCS			$1,400.00		
			INDEMNITY		- - /2020186257	10/8/2019	$700.00	2019/2019	Expense

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2020181397	8/7/2019	$700.00	2019/2019	Loss
32316	4/27/2021		INDEMNITY	RITA R KAMMIEL MD & ASSOCIATES	- - /2018113608	7/3/2017	$600.00	2017/2017	Loss
32317	4/27/2021		MEDICAL ONLY	I C U INVESTIGATIONS INC	- - /2021221541	11/23/2020	$400.00	2020/2020	Expense
32318	4/27/2021			BIRCHMEIER & POWELL LLC			$7,433.00		
			BODILY INJURY [Expired]		- - /2019162218	10/6/2018	$4,396.50	2018/2018	Legal
			BODILY INJURY [Expired]		- - /2019155036	8/29/2018	$446.00	2018/2018	Legal
			BODILY INJURY [Expired]		- - /2018112046	6/14/2017	$643.50	2017/2017	Legal
			BODILY INJURY [Expired]		- - /2017106185	3/23/2017	$1,947.00	2017/2017	Legal
32319	4/27/2021		INDEMNITY	Howard Hammer PSY D. PA	MLT-2021211664/ 2021211666	8/6/2020	$300.00	2020/2020	Loss
32320	4/27/2021		INDEMNITY	THOMAS A DWYER MD	- - /2021221149	11/8/2020	$900.00	2020/2020	Loss
32321	4/27/2021			ATLANTIC SECURITY INT'L			$675.00		
			INDEMNITY		- - /2021221149	11/8/2020	$350.00	2020/2020	Expense
			INDEMNITY		- - /2021215647	9/24/2020	$325.00	2020/2020	Expense
32322	4/27/2021		INDEMNITY	JENNIFER KELLY PHD LLC	MLT-2020190832/ 2020190844	11/15/2019	$200.00	2019/2019	Loss
32323	4/27/2021		INDEMNITY	THE DEWEESE LAW FIRM	- - /2019158757	11/17/2018	$2,035.00	2018/2018	Expense
32324	4/27/2021		INDEMNITY	DENAFO & WALCOFF	- - /2021221149	11/8/2020	$500.00	2020/2020	Loss
32325	4/27/2021			PIETRAS SARACINO SMITH & MEEK			$865.00		
			INDEMNITY		- - /2020182581	8/31/2019	$832.50	2019/2019	Legal
			INDEMNITY		- - /2019157702	11/6/2018	$32.50	2018/2018	Legal
32326	4/27/2021		INDEMNITY	PLEASANTVILLE CITY	- - /2019172816	5/5/2019	$1,842.00	2019/2019	Loss
32327	4/27/2021		UIMBI	Leo G. Rudolph, III and Steven K. Johnson Esq.	- - /2020203280	3/2/2018	$9,100.00	2018/2018	Loss
32328	4/27/2021		INDEMNITY	OCEAN CITY	- - /2021233987	3/26/2021	$540.56	2021/2021	Loss
32329	4/27/2021		POLICE PROF BI	Bernard Burton, Jr. and Jacobs and Barbone, his attorneys	- - /2019171129	8/15/2017	$45,000.00	2017/2017	Loss
32330	4/27/2021		BODILY INJURY [Expired]	DIGISTREAM MID ATLANTIC INC	- - /2018108076	7/14/2017	$2,452.38	2017/2017	Expense
32331	4/27/2021		INDEMNITY	PLEASANTVILLE CITY	- - /2019172816	5/5/2019	$1,710.43	2019/2019	Loss
32332	4/27/2021		INDEMNITY	NORTHFIELD CITY	- - /2021234007	3/31/2021	$1,938.00	2021/2021	Loss
32333	4/27/2021		INDEMNITY	NORTHFIELD CITY	- - /2021234007	3/31/2021	$1,938.00	2021/2021	Loss
32334	4/27/2021		INDEMNITY	SEA ISLE CITY	MLT-2021234304/ 2021234304	4/3/2021	$2,214.86	2021/2021	Loss
32335	4/27/2021		INDEMNITY	SEA ISLE CITY	MLT-2021234304/	4/3/2021	$1,938.00	2021/2021	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
					2021234310				
32336	4/27/2021		INDEMNITY	SEA ISLE CITY	MLT-2021234304/ 2021234307	4/3/2021	$948.51	2021/2021	Loss
32337	4/27/2021		INDEMNITY	Margate City	MLT-2021215990/ 2021215991	9/28/2020	$1,890.00	2020/2020	Loss
32338	4/27/2021		INDEMNITY	GALLOWAY TOWNSHIP	MLT-2021226671/ 2021226675	1/16/2021	$1,938.00	2021/2021	Loss
32339	4/27/2021		INDEMNITY	VENTNOR CITY	MLT-2021211664/ 2021211664	8/6/2020	$1,890.00	2020/2020	Loss
32340	4/27/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211666	8/6/2020	$810.00	2020/2020	Loss
32341	4/27/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211667	8/6/2020	$1,661.18	2020/2020	Loss
32342	4/27/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211669	8/6/2020	$1,830.58	2020/2020	Loss
32343	4/27/2021		INDEMNITY	Ventnor City	MLT-2021211664/ 2021211670	8/6/2020	$1,890.00	2020/2020	Loss
32344	4/27/2021		INDEMNITY	MARGATE CITY	MLT-2021221151/ 2021221162	11/6/2020	$2,025.00	2020/2020	Loss
32345	4/27/2021		INDEMNITY	MILLVILLE CITY	- - /2021233208	3/19/2021	$539.34	2021/2021	Loss
32346	4/27/2021		INDEMNITY	BRIGANTINE CITY	MLT-2021231134/ 2021231142	2/5/2021	$1,661.14	2021/2021	Loss
32347	4/27/2021		INDEMNITY	BRIGANTINE CITY	MLT-2021231134/ 2021231146	2/5/2021	$2,630.14	2021/2021	Loss
32348	4/27/2021		INDEMNITY	Egg Harbor Township Re: Rockelman, MaryAnne	- - /2021211338	8/4/2020	$1,336.78	2020/2020	Loss
32349	4/27/2021		INDEMNITY	LOWER TOWNSHIP	- - /2020181414	8/12/2019	$914.90	2019/2019	Loss
32350	4/27/2021		INDEMNITY	VENTNOR CITY	- - /2021222967	11/30/2020	$1,018.17	2020/2020	Loss
32351	4/27/2021		INDEMNITY	Kelly Gallgher	- - /2019157935	11/7/2018	$510.10	2018/2018	Loss
32352	4/27/2021		INDEMNITY	PLEASANTVILLE CITY	- - /2021225330	12/31/2020	$1,755.00	2020/2020	Loss
32353	4/27/2021		INDEMNITY	Coady, Joseph	- - /2021226687	1/18/2021	$1,938.00	2021/2021	Loss
32354	4/27/2021		INDEMNITY	Coady, Joseph	- - /2021226687	1/18/2021	$1,938.00	2021/2021	Loss
32355	4/27/2021		INDEMNITY	Coady, Joseph	- - /2021226687	1/18/2021	$1,938.00	2021/2021	Loss
32356	4/27/2021		INDEMNITY	Frank Schalek	- - /2020187019	10/11/2019	$1,842.00	2019/2019	Loss
32357	4/27/2021		INDEMNITY	Richard Hudson	- - /2021229484	2/10/2021	$2,907.00	2021/2021	Loss
32358	4/27/2021		INDEMNITY	Brianna Moreno	- - /2021229926	2/14/2021	$331.71	2021/2021	Loss
32359	4/27/2021		INDEMNITY	Brianna Moreno	- - /2021229926	2/14/2021	$479.14	2021/2021	Loss
32360	4/27/2021		INDEMNITY	Robert Moran	- - /2019158055	11/9/2018	$1,017.63	2018/2018	Loss
32361	4/27/2021		INDEMNITY	Alexandria Falivene	- - /2020181183	7/9/2019	$1,842.00	2019/2019	Loss
32362	4/27/2021		INDEMNITY	Girard Tell	MLT-2020190832/ 2020190832	11/15/2019	$1,842.00	2019/2019	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32363	4/27/2021		INDEMNITY	JOHN WISGO	- - /2018110940	8/21/2017	$1,170.40	2017/2017	Loss
32364	4/27/2021		GL PROPERTY DAMAGE	Kathy Clendening	- - /2021209223	7/6/2020	$875.89	2020/2020	Loss
32365	4/27/2021		INDEMNITY	Samantha Grassi	- - /2021221149	11/8/2020	$5,000.00	2020/2020	Loss
32366	4/27/2021		INDEMNITY	Jorge Hernandez Vidanos	- - /2020177859	7/2/2019	$984.00	2019/2019	Loss
32367	4/27/2021		INDEMNITY	Jamal Sharif	- - /2019168296	3/12/2019	$1,085.32	2019/2019	Loss
32368	4/27/2021		INDEMNITY	Gregory Blose	- - /2020191229	11/29/2019	$1,037.48	2019/2019	Loss
32369	4/27/2021		INDEMNITY	Jacob Hunter	- - /2020197914	2/22/2020	$1,008.00	2020/2020	Loss
32370	4/27/2021		INDEMNITY	JOSEPH MONROE	- - /2017092149	1/12/2017	$1,672.00	2017/2017	Loss
32371	4/27/2021		INDEMNITY	Kenneth Gehring	- - /2019154199	10/1/2018	$1,137.68	2018/2018	Loss
32372	4/27/2021		INDEMNITY	CLIFTON BLACKWELL	- - /2018143706	5/24/2018	$1,137.68	2018/2018	Loss
32373	4/27/2021		INDEMNITY	BRANDON PIPER	- - /2017097124	3/11/2017	$1,171.32	2017/2017	Loss
32374	4/27/2021		INDEMNITY	BRIAN CUMMINGS	- - /2017092196	1/12/2017	$1,056.28	2017/2017	Loss
32375	4/27/2021		1ST PARTY COLL PD	HAMILTON TOWNSHIP	- - /2021235518	4/16/2021	$3,036.40	2021/2021	Loss
