

Atlantic County  
Municipal Joint  
Insurance

**Fund**

South Jersey Communities Securing Their Future



## **AGENDA PACKET**



**Wednesday, April 19, 2023 at 3:00 PM**

Atlantic County Library  
40 Farragut Ave  
Mays Landing, NJ

***WWW.ACMJIF.ORG***

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

**April 19, 2023 – 3:00 PM**

**Atlantic County Library, Mays Landing, NJ**

**AGENDA**

- I. Meeting called to order by Chairperson
- 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) – **Motion – All in Favor**
- VI. Approval of Minutes.....Pages 1-15
  - A. Adoption of the **March 15 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
  - A. Approval of the **March 15, 2023** 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- VIII. Closed Session – Resolution 2023- \_\_\_\_\_ 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
- IX. Reopen Public Portion of Meeting – **Motion – All in Favor**
- X. Authorization of Claims Payments – **Motion - Roll Call**
- XI. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XII. Claims Review Committee Meeting Minutes – April 13, 2023.....Handout
- XIII. Claims Administrator’s Report
  - A. Lessons Learned from Losses .....Page 16

XIV.	Managed Health Care Report	
	A. ACMJIF Summary.....	Page 17
	B. Average Days to Report.....	Page 18
	C. Claims Reported by Type.....	Page 19
	D. Nurse Case Management Reports.....	Page 20
	E. PPO Savings and Penetration Reports.....	Pages 21-22
	F. Top 10 Providers & Paid Provider by Specialty.....	Page 23
	G. Transitional Duty Report.....	Page 24
	H. Quick Notes.....	Page 25
XV.	Law Enforcement Risk Management	
	A. Report.....	Pages 26-32
XVI.	Solicitor's Report	
	A. MEL Helpline and Contact List.....	Pages 33-35
	B. Resolution 2023 - _____ Authorizing the Release of Fund Year 2022 Closed Session Executive Committee Meeting Minutes – <b>Motion – Roll Call</b> .....	Pages 36-40
XVII.	Wellness Director Report	
	A. Wellness Report.....	Pages 41-42
	B. Q2 Newsletter.....	Pages 43-51
	C. Move Your Way.....	Pages 52- 53
XVIII.	Committee Reports	
	A. EPL/Technology Risk Committee Meeting Minutes – March 15, 2023.....	Pages 54- 63
	<b>Motion to Adopt the Revised EPL/Technology Risk Committee Meeting Charter – All in Favor</b>	
	B. Strategic Planning Committee Meeting Minutes – April 5, 2023.....	Pages 64-70
	<b>Motion to Adopt the Revised Strategic Planning Committee Meeting Charter – All in Favor</b>	
XIX.	Executive Director.....	Pages 71-95
	A. Lost Time Accident Frequency.....	Pages 75-76
	B. Certificates of Insurance.....	Pages 77-78
	C. Financial Fast Track Reports	
	D. Regulatory Filing Checklists.....	Pages 79-80
	E. 2022 Safety Incentive Program.....	Page 81
	F. 2023 Optional Safety Budget.....	Page 82
	G. 2023 Wellness Incentive.....	Page 83
	H. 2023 EPL/Cyber Risk Management Budget.....	Page 84
	I. EPL Compliance Status .....	Page 85
	J. Statutory Bond Status.....	Pages 86-88
	K. Skateboard Park Approval Status.....	Page 89
	L. Capehart Scatchard Updates	
	M. Monthly Calendars.....	Pages 90-91
	N. Elected Officials Training.....	Page 92
	O. Managerial & Supervisory Training	
	P. Police Command Staff Training	
	Q. Land Use Training Certification.....	Page 93
	R. Safety, Claims & Wellness Coordinator Roundtable	
	S. New Fund Commissioner Orientation	

- T. Financial Disclosure Statement Filing
- U. Special Law Enforcement Training.....Page 94
- V. Quarterly Attendance.....Page 95
- W. Website
- X. New Member Activity
  
- XX. Safety Director's Report
  - A. Activity Report ..... Pages 96-98
  
- XXI. Technology Risk Services Director's Report
  - A. Wizer.....Pages 99-100
  - B. D2.....Page 101
  - C. Cyber JIF Memo.....Pages 102-103
  
- XXII. Treasurer's Report as of March 31, 2023.....Pages 104-205
  - A. Fund Status
  - B. Investment Report
  - C. Investment JCMI
  - D. Payment Register – **Motion to Approve - Roll Call**
  - E. April Bill List – **Motion to Approve – Roll Call**.....Page 201
  - F. Analysis of Non-Assessment Receipts
  
- XXIII. MEL/RCF/ CYBER JIF Reports
  - A. MEL Report – March 24, 2023.....Pages 206-207
    - 1. Resolution 2023-\_\_\_\_\_Appointing Lisa McLaughlin as the Fund's Representative to the Municipal Excess Liability Joint Insurance Fund; the Residual Claims Joint Insurance Fund; and the New Jersey Cyber Risk Management Joint Insurance Fund for the Remainder of the 2023 Fund Year – **Motion – Roll Call**.....Page 208
    - 2. MEL Bulletin: Public Entity Websites.....Pages 209-210
  - B. RCF Report – March 24, 2023.....Page 211
  
- XXIV. Miscellaneous Business
  

**The next meeting of the ACMJIF will be held on Wednesday, May 17, 2023  
at 3:00 pm via Zoom Conferencing**

  
- XXV. 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**
  
- XXVI. Motion to Adjourn Meeting – **All in Favor**



## **ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

Via Zoom Conference Call

March 15, 2023 at 3:00 PM

### ***OPEN SESSION MINUTES***

---

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on March 15, 2023 at 3:00 PM, prevailing time via Zoom Conferencing. Chair Liz Woods, Ocean 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 2023 FUND COMMISSIONERS***

Those in attendance were:

Kayla Haberstroh, Alt., **Absecon City**  
Scott Wahl, **Avalon Borough**  
Bill Nimohay **Buena Borough**  
Deb Lindholm, **Cape May City**  
Ed Grant, **Cape May Point**  
Gabrielle Horseman, Alt., **Commercial Twp.**  
LaVerne Kirn, **Corbin City**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, *Secretary*, **Dennis Twp.**  
Tom D'Intinio, **Egg Harbor Twp.**  
Christine Masker, Alt., **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Alim Parks, Sr., **Galloway Twp.**  
Shantele Pollock, **Hamilton Twp.**  
Leigh Ann Napoli, **Linwood City**  
Monica Kyle, **Longport Borough**  
Karen Fournier, **Lower Twp.**  
Lisa McLaughlin, **Margate City**  
Varvara Keun, **Middle Twp.**  
Ray Compari, **Millville City**  
Dawn Stollenwerk, **Mullica Twp.**  
Jared Marandino, **Newfield Borough**  
Jennifer VanSant, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Liz Woods, *Fund Chair*, **Ocean City**  
Skip Williams, **Pleasantville City**