32376	4/27/2021		1ST PARTY COLL PD	AVALON BOROUGH	- - /2021214580	9/14/2020	$997.06	2020/2020	Loss
32377	4/27/2021		1ST PARTY COLL PD	VENTNOR CITY	- - /2021230070	2/10/2021	$11,961.74	2021/2021	Loss
32378	4/27/2021		INLAND MARINE	SEA ISLE CITY	- - /2021221250	10/31/2020	$14,704.56	2020/2020	Loss
32379	4/27/2021		1ST PARTY COLL PD	MILLVILLE CITY	- - /2021229167	2/8/2021	$40,037.55	2021/2021	Loss
32380	4/27/2021		1ST PARTY COLL PD	ABSECON CITY	- - /2021224299	12/18/2020	$27,894.96	2020/2020	Loss
32381	4/27/2021		INLAND MARINE	SEA ISLE CITY	- - /2021232679	1/1/2021	$13,680.00	2021/2021	Loss
32382	4/27/2021		INLAND MARINE	NORTH WILDWOOD CITY	- - /2021222603	12/3/2020	$10,424.31	2020/2020	Loss
32383	4/27/2021			QUAL-LYNX			$12.75		
			INDEMNITY		- - /2021226687	1/18/2021	$4.25	2021/2021	Expense
			INDEMNITY		MLT-2021221374/ 2021221375	10/26/2020	$4.25	2020/2020	Expense
			INDEMNITY		- - /2021215647	9/24/2020	$4.25	2020/2020	Expense
32384	4/27/2021			COASTAL SPINE, PC.			$212.10		
			MEDICAL ONLY		- - /2021233791	3/26/2021	$128.83	2021/2021	Loss
			INDEMNITY		- - /2018123568	11/22/2017	$83.27	2017/2017	Loss
32385	4/27/2021		MEDICAL ONLY	ATLANTICARE PHYSICIAN GROUP, PA	- - /2021232241	3/10/2021	$224.56	2021/2021	Loss
32386	4/27/2021			ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH			$871.21		
			MEDICAL ONLY		- - /2021232704	3/11/2021	$507.57	2021/2021	Loss
			INDEMNITY		- - /2021232192	3/10/2021	$260.87	2021/2021	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		- - /2021231892	3/4/2021	$102.77	2021/2021	Loss
32387	4/27/2021		MEDICAL ONLY	LABCORP HOLDINGS	- - /2021216404	10/1/2020	$839.26	2020/2020	Loss
32388	4/27/2021			STRIVE PHYSICAL THERAPY AND SPORTS REHABILITATION LLC			$720.00		
			INDEMNITY		- - /2021229484	2/10/2021	$400.00	2021/2021	Loss
			INDEMNITY		- - /2020193079	12/22/2019	$320.00	2019/2019	Loss
32389	4/27/2021		INDEMNITY	VIRTUA WEST JERSEY HEALTH INC	- - /2019172816	5/5/2019	$23,182.58	2019/2019	Loss
32390	4/27/2021			ARMC ANESTHESIOLOGISTS			$1,836.00		
			INDEMNITY		- - /2021215444	9/22/2020	$864.00	2020/2020	Loss
			INDEMNITY		- - /2021214302	9/10/2020	$972.00	2020/2020	Loss
32391	4/27/2021		INDEMNITY	MID-ATLANTIC ANESTHESIA ASSOCIATES PA	MLT-2021215990/ 2021215991	9/28/2020	$765.60	2020/2020	Loss
32392	4/27/2021			TWIN BORO PHYSICAL THERAPY			$9,805.00		
			MEDICAL ONLY		- - /2021231669	3/3/2021	$80.00	2021/2021	Loss
			INDEMNITY		- - /2021228367	2/2/2021	$1,040.00	2021/2021	Loss
			INDEMNITY		- - /2021226687	1/18/2021	$640.00	2021/2021	Loss
			INDEMNITY		MLT-2021226671/ 2021226675	1/16/2021	$1,120.00	2021/2021	Loss
			INDEMNITY		MLT-2021219674/ 2021219674	11/8/2020	$720.00	2020/2020	Loss
			INDEMNITY		- - /2021218482	10/22/2020	$320.00	2020/2020	Loss
			INDEMNITY		- - /2021214761	9/15/2020	$800.00	2020/2020	Loss
			MEDICAL ONLY		- - /2021214442	9/1/2020	$560.00	2020/2020	Loss
			MEDICAL ONLY		- - /2021210241	7/17/2020	$320.00	2020/2020	Loss
			INDEMNITY		- - /2020193135	12/23/2019	$1,065.00	2019/2019	Loss
			INDEMNITY		- - /2020182017	8/22/2019	$660.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181713	8/20/2019	$640.00	2019/2019	Loss
			INDEMNITY		- - /2019172816	5/5/2019	$640.00	2019/2019	Loss
			INDEMNITY		MLT-2019153495/	9/21/2018	$480.00	2018/2018	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
					2019153495				
			INDEMNITY		MLT-2018111450/ 2018111456	8/30/2017	$720.00	2017/2017	Loss
32393	4/27/2021			SHORE ORTHOPAEDIC UNIVERSITY ASSOCIATES			$797.26		
			INDEMNITY		MLT-2021219674/ 2021219674	11/8/2020	$295.20	2020/2020	Loss
			INDEMNITY		- - /2021217146	10/9/2020	$121.80	2020/2020	Loss
			INDEMNITY		- - /2020206029	5/24/2020	$380.26	2020/2020	Loss
32394	4/27/2021		INDEMNITY	TARIQ S. SIDDIQI, MD	- - /2019172816	5/5/2019	$320.83	2019/2019	Loss
32395	4/27/2021			ONE CALL CARE DIAGNOSTICS			$1,940.00		
			MEDICAL ONLY		- - /2021230152	2/16/2021	$485.00	2021/2021	Loss
			INDEMNITY		- - /2021223057	12/9/2020	$485.00	2020/2020	Loss
			MEDICAL ONLY		- - /2020191588	12/4/2019	$485.00	2019/2019	Loss
			MEDICAL ONLY		- - /2020181713	8/20/2019	$485.00	2019/2019	Loss
32396	4/27/2021		INDEMNITY	CAPE RADIOLOGY	- - /2021208799	6/21/2020	$544.90	2020/2020	Loss
32397	4/27/2021			MATTHEW J PITERA MD PA			$900.00		
			INDEMNITY		MLT-2021211664/ 2021211664	8/6/2020	$450.00	2020/2020	Loss
			INDEMNITY		- - /2020187019	10/11/2019	$450.00	2019/2019	Loss
32398	4/27/2021		INDEMNITY	KESSLER INSTITUTE FOR REHABILITATION INC.	- - /2020206497	6/2/2020	$339.00	2020/2020	Loss
32399	4/27/2021		INDEMNITY	ATLANTICARE SURGERY CENTER EHT	- - /2021215444	9/22/2020	$911.56	2020/2020	Loss
32400	4/27/2021			ROTHMAN ORTHOPAEDICS			$1,456.25		
			MEDICAL ONLY		- - /2021232402	3/10/2021	$1,234.55	2021/2021	Loss
			INDEMNITY		- - /2021214761	9/15/2020	$73.90	2020/2020	Loss
			INDEMNITY		- - /2020193135	12/23/2019	$73.90	2019/2019	Loss
			INDEMNITY		- - /2020193079	12/22/2019	$73.90	2019/2019	Loss
32401	4/27/2021			SHORE AMBULATORY SURGICAL CTR, LLC			$13,913.00		
			INDEMNITY		- - /2021226687	1/18/2021	$7,185.00	2021/2021	Loss
			INDEMNITY		- - /2021218482	10/22/2020	$5,042.00	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2020181716	8/20/2019	$1,686.00	2019/2019	Loss
32402	4/27/2021		INDEMNITY	NovaCare Rehabilitation	- - /2021212429	8/16/2020	$285.00	2020/2020	Loss
32403	4/27/2021		INDEMNITY	CLINICAL HEALTH CARE ASSOCIATES OF NEW JERSEY, PC	- - /2019160973	12/13/2018	$22.59	2018/2018	Loss
32404	4/27/2021		INDEMNITY	ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC	- - /2021234007	3/31/2021	$191.52	2021/2021	Loss
32405	4/27/2021		INDEMNITY	MEDIKINE GROUP, LLC	- - /2021226687	1/18/2021	$775.24	2021/2021	Loss
32406	4/27/2021			CAPE REGIONAL URGENT CARE			$410.92		
			MEDICAL ONLY		- - /2021232054	3/8/2021	$79.48	2021/2021	Loss
			INDEMNITY		- - /2021225899	1/11/2021	$211.88	2021/2021	Loss
			INDEMNITY		MLT-2021221897/ 2021221930	11/24/2020	$119.56	2020/2020	Loss
32407	4/27/2021			PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC			$4,716.87		
			MEDICAL ONLY		- - /2021232060	3/4/2021	$177.85	2021/2021	Loss
			MEDICAL ONLY		- - /2021230647	2/22/2021	$220.22	2021/2021	Loss
			INDEMNITY		- - /2021230903	2/21/2021	$88.09	2021/2021	Loss
			MEDICAL ONLY		- - /2021229881	2/14/2021	$88.09	2021/2021	Loss
			INDEMNITY		- - /2021229926	2/14/2021	$362.87	2021/2021	Loss
			MEDICAL ONLY		MLT-2021229186/ 2021229186	2/7/2021	$309.98	2021/2021	Loss
			MEDICAL ONLY		MLT-2021229150/ 2021229158	2/4/2021	$283.55	2021/2021	Loss
			MEDICAL ONLY		MLT-2021229150/ 2021229175	2/4/2021	$309.98	2021/2021	Loss
			INDEMNITY		MLT-2021228527/ 2021228534	2/4/2021	$88.09	2021/2021	Loss
			MEDICAL ONLY		MLT-2021229150/ 2021229183	2/4/2021	$309.98	2021/2021	Loss
			MEDICAL ONLY		MLT-2021229150/ 2021229204	2/4/2021	$283.55	2021/2021	Loss