Kate McGonagle, Alt., **Stone Harbor Borough**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Pacanowski, **Ventnor City**  
Michael Dougherty, **Waterford Twp.**  
Carl O'Hala, Alt., **West Wildwood City**  
Steve O'Connor, **Wildwood City**  
Connie Mahon, **Wildwood Crest**  
Alex Bauer, **Woodbine Borough**

Absent Fund Commissioners:

Mollye O'Neill, **Brigantine City**  
Bob Campbell, **Downe Twp.**  
Kellie Seib, **Sea Isle City**  
Lucy Samuelson, **Somers Point City**  
Gary DeMarzo, **Upper Twp.**  
Carol Sabo, **West Cape May Borough**  
DJ Ayres, **Weymouth Twp.**

Present Fund Professionals:

Paul A. Forlenza, MGA, Executive Director, *RPA a Division of Gallagher*  
Kamini Patel, MBA, CIC, CPCU, AIDA®, Program Director, *RPA a Division of Gallagher*  
Tracy Forlenza, Recording Secretary  
Christopher Roselli, Account Manager, *Qual-Lynx*  
Karen Beatty, Client Services Manager, *Qual-Lynx*  
Christopher J. Winter, Sr, CPM, Law Enforcement Risk Management Consultant  
Keith Hummel, Safety Director, *J.A. Montgomery Consulting*  
Robert Garish, Assistant Director of Public Sector, *J.A. Montgomery Consulting*  
David DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*  
John Hansen, Fund Treasurer  
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director  
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*

Present Risk Management Consultants were:

C. J. Adams Company  
Atlantic Associates  
Barclay Insurance Group  
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.*

***MOTION TO NOMINATE VARVARA KEUN, MIDDLE TOWNSHIP, AS EXECUTIVE COMMITTEE MEMBER***

Chair Woods entertained a motion to nominate alternate Executive Committee member Varvara Keun, Middle Township, to the Executive Committee to replace Lauren Vitelli, West Cape May, for the remainder of 2023 Fund Year.

Motion by Ms. Bishop, seconded by Mr. Wahl, to approve the nomination of Varvara Keun, Middle Township, to the Executive Committee to replace Lauren Vitelli for the remainder of 2023 Fund Year as presented.

**ROLL CALL**

***Yeas:***

Kayla Haberstroh, Alt., **Absecon City**  
Scott Wahl, **Avalon Borough**  
Bill Nimohay **Buena Borough**  
Deb Lindholm, **Cape May City**  
Ed Grant, **Cape May Point**  
Gabrielle Horseman, Alt., **Commercial Twp.**  
LaVerne Kirn, **Corbin City**  
Dawn Marie Bascelli, **Deerfield Twp.**  
Jessica Bishop, *Secretary*, **Dennis Twp.**  
Tom D’Intinio, **Egg Harbor Twp.**  
Christine Masker, Alt., **Estell Manor City**  
Patricia Gatto, **Folsom Borough**  
Alim Parks, Sr., **Galloway Twp.**  
Shantele Pollock, **Hamilton Twp.**  
Leigh Ann Napoli, **Linwood City**  
Monica Kyle, **Longport Borough**  
Karen Fournier, **Lower Twp.**  
Lisa McLaughlin, **Margate City**  
Varvara Keun, **Middle Twp.**  
Ray Compari, **Millville City**  
Dawn Stollenwerk, **Mullica Twp.**  
Jared Marandino, **Newfield Borough**  
Jennifer VanSant, **North Wildwood City**  
Mary Canesi, **Northfield City**  
Liz Woods, *Fund Chair*, **Ocean City**  
Skip Williams, **Pleasantville City**  
Kate McGonagle, Alt., **Stone Harbor**  
Roy Spoltore, **Upper Deerfield Twp.**  
Jim Pacanowski, **Ventnor City**  
Michael Dougherty, **Waterford Twp.**  
Carl O’Hala, Alt., **West Wildwood City**  
Steve O’Connor, **Wildwood City**  
Connie Mahon, **Wildwood Crest**  
Alex Bauer, **Woodbine Borough**

***Nays:*** None

***Abstain:*** None

Motion carried by unanimous vote.

***MOVE UP ALTERNATES***

In absence of Ms. Sparks, Commercial Twp. And Ms. Vitelli, West Cape May, Chair Woods moved up Executive Committee Alternate(s) Ms. Keun, Middle Township and Mr. O'Connor, Wildwood City, to the board for voting purposes.

Motion by Ms. Bishop, seconded by Mr. Spoltore, approved to move alternate(s) as presented. All in Favor. Motion carried by unanimous vote.

***RESOLUTION 2023-24 ELECTING A MEMBER OF EXECUTIVE COMMITTEE TO FILL VACANCY***

Chair Woods entertained a motion to approve Resolution 2023-24 Electing Varvara Keun, Middle Township, as a member of the Executive Committee to fill a vacancy for the remainder of the 2023 Fund Year.

Motion by Mr. Grant, seconded by Ms. Bishop, to approve Resolution 2023-24 Electing Varvara Keun, Middle Township, as a member of the Executive Committee to fill a vacancy for the remainder of the 2023 Fund Year as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> Jessica Bishop, <b>Sec, Dennis Township</b> Varvara Keun, <b>Middle Township</b> Liz Woods, <b>Chair, Ocean City</b> Roy Spoltore, <b>Upper Deerfield</b> Steve O'Connor, <b>Wildwood City</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstain:</i></b>	None

Motion carried by unanimous vote.

***RESOLUTION 2023-25 CONFIRMING AN EXECUTIVE COMMITTEE FOR REMAINDER OF 2023***

Chair Woods entertained a motion to approve Resolution 2023-25 Confirming an Executive Committee for the Remainder of the 2023 Fund Year.

Motion by Mr. Grant, seconded by Ms. Bishop, to approve Resolution 2023-25 Confirming an Executive Committee for the Remainder of the 2023 Fund Year as presented.

<b>ROLL CALL</b>	<b><i>Yeas:</i></b>	Scott Wahl, <b>Avalon</b> Ed Grant, <b>Cape May Point</b> Jessica Bishop, <b>Sec, Dennis Township</b> Varvara Keun, <b>Middle Township</b> Liz Woods, <b>Chair, Ocean City</b> Roy Spoltore, <b>Upper Deerfield</b> Steve O'Connor, <b>Wildwood City</b>
	<b><i>Nays:</i></b>	None
	<b><i>Abstain:</i></b>	None

Motion carried by unanimous vote.



### ***APPROVAL OF MINUTES – OPEN SESSION***

Chair Woods entertained a motion to approve the meeting minutes of the February 15, 2023 Executive Committee Meeting.

Motion by Mr. Wahl, seconded by Chair Woods, to approve the meeting minutes of the February 15, 2023 Executive Committee Meeting as presented. All in Favor. Motion carried by unanimous vote.

### ***APPROVAL OF MINUTES – CLOSED SESSION***

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

Chair Woods entertained a motion to adopt the Closed Session Meeting Minutes of the February 15, 2023 Executive Committee meeting.