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			MEDICAL ONLY		MLT-2021229150/ 2021229206	2/4/2021	$132.13	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228527/ 2021228532	2/3/2021	$239.51	2021/2021	Loss
			INDEMNITY		MLT-2021228527/ 2021228527	2/3/2021	$132.13	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228527/ 2021228659	2/2/2021	$239.51	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228527/ 2021228686	2/2/2021	$283.55	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228527/ 2021228656	2/2/2021	$265.94	2021/2021	Loss
			MEDICAL ONLY		MLT-2021228527/ 2021228653	2/2/2021	$220.22	2021/2021	Loss
			INDEMNITY		MLT-2021227569/ 2021227746	1/26/2021	$88.09	2021/2021	Loss
			MEDICAL ONLY		MLT-2021227542/ 2021231909	1/25/2021	$89.76	2021/2021	Loss
			MEDICAL ONLY		MLT-2021227542/ 2021231856	1/25/2021	$89.76	2021/2021	Loss
			INDEMNITY		- - /2021226293	1/13/2021	$88.09	2021/2021	Loss
			INDEMNITY		- - /2021226325	1/13/2021	$88.09	2021/2021	Loss
			MEDICAL ONLY		MLT-2021220869/ 2021220877	11/14/2020	$61.66	2020/2020	Loss
			INDEMNITY		MLT-2021221151/ 2021221162	11/6/2020	$88.09	2020/2020	Loss
			INDEMNITY		- - /2020208258	6/24/2020	$88.09	2020/2020	Loss
32408	4/27/2021			CAPE PHYSICAL THERAPY LLC			$408.00		
			INDEMNITY		- - /2021221883	11/26/2020	$240.00	2020/2020	Loss
			INDEMNITY		- - /2021217146	10/9/2020	$48.00	2020/2020	Loss
			INDEMNITY		- - /2019165094	2/5/2019	$120.00	2019/2019	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
32409	4/27/2021		INDEMNITY	RESTORATION ORTHOPEADICS	- - /2020206497	6/2/2020	$105.00	2020/2020	Loss
32410	4/27/2021		INDEMNITY	COMP X MEDICAL MANAGEMENT	- - /2021217221	10/13/2020	$207.00	2020/2020	Loss
32411	4/27/2021		INDEMNITY	WORKERS COMP PSYCH NET	- - /2020191099	11/27/2019	$170.00	2019/2019	Loss
32412	4/27/2021		INDEMNITY	CITY OF OCEAN CITY, EMS	- - /2021228131	1/26/2021	$688.40	2021/2021	Loss
32413	4/27/2021			NEUROSURGICAL AND SPINE SPECIALIST LLC			$510.93		
			INDEMNITY		- - /2021228367	2/2/2021	$144.35	2021/2021	Loss
			INDEMNITY		- - /2020203443	4/21/2020	$144.35	2020/2020	Loss
			INDEMNITY		- - /2019168935	3/17/2019	$222.23	2019/2019	Loss
32414	4/27/2021		INDEMNITY	FUSION HEALTHCARE SOLUTIONS	- - /2021226687	1/18/2021	$1,189.00	2021/2021	Loss
32415	4/27/2021			myMATRIXX			$463.24		
			MEDICAL ONLY		- - /2021233791	3/26/2021	$92.26	2021/2021	Loss
			INDEMNITY		- - /2021229484	2/10/2021	$27.93	2021/2021	Loss
			INDEMNITY		- - /2021214307	9/9/2020	$32.24	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211666	8/6/2020	$20.31	2020/2020	Loss
			INDEMNITY		MLT-2021211664/ 2021211669	8/6/2020	$69.58	2020/2020	Loss
			INDEMNITY		- - /2020187019	10/11/2019	$220.92	2019/2019	Loss
32416	4/27/2021		MEDICAL ONLY	HEALTH MED ASSOCIATES PC	- - /2021231669	3/3/2021	$96.96	2021/2021	Loss
32417	4/27/2021			ORTHOPAEDICS NEW JERSEY, LLC			$3,977.28		
			INDEMNITY		- - /2021232192	3/10/2021	$239.32	2021/2021	Loss
			INDEMNITY		- - /2021226687	1/18/2021	$2,085.97	2021/2021	Loss
			INDEMNITY		MLT-2021226671/ 2021226675	1/16/2021	$309.61	2021/2021	Loss
			INDEMNITY		- - /2021219399	10/30/2020	$85.32	2020/2020	Loss
			INDEMNITY		- - /2021218330	10/20/2020	$36.63	2020/2020	Loss
			MEDICAL ONLY		- - /2021214442	9/1/2020	$125.59	2020/2020	Loss
			MEDICAL ONLY		- - /2021210241	7/17/2020	$115.21	2020/2020	Loss
			INDEMNITY		- - /2020206029	5/24/2020	$854.04	2020/2020	Loss

AJF-ATL.JOINT INS.FUND

Check Register Report

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage : All ,Claimant Type: All

Check Number	Check Date		Claimant (Case) Type	Payee Name	QL File / Claim Number	Loss Date	Payment Amount	Policy Year	Exp./Legal
			INDEMNITY		- - /2019165094	2/5/2019	$125.59	2019/2019	Loss
32418	4/27/2021			ORTHOPAEDICS NEW JERSEY			$981.88		
			INDEMNITY		- - /2021223998	12/18/2020	$121.97	2020/2020	Loss
			INDEMNITY		- - /2021226102	12/16/2020	$234.00	2020/2020	Loss
			INDEMNITY		- - /2021218482	10/22/2020	$260.00	2020/2020	Loss
			INDEMNITY		- - /2021216153	9/30/2020	$121.97	2020/2020	Loss
			INDEMNITY		- - /2021209739	7/12/2020	$121.97	2020/2020	Loss
			INDEMNITY		MLT-2019153495/ 2019153495	9/21/2018	$121.97	2018/2018	Loss
32419	4/27/2021			QUALCARE INC			$4,080.00		
			MEDICAL ONLY		- - /2021235698	4/21/2021	$510.00	2021/2021	Loss
			INDEMNITY		- - /2021235601	4/20/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021235086	4/12/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234842	4/11/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021235408	4/9/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021234700	4/9/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021235890	4/9/2021	$510.00	2021/2021	Loss
			MEDICAL ONLY		- - /2021233447	3/23/2021	$510.00	2021/2021	Loss
	Total for AJF-ATL.JOINT INS.FUND		**$783,908.75**		**Total for AJF-ATL.JOINT INS.FUND**				**$783,908.75**

Number of Checks:	**340**	**First Check Number:**	**32080**
Number of Payments:	1,108	**Last Check Number:**	32419
Expense Payments:	$16,116.86		
Legal Payments:	$92,539.57		
Loss Payments:	$675,252.32		

SUBROGATION BY YEAR
AND ADJUSTMENT RECEIPTS PER MONTH

DESCRIPTION	TOTAL	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
RECOVERY REGISTER													
EXCESS REIMBURSEMENTS	$ -												
SUBROGATION	$ 28,744.31	$ 266.00	$ 2,148.00	$ 24,412.91	$ 1,917.40								
REFUNDS	$ -												
ALL OTHER	$ 15,845.00	$ 7,820.00		$ 6,050.00	$ 1,975.00								
TOTALS	**$ 44,589.31**	**$ 8,086.00**	**$ 2,148.00**	**$ 30,462.91**	**$ 3,892.40**	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
ADJUSTMENT REGISTER:TOTAL	**$ 3,017.67**	**$ 1.00**	**$ 387.67**	**$ 1,604.00**	**$ 1,025.00**								
OTHER RECEIPTS													
SUBROGATION/NEED TO BE RECONCILED	$ -	$ 10.00	$ (10.00)										
	$ -												
INVESTMENTS REDEEMED	$ 4,155,000.00		$ 4,155,000.00	$ -									
	$ 4,155,000.00	**$ 10.00**	**$ 4,154,990.00**	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
INTEREST:INVESTORS BANK	**$ 30,603.16**	**$ 10,492.32**	**$ 10,601.23**	**$ 5,194.30**	**$ 4,315.31**								
ASSESSMENTS:													
PRIOR YEAR	$ -												
CURRENT YEAR	$ 3,566,627.25	$ 396,527.00	$ 2,194,790.25		$ 975,310.00								
	$ 3,566,627.25	**$ 396,527.00**	**$ 2,194,790.25**	$ -	**$ 975,310.00**	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
TOTAL	$ 7,799,837.39	**$ 415,116.32**	**$ 6,362,917.15**	**$ 37,261.21**	**$ 984,542.71**	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
CHECK EQUAL -0-	$ -												
BANK STATEMENT=	$ 7,799,837.39												
CHECK EQUAL -0-	$ -												

RECOVERY REGISTER
SUBROGATION BY YEAR

2021	$ -												
2020	$ 13,736.06		$ 1,600.00	$ 11,139.00	$ 997.06								
2019	$ 13,627.25	$ 86.00	$ 38.00	$ 12,695.91	$ 807.34								
2018	$ 1,113.00		$ 500.00	$ 500.00	$ 113.00								
2017	$ 78.00			$ 78.00									
2016	$ 10.00		$ 10.00										
2015	$ -												
2014	$ -												
2013	$ -												
2012	$ -												
2011	$ -												
2010	$ 180.00	$ 180.00											
2009	$ -												
	$ 28,744.31	$ 266.00	$ 2,148.00	$ 24,412.91	$ 1,917.40	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
CHECK EQUAL -0-	$ -												

AJF-ATL.JOINT INS.FUND

Adjustment Register

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage: All ,Claimant Type: All

Processed	Check Date	Check Num	QL File Number / Claim Num	Claimant	Claimant (Case) Type	Loss Date	Payee	Insured	Payment Method	Amount	Policy Year	Exp. / Legal
4/13/2021			- - / 2018142669	DAVID GAECKLE	MEDICAL ONLY	5/11/2018	ATLANTIC EMERGENCY ASSOCIATES	VENTNOR CITY~0017832083~17832083	Paper Transaction	($990.00)	2018/2018	Loss
4/7/2021			- - / 2018138943	JOSEPH R MONTEMURRO	MEDICAL ONLY	5/3/2018	CAPE MAY COURT HOUSE ASSOCIATES IN RADIOLOGY	NORTH WILDWOOD CITY~0017834798~17834798	Paper Transaction	($35.00)	2018/2018	Loss
								Paper Transaction Total:		2		($1,025.00)