Motion by Mr. Spoltore, seconded by Ms. Keun, to approve the Closed Session minutes of the February 15, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the February 15, 2023 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 #2023-26***

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 Woods entertained a motion to adopt Closed Session Resolution 2023-26.

Motion by Mr. Wahl, seconded by Ms. Keun, to adopt Resolution 2023-26 as presented.

#### **ROLL CALL**

#### ***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Jessica Bishop, **Sec, Dennis Township**  
Varvara Keun, **Middle Township**  
Liz Woods, **Chair, Ocean City**  
Roy Spoltore, **Upper Deerfield**  
Steve O'Connor, **Wildwood City**

#### ***Nays:***

None

#### ***Abstain:***

None

Motion carried by unanimous vote.

### ***REOPEN PUBLIC PORTION OF THE MEETING***

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

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

***AUTHORIZATION OF CLAIMS PAYMENTS***

The claims for payment were presented as discussed in *Closed Session*.

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

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

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

They are as follows:

**February 2023 PARs:**

<b><i>Workers ' Compensation</i></b>	<b><i>General Liability</i></b>	<b><i>Property</i></b>
2021240978	2020179319	2023290794
2023277463		2023285759
2023294217		
2020206497		
2023293330		
2021241233		
MLT-2023292487 (01-04)		
2023289340		
2023281071		
MLT-2023291543 (01) (2023291543)		
MLT-2023291543 (02) (2023291553)		

**ROLL CALL*****Yeas:***

Scott Wahl, **Avalon**  
 Ed Grant, **Cape May Point**  
 Jessica Bishop, **Sec, Dennis Township**  
 Varvara Keun, **Middle Township**  
 Liz Woods, **Chair, Ocean City**  
 Roy Spoltore, **Upper Deerfield**  
 Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***ABANDON SUBROGATION***

The following files were presented by Secretary Bishop for abandonment of subrogation this month:

<b>Qual-Lynx Files</b>
2021238307
2022264649
2021232354
2021234836

Motion by Ms. Bishop, seconded by Chair Woods to abandon subrogation on the presented Qual-Lynx files.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
Ed Grant, **Cape May Point**  
Jessica Bishop, **Sec, Dennis Township**  
Varvara Keun, **Middle Township**  
Liz Woods, **Chair, Ocean City**  
Roy Spoltore, **Upper Deerfield**  
Steve O'Connor, **Wildwood City**

***Nays:***

None

***Abstain:***

None

Motion carried by unanimous vote.

***CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS***

Mr. Forlenza highlighted that Qual-Lynx presented the 2022 Annual Report to the Claims Review Committee. If anyone would like a copy of the report, please contact his office. He stated Mr. Roselli provided an overview at the Committee meeting and if anyone has any questions, please reach out to him.

***CLAIMS ADMINISTRATOR'S REPORT***

***Lessons Learned from Losses – March***

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Heavy Equipment Maintenance. He reminded the members on maintenance tips and a checklist to use. He advised members to commit to a preventative maintenance program; identify causes of machinery breakdown; make certain your mechanics are qualified to make the repairs; make sure they are familiar with the machinery; adhere to the factory recommended maintenance intervals; document each machine's service and repair history; and establish a heavy equipment checklist for maintenance and daily inspections.

Mr. Roselli explained a recent claim in the ACM JIF where a mower blade was not secured properly and dislodged. The blade went through a tire, the mower door and dashboard, nearly missing the employee. He recapped the members how serious an injury this could have been. He stated that if you or your staff are not experienced in doing the repairs, please have an outside repair facility complete the work instead.

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).

	<b>February</b>	<b>YTD</b>
<i>Total Intakes (New Claims)</i>	36	100
<i>Report Only</i>	12	39
<i>Report Only % of Total</i>	33%	39%
<i>Medical Only</i>	18	48
<i>Lost Time</i>	6	13
<i>Medical Only/Lost Time Ratio</i>	75:25	79:21
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	0
<i>COVID-19</i>	1	6
<i>Average Days to Report to QL</i>	3.7	5.0
<i>Average Days to Report to employer</i>	0.8	1.2

#### ***PPO Penetration Report:***

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

<b><i>PPO Penetration Rate</i></b>	<b>February</b>	<b>YTD</b>
<i>Bill Count</i>	516	940
<i>Original Provider Charges</i>	\$520,666	\$949,504
<i>Re-priced Bill Amount</i>	\$156,738	\$292,943
<i>Savings</i>	\$363,928	\$656,561
<i>% of Savings</i>	70%	69%
<i>Participating Provider Penetration Rate- Bill count</i>	93%	94%
<i>Participating Provider Penetration Rate-Provider Charges</i>	96%	96%
<i>EPO Penetration Rate – Bill Count</i>	94%	95%
<i>EPO Penetration Rate –Provider Charges</i>	98%	98%

#### ***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty reports*.

<b><i>Transitional Duty Summary Report</i></b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	1,149
<i>Transitional Duty Days Worked</i>	750
<i>% of Transitional Duty Days Worked</i>	65%
<i>Money Saved by Accommodating</i>	\$69,603
<i>Transitional Duty Days NOT Accommodated</i>	399
<i>% of Transitional Duty Days NOT Accommodated</i>	35%
<i>Cost of Days NOT Accommodated</i>	\$44,163

Ms. Beatty reminded the members of the Managed Care "quick notes". This month it focuses on "What is the EPO?" She asked members to review page 27 of the agenda.

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

### ***LAW ENFORCEMENT LIABILITY CONSULTANT REPORT***

Mr. Winter noted his report outlines activity for the month on page 28.

Mr. Winter stated that he will hold a report writing class later this year and is coordinating with Dr. Kelly to develop advanced resiliency training. He is also researching a training class for use of force and control techniques. No bulletins were released this month.

Mr. Winter asked if there are any questions. No questions were entertained.

### ***SOLICITOR'S REPORT***

#### ***Closed Claims***

Mr. DeWeese noted that there were two (2) cases closed since his last report with no payments to the Plaintiffs.

#### ***MEL EPL Helpline***

Mr. DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. Mr. DeWeese stated that activity has been good and lots of inquiries regarding FMLA issues. He also urged members to review the MEL EPL Helpline Authorized Contact list and make certain that the individuals listed is accurate as some members do not have anyone listed. The resolution to make changes is on the ACM JIF website.

#### ***GL Cases***

Mr. DeWeese noted that there are currently 95 active GL cases inclusive of the civil rights cases. If you would like your member files sent to you, please contact Mr. DeWeese's office.

Mr. DeWeese entertained any questions. No questions were entertained.

### ***WELLNESS DIRECTOR REPORT***

Ms. Simone stated that her report is included in the agenda packet. She encouraged the members to read through her materials beginning on page 33 and share it with the employees.

Ms. Simone stated that she held a Wellness Advisory Committee meeting on February 8, 2023 at 9:30am and the minutes can be found on page 50. She noted a Wellness Coordinator Brainstorming Session with be held sometime in June or July as well as two other wellness webinars.

Ms. Simone noted that two Wellness Webinars will be held in 2023; June 20, 2023 *Decoding the Nutrition Label* at 10am and November 14, 2023 *Intro to Mindfulness* at 10am.