AJF-ATL.JOINT INS.FUND

Adjustment Register

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage: All ,Claimant Type: All

Processed	Check Date	Check Num	QL File Number / Claim Num	Claimant	Claimant (Case) Type	Loss Date	Payee	Insured	Payment Method	Amount	Policy Year	Exp. / Legal
4/25/2021	10/6/2020	29652	MLT-2020208424 / 2020208426	Robert Scarborough	MEDICAL ONLY	6/24/2020	ATLANTIC EMERGENCY ASSOCIATES	VENTNOR CITY~0017832083~17832083	Reversal	($522.00)	2020/2020	Loss
								Reversal Total:		1		($522.00)

AJF-ATL.JOINT INS.FUND

Adjustment Register

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage: All ,Claimant Type: All

Processed	Check Date	Check Num	QL File Number / Claim Num	Claimant	Claimant (Case) Type	Loss Date	Payee	Insured	Payment Method	Amount	Policy Year	Exp. / Legal
4/25/2021	10/6/2020	29652	MLT-2021211664 / 2021211669	Robert Scarborough	INDEMNITY	8/6/2020	ATLANTIC EMERGENCY ASSOCIATES	VENTNOR CITY~0017832083~17832083	Reverse/ Copy	$522.00	2020/2020	Loss
								Reverse/Copy Total:		1		$522.00

AJF-ATL.JOINT INS.FUND

Adjustment Register

Bank Account : ALL

Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage: All ,Claimant Type: All

Processed	Check Date	Check Num	QL File Number / Claim Num	Claimant	Claimant (Case) Type	Loss Date	Payee	Insured	Payment Method	Amount	Policy Year	Exp. / Legal
4/21/2021	11/17/2020	30223	- - / 2019158055	Robert Moran	INDEMNITY	11/9/2018	Robert Moran	EGG HARBOR TOWNSHIP~0017831710~17831710	Void	($1,017.48)	2018/2018	Loss
4/5/2021	1/5/2021	30828	- - / 2019157702	Gary Rzemyk, Jr	INDEMNITY	11/6/2018	GARY RZEMYK	EGG HARBOR TOWNSHIP~0017831710~17831710	Void	($1,806.00)	2018/2018	Loss
								Void Total:		2		($2,823.48)

Grand Total:	6	($3,848.48)
Reimbursement Total:	2	($1,025.00)
Reversal Total:	0	$0.00
Reverse/Copy Total:	0	$0.00
Stop Pay Total:	0	$0.00
Void Total:	2	($2,823.48)

AJF-ATL.JOINT INS.FUND

Recovery Register

Bank Account : ALL

iVOS Line: Property
Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage: All ,Claimant Type: All

Processed	Check Date	Check Number	QL File Number / IVOS Claim Number	Claimant Type	Claimant	Loss Date	Transaction Type	Payee	Examiner	Policy Year Amount	Exp. / Legal
4/22/2021			- - / 2021214580	1ST PARTY COLL PD	Avalon Borough	9/14/2020	R-SUBROGATION COLL/COMP	AVALON BOROUGH	Doris Moore [Expired]	2020/2020 997.06	Loss
									Year 2020/2020 Totals:	1	$997.06
									Excess Reimbursement Totals:	0	$0.00
									Subrogation Totals:	1	$997.06
									Refund Totals:	0	$0.00
									All Other Totals:	0	$0.00
4/16/2021			- - / 2021229880	1ST PARTY COLL PD	Millville City	2/14/2021	R-SALVAGE COLL/COMP	MILLVILLE CITY	Doris Moore [Expired]	2021/2021 1,975.00	Loss
									Year 2021/2021 Totals:	1	$1,975.00
									Excess Reimbursement Totals:	0	$0.00
									Subrogation Totals:	0	$0.00
									Refund Totals:	0	$0.00
									All Other Totals:	1	$1,975.00
									All Property Totals:	2	$2,972.06
									Excess Reimbursement Totals:	0	$0.00
									Subrogation Totals:	1	$997.06
									Refund Totals:	0	$0.00
									All Other Totals:	1	$1,975.00

AJF-ATL.JOINT INS.FUND

Recovery Register

Bank Account : ALL

iVOS Line: Workers Compensation
Processed Date: Apr 1, 2021 - Apr 30, 2021
Instance Type: All
Coverage: All ,Claimant Type: All

Processed	Check Date	Check Number	QL File Number / IVOS Claim Number	Claimant Type	Claimant	Loss Date	Transaction Type	Payee	Examiner	Policy Year	Amount	Exp. / Legal
4/13/2021			- - / 2018142669	MEDICAL ONLY	DAVID GAECKLE	5/11/2018	R-SUBROGATION MED	VENTNOR CITY	Aubrey Myers	2018/2018	113.00	Loss
									Year 2018/2018 Totals:	1		$113.00
									Excess Reimbursement Totals:	0		$0.00
									Subrogation Totals:	1		$113.00
									Refund Totals:	0		$0.00
									All Other Totals:	0		$0.00
4/7/2021			MLT-2020181726 / 2020181726	MEDICAL ONLY	Gregory DeCecco	8/16/2019	R-SUBROGATION MED	MIDDLE TOWNSHIP	Aubrey Myers	2019/2019	807.34	Loss
									Year 2019/2019 Totals:	1		$807.34
									Excess Reimbursement Totals:	0		$0.00
									Subrogation Totals:	1		$807.34
									Refund Totals:	0		$0.00
									All Other Totals:	0		$0.00
									All Workers Compensation Totals:	2		$920.34
									Excess Reimbursement Totals:	0		$0.00
									Subrogation Totals:	2		$920.34
									Refund Totals:	0		$0.00
									All Other Totals:	0		$0.00
									Grand Total:	4		$3,892.40
									Excess Reimbursement Totals:	0		$0.00
									Subrogation Totals:	3		$1,917.40
									Refund Totals:	0		$0.00
									All Other Totals:	1		$1,975.00

SECTION C

BUDGET STATUS REPORT

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2021**									
Month Ending:	**April**									
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	60,981.70	228,968.22	40,803.96	567,754.40	215,948.46	0.00	264,485.95	474,229.86	(2,350,341.82)	(497,169.27)
RECEIPTS										
Assessments	45,258.09	91,282.91	15,661.82	308,822.89	81,357.58	0.00	99,643.85	178,663.89	154,618.98	975,310.00
Refunds	1,975.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,975.00
Invest Pymnts	22.54	79.40	14.10	207.38	74.33	0.00	91.03	163.22	0.00	652.00
Invest Adj	0.66	2.47	0.44	6.13	2.33	0.00	2.86	5.12	0.00	20.01
Subtotal Invest	23.20	81.87	14.54	213.51	76.66	0.00	93.89	168.34	0.00	672.01
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	47,256.29	91,364.78	15,676.36	309,036.40	81,434.24	0.00	99,737.74	178,832.23	154,618.98	977,957.01
EXPENSES										0.00
Claims Transfers	69,345.69	3,018.00	0.00	127,800.90	0.00	0.00	0.00	0.00	0.00	200,164.59
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,361,257.28	1,361,257.28
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	69,345.69	3,018.00	0.00	127,800.90	0.00	0.00	0.00	0.00	1,361,257.28	1,561,421.87
END BALANCE	**38,892.30**	**317,314.99**	**56,480.32**	**748,989.90**	**297,382.70**	**0.00**	**364,223.68**	**653,062.09**	**(3,556,980.12)**	**(1,080,634.13)**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2020**									
Month Ending:	**April**									
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	96,264.12	1,800,584.48	287,270.91	3,203,850.94	1,665,337.40	32,924.82	(336,163.61)	121,842.77	2,734,698.56	9,606,610.39
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	997.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	997.06
Invest Pymnts	41.13	701.69	111.93	1,323.02	647.65	12.80	0.34	74.54	1,061.60	3,974.70
Invest Adj	1.04	19.45	3.10	34.61	17.99	0.36	0.00	1.32	29.54	107.41
Subtotal Invest	42.17	721.14	115.03	1,357.63	665.64	13.16	0.34	75.86	1,091.14	4,082.11
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,039.23	721.14	115.03	1,357.63	665.64	13.16	0.34	75.86	1,091.14	5,079.17
EXPENSES										
Claims Transfers	56,141.89	875.89	3,504.71	158,417.78	0.00	0.00	0.00	0.00	0.00	218,940.27
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,717.00	53,717.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	56,141.89	875.89	3,504.71	158,417.78	0.00	0.00	0.00	0.00	53,717.00	272,657.27
END BALANCE	**41,161.46**	**1,800,429.73**	**283,881.23**	**3,046,790.79**	**1,666,003.04**	**32,937.98**	**(336,163.27)**	**121,918.63**	**2,682,072.70**	**9,339,032.29**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2019**									
Month Ending:	**April**									
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	172,813.36	2,074,109.28	282,308.51	1,655,637.24	1,967,898.03	0.00	8,788.76	13,383.65	212,250.67	6,387,189.50
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	807.34	0.00	0.00	0.00	0.00	0.00	807.34
Invest Pymnts	68.79	826.66	112.20	722.76	781.85	0.00	3.48	5.93	85.74	2,607.41
Invest Adj	1.87	22.41	3.05	17.89	21.26	0.00	0.09	0.14	2.29	69.00
Subtotal Invest	70.66	849.07	115.25	740.65	803.11	0.00	3.57	6.07	88.03	2,676.41
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	70.66	849.07	115.25	1,547.99	803.11	0.00	3.57	6.07	88.03	3,483.75
EXPENSES										
Claims Transfers	0.00	74,404.05	0.00	130,014.92	0.00	0.00	0.00	0.00	0.00	204,418.97
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	932.14	932.14
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	74,404.05	0.00	130,014.92	0.00	0.00	0.00	0.00	932.14	205,351.11
END BALANCE	**172,884.02**	**2,000,554.30**	**282,423.76**	**1,527,170.31**	**1,968,701.14**	**0.00**	**8,792.33**	**13,389.72**	**211,406.56**	**6,185,322.14**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2018**									
Month Ending:	**April**									
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	74,578.42	1,263,133.56	309,180.52	1,551,228.40	1,756,020.34	0.00	126,915.31	(2,742.66)	237,928.67	5,316,242.56
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	113.00	0.00	0.00	0.00	0.00	0.00	113.00
Invest Pymnts	30.52	535.95	124.62	651.91	697.73	0.00	46.42	0.00	94.58	2,181.73
Invest Adj	0.81	13.65	3.34	16.76	18.97	0.00	1.37	0.00	2.57	57.47
Subtotal Invest	31.33	549.60	127.96	668.67	716.70	0.00	47.79	0.00	97.15	2,239.20
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	31.33	549.60	127.96	781.67	716.70	0.00	47.79	0.00	97.15	2,352.20
EXPENSES										
Claims Transfers	0.00	30,575.27	9,100.00	23,172.77	0.00	0.00	0.00	0.00	0.00	62,848.04
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	30,575.27	9,100.00	23,172.77	0.00	0.00	0.00	0.00	0.00	62,848.04
END BALANCE	**74,609.75**	**1,233,107.89**	**300,208.48**	**1,528,837.30**	**1,756,737.04**	**0.00**	**126,963.10**	**(2,742.66)**	**238,025.82**	**5,255,746.72**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**2017**									
Month Ending:	**April**									
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	95,763.62	943,930.97	142,150.06	1,306,506.40	2,076,970.29	0.00	4.00	268,282.26	204,986.97	5,038,594.57
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	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	38.05	388.58	61.98	545.81	825.26	0.00	0.00	106.60	81.45	2,047.73
Invest Adj	1.03	10.20	1.54	14.12	22.44	0.00	0.00	2.90	2.21	54.44
Subtotal Invest	39.08	398.78	63.52	559.93	847.70	0.00	0.00	109.50	83.66	2,102.17
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	39.08	398.78	63.52	559.93	847.70	0.00	0.00	109.50	83.66	2,102.17
EXPENSES										
Claims Transfers	0.00	64,901.00	2,452.38	26,335.02	0.00	0.00	0.00	0.00	0.00	93,688.40
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	64,901.00	2,452.38	26,335.02	0.00	0.00	0.00	0.00	0.00	93,688.40
END BALANCE	**95,802.70**	**879,428.75**	**139,761.20**	**1,280,731.31**	**2,077,817.99**	**0.00**	**4.00**	**268,391.76**	**205,070.63**	**4,947,008.34**

SUMMARY OF CASH TRANSACTIONS										
FUND YEAR	**Closed FY**									
Month Ending:	**April**									
	Property	**Liability**	**Auto**	**Workers Comp**	**Deductible**	**Contingency**	**POLEPL**	**MEL**	**Admin**	**TOTAL**
OPEN BALANCE	179.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,018,827.52	22,019,007.33
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	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,771.46	8,771.52
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.89	237.89
Subtotal Invest	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,009.35	9,009.41
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,009.35	9,009.41
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	**179.87**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**22,027,836.87**	**22,028,016.74**

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

Month **September**
Current Fund Year **2021**

Policy Year	Coverage	1. Calc. Net Paid Thru Last Month	2. Monthly Net Paid September	3. Monthly Recoveries September	4. Calc. Net Paid Thru September	5. TPA Net Paid Thru September	6. Variance To Be Reconciled	7. Delinquent Unreconciled Variance From	8. Change This Month
2021	Property	126,556.50	0.00	0.00	126,556.50	0.00	126,556.50	126,556.50	0.00
	Liability	16,349.00	0.00	0.00	16,349.00	0.00	16,349.00	16,349.00	0.00
	Auto	767.41	0.00	0.00	767.41	0.00	767.41	767.41	0.00
	Workers Comp	379,853.81	0.00	0.00	379,853.81	0.00	379,853.81	379,853.81	0.00
	Total	**523,526.72**	**0.00**	**0.00**	**523,526.72**	**0.00**	**523,526.72**	**523,526.72**	**0.00**
2020	Property	889,224.57	0.00	0.00	889,224.57	0.00	889,224.57	889,224.57	0.00
	Liability	87,908.07	0.00	0.00	87,908.07	0.00	87,908.07	87,908.07	0.00
	Auto	30,632.88	0.00	0.00	30,632.88	0.00	30,632.88	30,632.88	0.00
	Workers Comp	3,258,518.47	0.00	0.00	3,258,518.47	0.00	3,258,518.47	3,258,518.47	0.00
	Total	**4,266,283.99**	**0.00**	**0.00**	**4,266,283.99**	**0.00**	**4,266,283.99**	**4,266,283.99**	**0.00**
2019	Property	865,596.63	0.00	0.00	865,596.63	0.00	865,596.63	865,596.63	0.00
	Liability	226,813.12	0.00	0.00	226,813.12	0.00	226,813.12	226,813.12	0.00
	Auto	85,859.82	0.00	0.00	85,859.82	0.00	85,859.82	85,859.82	0.00
	Workers Comp	5,844,681.20	0.00	0.00	5,844,681.20	0.00	5,844,681.20	5,844,681.20	0.00
	Total	**7,022,950.77**	**0.00**	**0.00**	**7,022,950.77**	**0.00**	**7,022,950.77**	**7,022,950.77**	**0.00**
2018	Property	1,233,669.33	0.00	0.00	1,233,669.33	0.00	1,233,669.33	1,233,669.33	0.00
	Liability	1,131,167.05	0.00	0.00	1,131,167.05	0.00	1,131,167.05	1,131,167.05	0.00
	Auto	104,334.18	0.00	0.00	104,334.18	0.00	104,334.18	104,334.18	0.00
	Workers Comp	6,086,076.14	0.00	0.00	6,086,076.14	0.00	6,086,076.14	6,086,076.14	0.00
	Total	**8,555,246.70**	**0.00**	**0.00**	**8,555,246.70**	**0.00**	**8,555,246.70**	**8,555,246.70**	**0.00**
2017	Property	901,032.13	0.00	0.00	901,032.13	0.00	901,032.13	901,032.13	0.00
	Liability	1,563,234.73	0.00	0.00	1,563,234.73	0.00	1,563,234.73	1,563,234.73	0.00
	Auto	239,162.48	0.00	0.00	239,162.48	0.00	239,162.48	239,162.48	0.00
	Workers Comp	6,240,374.39	0.00	0.00	6,240,374.39	0.00	6,240,374.39	6,240,374.39	0.00
	Total	**8,943,803.73**	**0.00**	**0.00**	**8,943,803.73**	**0.00**	**8,943,803.73**	**8,943,803.73**	**0.00**
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	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**
	TOTAL	**29,311,811.91**	**0.00**	**0.00**	**29,311,811.91**	**0.00**	**29,311,811.91**	**29,311,811.91**	**0.00**