Ms. Simone asked members to review the 2023 JIF approved wellness items and activities on website. She also noted that she will be doing a presentation at the Safety Breakfast on March 23, 2023 on complacency and how it impacts our well-being.

Ms. Simone highlighted some new resources: Medical Essentials Diagnostics – Save My Life Program. It is a company that runs series of tests within two hours and is completely free for municipal employees. The closest clinic is in Marlton, NJ.

Ms. Simone noted the newsletter this quarter focuses on nutrition beginning on page 35. It also has tips for healthy eating on the run on page 48 and 49.

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

***COMMITTEE REPORTS- Safety Committee***

Mr. Wahl reported that the Safety Committee minutes from February 23, 2023 can be found on pages 55-82 of the agenda packet. He highlighted that the Annual Safety Director's report was presented which had fifteen (15) renewal surveys, seven (7) boardwalk surveys, and fourteen (14) Law Enforcement surveys. He stated that no member is recommended for *Safety Intervention* or *Monitoring* at this time; they reviewed the December 31, 2022 loss ratio reports for JIF and MEL – loss ratio 6 yr average for the JIF was 89.6% and for the MEL was 98.8%. He noted that Ms. Patel reported that total claims costs are 96% higher on claimants with comorbidities than without. He asked all to review upcoming JA Montgomery training schedule on page 58 and 59. He also stated that Small Municipalities Regional Joint Safety Committee meetings coordinated between Corbin City, Estell Manor, Folsom, Weymouth and Woodbine continue to take place.

Mr. Wahl noted the next Safety Committee meeting will be held in Avalon on May 18, 2023.

***EXECUTIVE DIRECTOR'S REPORT***

***Loss Ratio Snapshots for 12/31/22***

Mr. Forlenza reminded the members that their loss ratio snapshots as of 12/31/22 were loaded into Origami on March 9, 2023 for your review. An email with instructions on how to view these were sent to all members and Risk Managers. He urged members to review their claims.

***Certificates of Insurance*** - Mr. Forlenza noted that the certificates of insurance issued in the last month are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly including those that might have been reissued for the New Year. Please reach out to Ed Cooney at the Underwriter's office if there are any questions.

***Safety, OSB, Wellness and EPL/Cyber Reimbursement***- Mr. Forlenza stated that OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. He noted that the SIP announcements will be sent out after the Safety Breakfast next week. He reminded the members that you will be able to claim the funds with a direct check within the period directly after it is released.

***Statutory Bonds*** - Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 99-101 as it is the individual, *not the position*, which is bonded. Please review list to see if your new employees are listed. He noted that everyone with questions to please contact the MEL underwriter, Ed Cooney, with questions at [ecooney@connerstrong.com](mailto:ecooney@connerstrong.com). Renewing members will receive a notification around June notifying them that their employees with bonds need to be underwritten.

***Elected Officials Training*** – Mr. Forlenza noted that the 2023 training will now be done virtually through the MSI. Megan Matro sent a notification to all the Fund Commissioners, Clerks, and Risk Managers. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the 30 minute training sessions. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment.

***Land Use Training Certification***– Mr. Forlenza stated that on page 110 is a list of member towns where at least some of the members of their land use board(s) completed the enhanced land use training. As many member appoint new members to their land use boards) in January, any member that needs additional training materials should contact his office. In addition, these training materials are also available on the JIF website.

***Payroll Audit Process*** – Mr. Forlenza stated that the notification for the Payroll Audit was released on February 15<sup>th</sup> via email. Information was due to Bowman by March 10<sup>th</sup>. He noted that this is a key component in determining the 2024 WC premiums.

***Property Appraisal Process*** – Mr. Forlenza noted the property appraisal process notifications were emailed February 15<sup>th</sup>. He asked members to review their schedules in Origami. He reminded members that some members will be physically inspected this year and they will be contacted by the Property Appraiser once that member has reviewed their property schedule for accuracy. Mr. Forlenza then reiterated the importance of making sure that all properties are properly scheduled due to the difficult excess property market.

***2023 Safety Breakfast*** – Mr. Forlenza reminded members that the 2023 Safety Breakfast will be held on March 23, 2023 at Merighi's Savoy Inn, Vineland. A component of the 2023 Safety Incentive Program is that at least one representative from each municipality attend this function.

***New Fund Commissioner Orientation***– Mr. Forlenza noted that an email was sent to all members on February 24<sup>th</sup> from Kris Kristie. He stated that there was an overwhelming response so two (2) sessions will be held in conjunction with Burlco and Trico JIFs.

#### ***Financial Disclosure Statements***

Mr. Forlenza stated that all members should have received notification from the State regarding the financial disclosure process has begun. Newly appointed Fund Commissioners should have received PIN numbers from the Executive Director's office; if you did not receive one, please contact Kris Kristie at Kristi\_Kristie@RPAdmin.com. Once we receive notification from the State that the portal is open, we will send an email to all Fund Commissioners.

Mr. Forlenza 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 111. He stated that the report is self-explanatory.

Mr. Garish stated that the loss control services and bulletins sent are listed in his report. He reminded members that these are also on the ACMJIF.org and MEL websites and can be viewed on the MEL mobile app. He stated that ALL MSI communications will be sent through the MEL app which has been recently updated with friendlier features. He encouraged all members to download the MEL mobile app.

Mr. Garish stated that there is a training guide by department on the J.A. Montgomery website. He also reported that they recently revamped their MSI LIVE and MSI NOW and if anyone is experiencing difficulties, please reach out to him.

Mr. Garish stated that anyone who wants to meet for specific questions, please contact his office.

Mr. Garish reminded the members that the Annual Safety dates were due February 24, 2023 and the Safety Contracts are due March 31, 2023.

Mr. Garish reported that the MEL will hold eight (8) large scale expos in person this year. He stated that fast track trainings will be held; March 29, 2023 at Wildwood Convention Center and May 23, 2023 at Atlantic Community College. He noted that flyer can be found on the JIF and MEL websites.

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

#### ***TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT***

Mr. Caruso, Wintsec Consulting, asked the members to review the reports beginning on page 114. He noted that if the report shows your percentage in green, you are doing well. He stated that if you fall towards the bottom in red, please encourage your employees to complete the training. He noted that Phishing has begun and the next report will show percentages of those phished. He reported that if you see a potential phishing email and open it, it does not mean you have been phished. He stated that a question keeps coming

up and reiterated, to be considered phished, you would need to click on the attachment, enter data in some way or forward the email to indicate that you are responding.

Mr. Caruso noted that from the penetration testing aspect, please respond to the email regarding IP addresses. If you recently changed your provider, you need to respond with your new IP address. He noted that separate buildings and departments within your municipality need to be reported with their own IP addresses so D2 can begin their testing.

Mr. Caruso asked if there were any questions. No other questions were entertained.

### ***TREASURER'S REPORT***

#### **Reports**

Mr. Hansen presented the Treasurer's Report for the period ending **February 28, 2023**. The reports were made part of the agenda packet beginning on page 118. He noted the following information:

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

<b>Member</b>	<b>2/28/2023 AUDITED(includes interest allocation)</b>
Egg Harbor City	43,099.09
Hamilton Township	87,196.65
Hammonton Town	197,074.61
Lower Township	0
Middle Township	177,523.73
Mullica Township	28,422.11
Northfield	113,018.55
Pleasantville City	517.54
Upper Deerfield Township	75,417.48
Waterford Township	28,669.20
Upper Township	184,042.00
Stone Harbor	9,644.46
<b>Total</b>	<b>\$944,625.43</b>

#### ***Receipt Activity for the Period:***

	<b>February</b>	<b>YTD</b>
Subrogation Receipts	\$34,455.48	\$47,160.68
Other	\$3,000.00	\$3,000.00
Adjustment	\$500.00	\$500.00



Assessment Receipts	\$2,429,503.00	\$3,519,690.00
---------------------	----------------	----------------

***Claim Activity for the Period***

Claim activity for the month of **February** for claims paid by the Fund and claims payable by the Fund. Total of 359 checks issued; 1,070 claims payments in the amount of \$634,088.80 with effect on cash position of \$567,206.69.

***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" at month end (February) was \$46,126,634.19.

***Investment Interest***

<b>Interest Income:</b>	<b>February</b>	<b>YTD</b>
JCMI	\$30,789.17	\$62,399.59
Treasury	\$95,663.97	\$95,663.97
Investors	\$10,038.98	\$21,280.17

***Rate of Return:*** Only interest FROM ANALYSIS WORKSHEET February 3.56%

***Allocation of Invested Funds***

<b>FUND</b>	<b>January Total</b>	<b>January Percentage</b>	<b>February Total</b>	<b>February Percentage</b>
Treasury	\$22,032,612.75	48%	\$22,116,762.23	48%
JCMI	\$19,654,508.10	43%	\$19,391,154.35	42%
Investors	\$4,162,968.12	9%	\$4,618,717.61	10%
<b>TOTALS</b>	<b>\$45,859,989.06</b>		<b>\$48,126,634.19</b>	

Mr. Hansen noted all member assessments were paid.

Mr. Hansen also noted that Investors bank has switched over successfully to Citizens Bank. The interest is a combined number between both banks.

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

***Payment Register***

Chair Woods entertained a motion to approve the ***February 2023 Payment Register*** (Claims Activity).

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

Motion by Mr. Wahl, seconded by Mr. Spoltore to approve the ***February 2023 Payment Register*** (Claims Activity) as submitted.

**ROLL CALL**

***Yeas:***

Scott Wahl, **Avalon**  
 Ed Grant, **Cape May Point**  
 Jessica Bishop, **Sec, Dennis Township**

	Varvara Keun, <b>Middle Township</b>
	Liz Woods, <i>Chair</i> , <b>Ocean City</b>
	Roy Spoltore, <b>Upper Deerfield</b>
	Steve O'Connor, <b>Wildwood City</b>
<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

### ***Bill List – March***

For the Executive Committee's consideration, Mr. Hansen presented the ***March 2023 Bill List*** in the amount of **\$288,075.28**.

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

Chair Woods entertained a motion for approval of the ***March 2023 Bill List***.

Motion by Ms. Keun, seconded by Mr. Spoltore, to approve the ***March 2023 Bill List*** as presented.

<b>ROLL CALL</b>	<i>Yeas:</i>	Scott Wahl, <b>Avalon</b>
		Ed Grant, <b>Cape May Point</b>
		Jessica Bishop, <i>Sec</i> , <b>Dennis Township</b>
		Varvara Keun, <b>Middle Township</b>
		Liz Woods, <i>Chair</i> , <b>Ocean City</b>
		Roy Spoltore, <b>Upper Deerfield</b>
		Steve O'Connor, <b>Wildwood City</b>
	<i>Nays:</i>	None
	<i>Abstain:</i>	None

Motion carried by unanimous vote.

### ***MEL/RCF/CYBER REPORTS***

Nothing to report.

### ***MISCELLANEOUS BUSINESS***

#### ***Next Meeting***

Chair Woods reminded the members that the next meeting will be held on **Wednesday, April 19, 2023 at 3:00 PM** in person at the Atlantic County Library, Mays Landing branch.

### ***PUBLIC COMMENT***

#### ***Open Public Comment***

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

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

#### ***Close Public Comment***

Chair Woods entertained a motion to close the public comment.

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

***MOTION TO ADJOURN***

Motion by Ms. Bishop, seconded by Mr. Wahl, to adjourn the March 15, 2023 meeting of the ACM JIF.  
All in favor. Motion carried.

The meeting was adjourned at 4:05 PM.

---

Tracy Forlenza, *Recording Secretary* for

---

**Jessica Bishop**, *Secretary*

# LESSONS LEARNED FROM LOSSES

## APRIL 2023 NEWSLETTER OFFICE/BUILDING SAFETY



- Clean all spills and liquids immediately
- Regularly inspect and repair any dangerous conditions.
- Keep floors clean and clear of debris
- Make sure mats are in place where floors could be wet and make sure they lay flat
- Make sure wires are secured or tucked away safely.
- Once aware of an incident, have the area inspected and photographed immediately.

### Examples:

- Employee carrying trash down steps slipped and injured elbow. Total incurred is \$84,150.
- Employee coming in from the outside on a rainy day fell injuring shoulder. 2 surgeries were required and the total incurred on the file is \$122,000.
- Resident walked into municipal building and fell in an area where there were no issues or dangerous conditions. The Fund Commissioner immediately went to the area and took pictures of the area in question, noted her findings in the incident report and secured any video of the area, which helped us ultimately deny this claim.



Atlantic County Municipal JIF  
Managed Care Summary Report  
2023

Intake	March-23	March-22	2023 March YTD	2022 March YTD
# of New Claims Reported	52	47	156	271
# of Report Only	23	22	63	111
% Report Only	44%	47%	40%	41%
# of Medical Only	23	20	67	128
# of Lost Time	6	3	26	30
Medical Only to Lost Time Ratio	79:21	87:13	72:18	81:19
Claim Petition First Notice	0	2	0	2
COVID-19	0	3	150	99
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	5.8	2.2	7.6	4.7
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	4.7	0.6	2.4	0.9

Nurse Case Management	March-23	March-22
# of Cases Assigned to Case Management	91	102
# of Cases > 90 days	73	91

Savings	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	642	771	1582	1902
Provider Charges	822,154	\$763,181	\$1,771,657	\$2,100,009
Repriced Amount	291,042	\$328,475	\$583,985	\$890,644
Savings \$	531,111	\$434,706	\$1,187,672	\$1,209,365
% Savings	65%	57%	67%	58%

QualCare Network Provider Penetration Rate	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	94%	93%	94%	90%
Provider Charges	96%	95%	96%	95%

Exclusive Provider Panel Penetration Rate	March-23	March-22	2023 March YTD	2022 March YTD
Bill Count	96%	94%	96%	91%
Provider Charges	95%	97%	97%	94%