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SECTION D

BILL LIST REVIEW

ATLANTIC COUNTY MUNICIPAL JIF
BILL LIST - MAY 2021

	Payable To:	FY 2021	FY 2020	Appropriation	Description
1	PERMA	**11,013.00**		Prof Services/Admin. Consultant	April, May, June 2021 Fees
2	The Actuarial Advantage	**10,928.00**		Prof Services/Actuary	March and April 2021 service
3	Arthur J. Gallagher Risk Management Services, In	**84,719.00**		Prof Services/Administration	May 2021 Fees
4	Arthur J. Gallagher Risk Management Services, In	**114.60**		Misc/Postage/Copies/Fax	April 2021 Fees
5	The DeWeese Law Firm, P.C.	**11,101.00**		Prof Services/Attorney	May 2021 Fees
6	Qual-Lynx	**68,531.00**		Prof Services/Claims Administration	May 2021 Fees
7	Qual-Lynx	**499.00**		Misc/Performance Bond (TPA)	Performance Bond 1/1-12/31/21; Inv#050884
8	Joyce Media	**375.00**		Misc/JIF Website	May 2021 Fees
9	Tracy Forlenza	**538.00**		Misc/Recording Secretary	May 2021 Fees
10	J.A. Montgomery Risk Control Services	**18,554.00**		Prof Services/Safety Director/Loss Control	May 2021 Fees
11	Pivot Point Security		**1,112.00**	EPL/CYBER/Technology Risk Management Ser	Contract Fees 9/1-8/31/2021; May fee
12	John Hansen	**2,043.00**		Prof Services/Treasurer	May 2021 Fees
13	John Hansen	**16.99**		Misc/Postage/Copies/Fax	USPS fee for checks-April fee plus reissue one
14	Conner Strong & Buckelew	**1,021.00**		Prof Services/Underwriting Mgr	May 2021 Fees
15	Conner Strong & Buckelew	**2,549.00**		Misc/Fidelity Bond (Admin/TPA/Treasuer)	Exe Dir/Treasurer/Claims admin fidelity bond
16	Jordan Simone	**5,329.00**		Wellness/Wellness Incentive Program	May 2021 Fees
17	MEL JIF	**537,167.25**		MEL	MEL 2021 WC & Excess Liability - 2nd installment
18	MEL JIF	**5,019.75**		Faithful Performance/Fidelity Bond	MEL 2021 Fidelity Bond - 2nd installment
19	MEL JIF	**355,643.50**		Property Claims and Premium	MEL 2021 Property claims & prem. -2nd installment
20	Courier Post	**66.40**		Misc/Legal Notices	Ad#4673353 Change April-July mtgs
21	Iron Mountain	**139.61**		Misc/Records Retention Service	"Inv#DNVW706 Storage 5/1-31/2021; Service 3/24-4/27/21
22	Origami Risk LLC	**800.00**		Contingency	Loss Run upload fee split-yr 2
23	Press of Atlantic City	**61.28**		Misc/Legal Notices	Ad#163495 Change April-July mtgs
24	Armando Riccio LLC	**3,172.50**		Training/Training	EPL training; 4/15, 4/27, 4/29/21 AM/PM sessions
25	Borough of Folsom	**189.96**		Wellness/Wellness Incentive Program	Fire tablet ereaders (prizes)
26	Township of Hamilton		**2,750.00**	Safety Incentive Program	Full check SIP
27	City of Pleasantville		**3,000.00**	Safety Incentive Program	Full check SIP
28	City of Sea Isle City		**225.40**	Safety Incentive Program	Insect wipes
29	Borough of West Wildwood	**88.71**		Wellness/Wellness Incentive Program	Fruits/veggies
	Subtotals	**1,119,680.55**	**7,087.40**		

JIF BILL LIST TOTAL	**1,126,767.95**
RMC BILL LIST TOTAL	**173,431.00**
COMBINED BILL LIST TOTAL	**1,300,198.95**

ATLANTIC COUNTY MUNICIPAL JIF

RMCS BILL LIST (2nd Installment) - May 2021

	Payable To:	FY 2021	Appropriation	Description
1	CJ Adams	**8,475.00**	Risk Management Consultants	2nd Qtr Pymts - Longport, Margate
2	Assured Partners	**569.00**	Risk Management Consultants	2nd Qtr Pymts - Downe Twp
3	Atlantic Associates	**11,302.00**	Risk Management Consultants	2nd Qtr Pymts - Pleasantville
4	BCA Insurance	**2,588.00**	Risk Management Consultants	2nd Qtr Pymts -Newfield and Upper Deerfield
5	J. Byrne Agency	**47,154.00**	Risk Management Consultants	2nd Qtr Pymts -Deerfield, Lower, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
6	Conner Strong & Buckelew	**4,825.00**	Risk Management Consultants	2nd Qtr Pymts -Waterford
7	Glenn Insurance Agency	**11,638.00**	Risk Management Consultants	2nd Qtr Pymts -Absecon, Linwood, Somers Pt, Weymouth
8	Hardenbergh Group	**8,314.00**	Risk Management Consultants	2nd Qtr Pymts -Estell Manor, Folsom, Hamilton,and Northfield
9	Thomas Heist Insurance Agency	**1,750.00**	Risk Management Consultants	2nd Qtr Pymts -Upper Twp
10	Insurance Agencies Inc	**8,776.00**	Risk Management Consultants	2nd Qtr Pymts -Buena Borough and Ventnor
11	Marsh & McLennan Agency, LLC	**29,311.00**	Risk Management Consultants	2nd Qtr Pymts -Avalon, Cape May, Cape May Pt, Dennis Twp, Galloway, Middle, Sea Isle, West Cape May. Woodbine
12	McMahon Agency Inc	**12,596.00**	Risk Management Consultants	2nd Qtr Pymts -Corbin City and Ocean City
13	William Mints Agency	**11,045.00**	Risk Management Consultants	2nd Qtr Pymts -Commercial and Millville
14	Siracusa Kaufman Insurance Agency	**15,088.00**	Risk Management Consultants	2nd Qtr Pymts -Brigantine, EHT, Mullica
	RMCS BILL LIST TOTAL	**173,431.00**		