Transitional Duty Summary		2023 March YTD	2022 March YTD
% of Transitional Duty Days Worked		67%	78%
\$ Saved By Accommodating		\$128,206	\$141,303
% of Transitional Duty Days Not Accommodated		33%	22%
Cost Of Days Not Accommodated		\$75,512	\$36,429



**Atlantic County Municipal JIF  
Average Days To Report By JIF Member  
(Indemnity, Medical Only and Report Only)  
1/1/2023 - 3/31/2023**

	# Of Claims Reported	Average Days Reported Qual-Lynx	Average Days Reported To Employer
ABSECON CITY	5	5.6	1.0
AVALON BOROUGH	2	1.0	1.0
BRIGANTINE CITY	6	7.0	6.3
BUENA BOROUGH	2	0.0	0.0
CAPE MAY CITY	7	2.0	0.1
DENNIS TOWNSHIP	1	1.0	1.0
DOWNE TOWNSHIP	1	0.0	0.0
EGG HARBOR TOWNSHIP	16	19.3	13.0
FOLSOM BOROUGH	1	0.0	0.0
GALLOWAY TOWNSHIP	13	1.5	0.7
HAMILTON TOWNSHIP	10	2.7	0.6
LONGPORT BOROUGH	1	1.0	0.0
LOWER TOWNSHIP	7	3.6	0.4
MARGATE CITY	4	1.5	0.3
MIDDLE TOWNSHIP	6	2.0	0.0
MILLVILLE CITY	9	52.6	0.3
MULLICA TOWNSHIP	2	1.0	0.0
NORTH WILDWOOD CITY	6	3.8	3.7
NORTHFIELD CITY	3	0.0	0.0
OCEAN CITY	9	4.9	0.0
PLEASANTVILLE CITY	15	4.7	2.0
SEA ISLE CITY	3	5.0	3.3
SOMERS POINT CITY	8	3.5	0.3
STONE HARBOR BOROUGH	3	0.0	0.0
UPPER TOWNSHIP	1	0.0	0.0
VENTNOR CITY	4	5.8	5.8
WATERFORD TOWNSHIP	1	0.0	0.0
WEST CAPE MAY BOROUGH	2	0.5	0.0
WEYMOUTH TOWNSHIP	1	0.0	0.0
WILDWOOD CITY	6	1.0	1.0
WILDWOOD CREST BOROUGH	2	4.0	0.0
<b>Grand Total</b>	<b>157</b>	<b>7.5</b>	<b>2.4</b>



**Atlantic County Municipal JIF  
Claims Reported By Claim Type**

**March 2023**

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	0.5	0.3
MEDICAL ONLY	23	10.5	9.9
REPORT ONLY-WC	23	2.4	0.6
<b>Grand Total</b>	<b>52</b>	<b>5.8</b>	<b>4.7</b>
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	0.5	0.3
MEDICAL ONLY	23	10.5	9.9
REPORT ONLY-WC	23	2.4	0.6
<b>Grand Total</b>	<b>52</b>	<b>5.8</b>	<b>4.7</b>
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
<b>Grand Total</b>			

**1/1/2023 - 3/31/2023**

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	26	4.4	1.3
MEDICAL ONLY	67	6.8	4.4
REPORT ONLY-WC	63	9.7	0.6
<b>Grand Total</b>	<b>156</b>	<b>7.6</b>	<b>2.4</b>
Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	25	4.4	1.3
MEDICAL ONLY	66	6.8	4.5
REPORT ONLY-WC	59	9.5	0.5
<b>Grand Total</b>	<b>150</b>	<b>7.5</b>	<b>2.4</b>
Covid-19 Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	1	6.0	3.0
MEDICAL ONLY	1	4.0	0.0
REPORT ONLY-WC	4	12.0	2.3
<b>Grand Total</b>	<b>6</b>	<b>9.7</b>	<b>2.0</b>



**Atlantic County Municipal JIF  
Nurse Case Management Report  
March 2023**

**# Of Claims Open to Nurse Case Management**

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
ABSECON CITY	2	0	1	0	3
AVALON BOROUGH	1	0	0	0	1
BRIGANTINE CITY	4	1	1	0	6
CAPE MAY CITY	1	0	0	1	2
DENNIS TOWNSHIP	1	1	0	0	2
EGG HARBOR TOWNSHIP	10	0	2	0	12
ESTELL MANOR CITY	0	0	1	0	1
GALLOWAY TOWNSHIP	4	0	0	0	4
HAMILTON TOWNSHIP	5	0	1	0	6
LOWER TOWNSHIP	2	1	2	0	5
MARGATE CITY	0	0	3	0	3
MIDDLE TOWNSHIP	5	0	0	0	5
MILLVILLE CITY	2	1	0	0	3
NORTH WILDWOOD CITY	2	1	0	0	3
NORTHFIELD CITY	2	0	0	0	2
OCEAN CITY	5	2	1	0	8
PLEASANTVILLE CITY	6	0	4	0	10
SEA ISLE CITY	1	0	1	0	2
SOMERS POINT CITY	2	0	0	0	2
STONE HARBOR BOROUGH	0	1	1	0	2
VENTNOR CITY	2	0	0	0	2
WEST WILDWOOD BOROUGH	2	0	0	0	2
WEYMOUTH TOWNSHIP	1	0	0	0	1
WILDWOOD CITY	2	1	0	0	3
WILDWOOD CREST BOROUGH	0	1	0	0	1
<b>Grand Total</b>	<b>62</b>	<b>10</b>	<b>18</b>	<b>1</b>	<b>91</b>





**Atlantic County Municipal JIF  
PPO Savings Report  
March 2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	602	\$790,737	\$265,463	\$525,274	66%
Negotiated	5	\$3,500	\$3,050	\$450	13%
Out Of Network	35	\$27,917	\$22,529	\$5,387	19%
<b>Grand Total</b>	<b>642</b>	<b>\$822,154</b>	<b>\$291,042</b>	<b>\$531,111</b>	<b>65%</b>

	EPO	Negotiated	QualCare PPO	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	0	11	0	11	\$95,507
Anesthesiology	0	0	9	3	12	\$8,185
Behavioral Health	3	5	0	1	9	\$973
Durable Medical Equipment	6	0	2	8	16	\$7,916
Emergency Medicine	0	0	0	13	13	\$775
Hospital	0	0	18	0	18	\$141,323
Inpatient Rehabilitation	3	0	0	0	3	\$3,204
Laboratory Services	1	0	0	3	4	\$521
MRI/Radiology	47	0	7	0	54	\$38,384
Neurosurgery	13	0	0	0	13	\$6,369
Occupational Medicine	29	0	0	0	29	\$3,779
Orthopedic Surgery	54	0	1	1	56	\$100,572
Other	0	0	0	1	1	\$0
Pain Management	6	0	0	0	6	\$1,861
Pathology	0	0	1	0	1	\$1
Physical Medicine & Rehab	12	0	0	0	12	\$12,037
Physical therapy	328	0	0	0	328	\$91,089
Physicians Fees	0	0	2	4	6	\$1,616
Podiatry	5	0	0	0	5	\$7,809
Sports Medicine	11	0	0	0	11	\$3,851
Urgent Care Center	33	0	0	1	34	\$5,340
<b>Grand Total</b>	<b>551</b>	<b>5</b>	<b>51</b>	<b>35</b>	<b>642</b>	<b>\$531,111</b>



**Atlantic County Municipal JIF  
PPO Savings Report  
1/1/2023 - 3/31/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	1481	\$1,702,759	\$523,577	\$1,179,182	69%
Negotiated	18	\$13,852	\$11,930	\$1,922	14%
Out Of Network	83	\$55,046	\$48,478	\$6,568	12%
<b>Grand Total</b>	<b>1582</b>	<b>\$1,771,657</b>	<b>\$583,985</b>	<b>\$1,187,672</b>	<b>67%</b>

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total
Ambulatory Surgical Center	0	23	1	1	25
Anesthesiology	0	25	0	3	28
Behavioral Health	15	0	17	4	36
Durable Medical Equipment	11	2	0	11	24
Emergency Medicine	0	4	0	37	41
Hospital	0	47	0	1	48
Laboratory Services	3	0	0	7	10
MRI/Radiology	90	24	0	0	114
Neurology	1	1	0	0	2
Neurosurgery	47	1	0	0	48
Occupational Medicine	75	0	0	0	75
Orthopedic Surgery	196	4	0	1	201
Other	0	0	0	7	7
Pain Management	17	0	0	0	17
Physical Medicine & Rehab	23	0	0	0	23
Physical therapy	738	6	0	0	744
Physicians Fees	0	13	0	6	19
Podiatry	12	0	0	0	12
Sports Medicine	21	0	0	0	21
Urgent Care Center	82	0	0	1	83
Inpatient Rehabilitation	3	0	0	0	3
Pathology	0	1	0	0	1
<b>Grand Total</b>	<b>1334</b>	<b>151</b>	<b>18</b>	<b>79</b>	<b>1582</b>

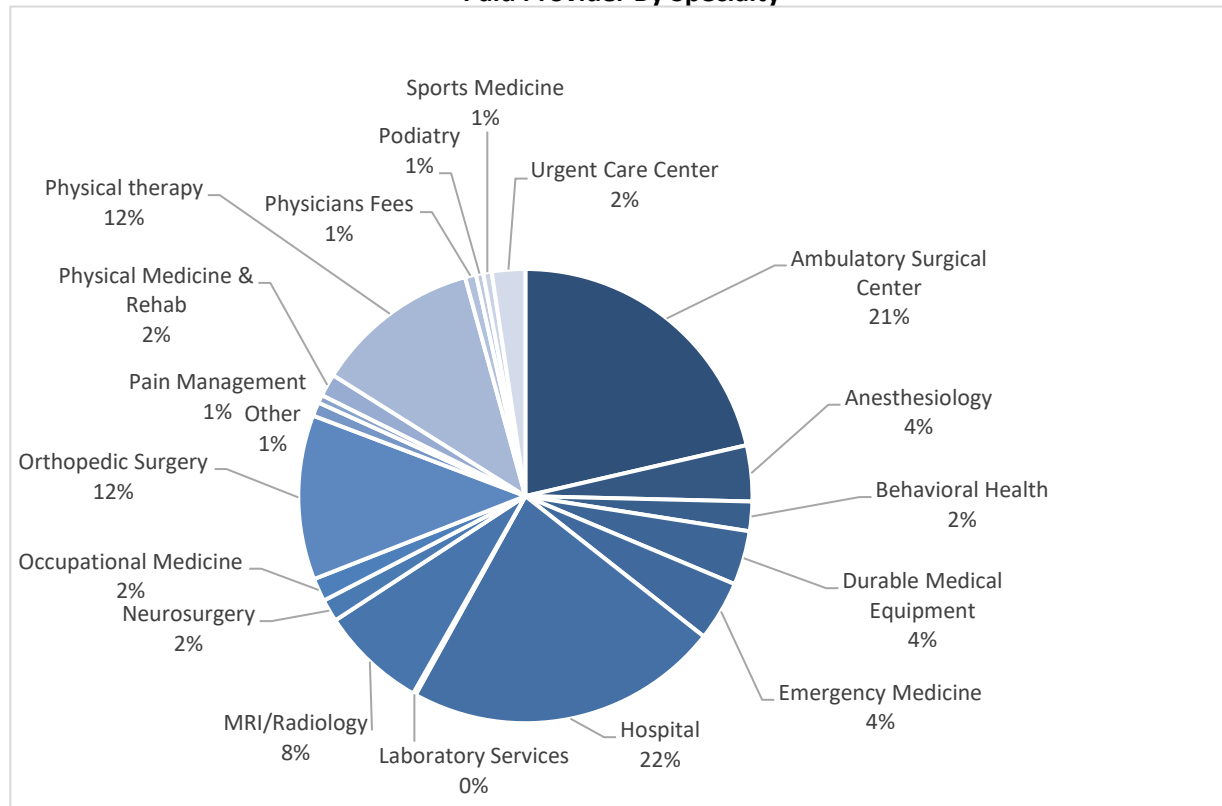


**Atlantic County Municipal JIF  
Top 10 Providers And Paid Provider By Specialty  
1/1/2023 - 3/31/2023**

**Top 10 Providers**

	Repriced Amount
SHORE AMBULATORY SURGICAL CTR, LLC	\$94,915
ORTHONJ, LLC	\$58,376
ATLANTICARE REGIONAL MEDICAL CENTER	\$41,720
ONE CALL CARE DIAGNOSTICS	\$37,826
VIRTUA WEST JERSEY HEALTH INC	\$33,599
SHORE MEDICAL CENTER	\$18,447
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$18,285
CAPE REGIONAL MEDICAL CENTER	\$14,972
ARMC ANESTHESIOLOGISTS	\$13,012
INSPIRA MEDICAL CENTER MULLICA HILL	\$12,890
<b>Grand Total</b>	<b>\$344,042</b>