SECTION E

RECONCILIATIONS

ACMJIF
ACCOUNT ACTIVITY RECONCILIATION
FY 2021

	January	February	March	April	Year To Date Total
Opening Balance for the Period:	53,526,062.67	52,383,995.41	51,234,483.44	49,969,326.10	
RECEIPTS:					
Interest Income (Cash)	(27,231.95)	37,192.90	54,828.36	21,637.37	86,426.68
Premium Assessment Receipts	396,527.00	2,194,790.25	-	975,310.00	3,566,627.25
Prior Yr. Premium Assessment Receipts					0.00
Subrogation & Reimb. Receipts:					
Fund Year 2021		-	6,050.00	1,975.00	8,025.00
Fund Year 2020	7,820.00	1,600.00	11,139.00	997.06	21,556.06
Fund Year 2019	86.00	38.00	12,695.91	807.34	13,627.25
Fund Year 2018		500.00	500.00	113.00	1,113.00
Fund Year 2017			78.00		78.00
Fund Year 2016					0.00
					0.00
SUBROGATION NOT RECEIVED/NOT POSTED					0.00
					0.00
Closed Fund Year	190.00	-			190.00
Total Subrogation & Reimb.Receipts	8,096.00	2,138.00	30,462.91	3,892.40	36,564.31
					0.00
					0.00
					0.00
					0.00
Closed Fund Year					0.00
TOTAL RECEIPTS:	377,391.05	2,234,121.15	85,291.27	1,000,839.77	3,689,618.24
DISBURSEMENTS:					
Net Claim Payments:					
Fund Year 2021	42,986.38	98,237.65	190,163.10	200,164.59	531,551.72
Fund Year 2020	409,636.94	327,018.16	355,944.18	218,940.27	1,311,539.55
Fund Year 2019	190,366.42	247,220.78	221,675.16	204,418.97	863,681.33
Fund Year 2018	485,334.27	167,443.03	195,776.45	62,848.04	911,401.79
Fund Year 2017	143,632.63	187,332.57	135,652.68	93,688.40	560,306.28
Fund Year 2016					0.00
					0.00
					0.00
Closed Fund Year					0.00
Total Net Claim Payments	1,271,956.64	1,027,252.19	1,099,211.57	780,060.27	4,178,480.67
Exp.& Admin Bill List Payments:					
Exp. & Cont. Charges FY 2022					0.00
Exp. & Cont. Charges FY 2021	203,922.92	2,335,891.93	221,336.68	1,361,257.28	4,122,408.81
Exp. & Cont. Charges FY 2020	32,222.23	15,627.02	13,212.00	53,717.00	114,778.25
Exp. & Cont. Charges FY 2019	11,356.55	4,862.01	620.40	932.14	17,771.10
Exp. & Cont. Charges FY 2018					0.00
Exp. & Cont. Charges FY 2017					0.00
Closed Fund Year			16,068.00		16,068.00
					0.00
					0.00
					0.00
					0.00
					0.00
					0.00
MISC:ROUNDING	(0.03)	(0.03)	(0.04)		-0.10
Total Bill List Payments	247,501.67	2,356,380.93	251,237.04	1,415,906.42	4,271,026.06
Auditor's Adjustments					0.00
TOTAL DISBURSEMENTS:	1,519,458.31	3,383,633.12	1,350,448.61	2,195,966.69	8,449,506.73
Closing Balance for the Period:	52,383,995.41	51,234,483.44	49,969,326.10	48,774,199.18	
INVESTORS					
Account Net Cash Change During the Period:					
Loss Account	(332,385.38)	*3,006,536.19*	(16,213,975.87)	(1,431,363.71)	-14,971,188.77
Investment Account	(33,812.70)	(4,102,844.55)	(29,112.46)	(25,479.65)	-4,191,249.36
Wealth Management Account	(3,911.54)	(25,563.75)	107,256.26	3,815.05	81,596.02
INVESTMENT:JCMI			14,971,490.30	38,986.66	15,010,476.96
Exp & Contin Reconciliation Account	-	-	-	-	0.00
Claims Imprest Reconciliation Account	(771,957.64)	(27,639.86)	(100,815.57)	218,914.73	-681,498.34
Total Change in Account Net Cash:	(1,142,067.26)	(1,149,511.97)	(1,265,157.34)	(1,195,126.92)	-4,751,863.49
Proof:	**0.00**	**0.00**	**0.00**	**0.00**	
ADJUSTED BANK BALANCE FROM CIR_ACM	$ 52,383,995.41	$ 51,234,483.41	$ 49,969,326.03	$ 48,774,199.11	
CONTROL	$ -	$ 0.03	$ 0.07	$ 0.07	

RECEIVED CIR FILE LATE/
ADJUSTMENT HAS TO BE MADE TO IT.
NOT REFLECTING ASSESSMENTS

AELCF:	12/31/2020	INTEREST	1/31/2021	TRANSFER	2/28/2021	ACTIVITY	3/31/2021
MEMBERS							
BUENA VISTA TWP	$ 12,169.00	$ 170.31	$ 12,339.31	$ 3,899.00	$ 16,238.31	$ (16,068.00)	$ 170.31
EGG HARBOR CITY	$ 31,302.00	$ 438.09	$ 31,740.09	$ 10,347.00	$ 42,087.09		$ 42,087.09
Hamilton Township	$ 83,127.90	$ 2,006.31	$ 85,134.21		$ 85,134.21		$ 85,134.21
Hammonton	$ -	$ 7,786.41	$ 7,786.41	$ 94,949.00	$ 102,735.41		$ 102,735.41
Middle Township	$ 169,240.17	$ 4,084.64	$ 173,324.81		$ 173,324.81		$ 173,324.81
Mullica Township	$ 27,095.89	$ 653.96	$ 27,749.85		$ 27,749.85		$ 27,749.85
Northfield	$ 108,203.09	$ 2,142.26	$ 110,345.35		$ 110,345.35		$ 110,345.35
Pleasantville	$ 493.39	$ 11.91	$ 505.30		$ 505.30		$ 505.30
Port Republic	$ 1,074.00	$ 15.03	$ 1,089.03	$ 1,727.00	$ 2,816.03		$ 2,816.03
Upper Deerfield	$ 71,898.37	$ 1,735.28	$ 73,633.65		$ 73,633.65		$ 73,633.65
Waterford	$ 27,331.45	$ 659.65	$ 27,991.10		$ 27,991.10		$ 27,991.10
Upper Township	$ 115,792.01	$ 1,488.98	$ 117,280.99		$ 117,280.99		$ 117,280.99
Stone Harbor	$ 9,194.43	$ 221.91	$ 9,416.34		$ 9,416.34		$ 9,416.34
	$ 656,921.70	$ 21,414.74	$ 678,336.44	$ 110,922.00	$ 789,258.44	$ (16,068.00)	$ 773,190.44
DIVIDENDS FORMER MEMBERS	12/31/2020		1/31/2021	TRANSFER	2/28/2021		
BUENA VISTA	$ 3,899		$ 3,899	$ (3,899)	$ -		
EGG HARBOR CITY	$ 10,347		$ 10,347	$ (10,347)	$ -		
HAMMONTON	$ 94,949		$ 94,949	$ (94,949)	$ -		
PORT REPUBLIC	$ 1,727		$ 1,727	$ (1,727)	$ -		
	$ 110,922	$ -	$ 110,922	$ (110,922)	$ -		