**Paid Provider By Specialty**





**Atlantic County Municipal JIF  
Transitional Duty Summary Report  
1/1/2023 - 3/31/2023**

	% Of						
	Transitional Duty Days Available	Transitional Duty Days Worked	Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
PLEASANTVILLE CITY	100	100	100%	\$13,702	0	0%	\$0
AVALON BOROUGH	90	90	100%	\$3,664	0	0%	\$0
VENTNOR CITY	60	60	100%	\$9,269	0	0%	\$0
DENNIS TOWNSHIP	19	19	100%	\$795	0	0%	\$0
NORTHFIELD CITY	21	21	100%	\$1,590	0	0%	\$0
DOWNE TOWNSHIP	6	6	100%	\$251	0	0%	\$0
SOMERS POINT CITY	38	38	100%	\$5,781	0	0%	\$0
LOWER TOWNSHIP	221	221	100%	\$14,026	0	0%	\$0
WATERFORD TOWNSHIP	4	4	100%	\$167	0	0%	\$0
MIDDLE TOWNSHIP	70	70	100%	\$3,762	0	0%	\$0
MILLVILLE CITY	61	61	100%	\$2,553	0	0%	\$0
BRIGANTINE CITY	261	258	99%	\$22,421	3	1%	\$471
OCEAN CITY	142	111	78%	\$13,429	31	22%	\$3,128
SEA ISLE CITY	227	169	74%	\$16,855	58	26%	\$6,736
CAPE MAY CITY	104	62	60%	\$2,519	42	40%	\$2,236
EGG HARBOR TOWNSHIP	119	66	55%	\$7,377	53	45%	\$3,241
HAMILTON TOWNSHIP	308	66	21%	\$10,041	242	79%	\$31,484
NORTH WILDWOOD CITY	90	0	0%	\$0	90	100%	\$7,272
WEYMOUTH TOWNSHIP	10	0	0%	\$0	10	100%	\$981
GALLOWAY TOWNSHIP	113	0	0%	\$0	113	100%	\$14,669
STONE HARBOR BOROUGH	55	0	0%	\$0	55	100%	\$5,294
<b>Grand Total</b>	<b>2119</b>	<b>1422</b>	<b>67%</b>	<b>\$128,206</b>	<b>697</b>	<b>33%</b>	<b>\$75,512</b>



## **Managed Care Quick Notes**

### **Comorbidities Impact Recovery**

This 46 year old laborer was weed whacking when he stepped on a rock and rolled his ankle in October 2022. This injury was complicated due to Charcot Arthropathy. This is a condition of the foot and ankle caused by an inability to sense injuries which can result in significant deformities. Neuropathy (nerve damage) must be present for Charcot foot to develop, and the most common cause of that neuropathy is diabetes. This claimant saw his primary care physician 2 months after this injury occurred and was diagnosed with Type 2 diabetes. Additionally, this claimant has a BMI of 39.98 and is a smoker.

The comorbidities created a complicated situation. He had a work-related injury. No knowledge that he had diabetes. His hemoglobin A1c of 11 revealed that not only is he diabetic but he's been very poorly controlled for many months. As a result of the work injury, he is in the acute phase of Charcot arthropathy. His midfoot is dislocating. He was referred to a provider who specializes in the treatment of Charcot arthropathy. Although the diabetes is considered a pre-existing condition, it was the work injury that set the Charcot arthropathy in motion.

The NCM scheduled the claimant with a specialist. The claimant was seen and a second specialist in the office was also consulted. This provider was recommending an invasive procedure that the initial doctor had said was contraindicated due to the Charcot arthropathy. The claimant was managing his diabetes and got his A1c down to 6.8. He also quit smoking for 6 weeks.

A second opinion was scheduled. This doctor discussed both non-surgical and surgical options. The claimant elected to proceed with surgery. The surgery is in the process of being scheduled. The doctor anticipates at least 6 months to MMI but due to the diabetes possibly longer.



**DATE:** April 08 ,2023

**TO:** The Members of the Executive Board of the Atlantic County Municipal JIF

**FROM:** Christopher J. Winter L/E Risk Management Consultant

**RE:** ACM Activities (March)

**1. Policy/Procedures:** Policy and Procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices, NJ AG Guideline and L/E Accreditation requirements.

**2. Agency Visits:**

(1) North Wildwood PD

(2) Wildwood Crest PD

Additional Agency Visits are being scheduled.

**3. Training:** Training classes are being considered and / or prepared in the following areas and will be announced in the near future to the agencies and Fund Commissioners:

(1) Report Writing

(2) Advanced Skills and Strategies for Resiliency Officers

**4. Law Enforcement Bulletins / Newsletters:** 23-0-2 distributed (ALPR). See attachment.



**5. Meetings Attended:**

ACM Executive Claim Meeting	03/09/2023
ACM Executive Meeting	03/15/2023

Respectfully Submitted,

Christopher J. Winter Sr. CPM  
Law Enforcement Risk Management Consultant  
ACM, BURLCO, and TRICO JIF  
609-780-4769  
[chriswinter1429@gmail.com](mailto:chriswinter1429@gmail.com)

**TO:** All ACM JIF Police Departments

**FROM** Christopher J. Winter, L/E Risk Management Consultant

**DATE:** March 31, 2023

**SUBJECT:** ALPR (Automated License Plate Recognition)

**L/E Bulletin :** 23-02

**DISCUSSION:** The New Jersey Attorney General made modifications to the ALPR requirements. (Directive 2022- 12). Agencies that possess or use an ALPR or its data shall establish—or conform to existing—standing operating procedures, directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the Count Prosecutor and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

The modification has two major goals.

1. It maintains—and builds upon—the significant safeguards from abuse and privacy protections that have served the State well under the 2010 policy, including continuing to apply the New Jersey Supreme Court’s framework in *State v. Donis*, 157 N.J. 44 (1998), limiting law enforcement access to personal identifying information associated with a vehicle’s license plate unless there is a particularized basis.

2. The revised policy facilitates the sharing and standardization of ALPR data statewide in order to maximize our ability to use this tool to solve and prevent crimes. The outlined information is provided to ensure agencies who utilize (ALPR’s) to make the necessary revisions to your policies.

- **Oversight.** Establishes ALPR coordinators at the agency, county, and state level to improve oversight and information sharing.
- **Sharing and standardization of data.** Requires use of the statewide application program interface (“Statewide API”)—software that will make ALPR data accessible statewide— and mandates standard data formats to make ALPR information consistent across agencies, without requiring additional agreements between agencies.
- **Retention period.** Decreases retention period for both ALPR data and records from five years to three years. • Release of ALPR data. Provide the release process for ALPR data in criminal prosecutions. • Audits. Mandates annual audits of each agency’s ALPR program.



- Training. Establishes specific training requirements for all agency users authorized by their law enforcement executive to use ALPRs and access ALPR data. Training can be accomplished through Roll-Call training or Agencies who utilize PowerDMS.
- The Chief shall designate an Agency ALPR Coordinator. The Coordinator will be responsible for the following:
  - Be the external point of contact for agency ALPR-related items such as information sharing and audits;
  - Internally oversee the agency's ALPR program, including training and approving access requests (may delegate approval authority to other supervisors);
  - Designate authorized users within the agency who can use ALPRs and access stored data (such users must complete the training mandated by the New Jersey Attorney General's Office and the County Prosecutor;
  - Maintain contact with the assigned County ALPR Coordinator in the respective Prosecutor's Office who is responsible to provide information to the State ALPR Coordinator.
  - ALPR Coordinators shall deconflict with the County and State ALPR Coordinator about deployment locations to avoid duplication of efforts.
- Deployment Information:
  - An ALPR and the data it generates shall only be used for official and legitimate law enforcement purposes. The agency's Chief of Police or designee must authorize deployment of each ALPR.
  - An ALPR shall only be used to scan license plates of vehicles that are exposed to public view (e.g., vehicles on a public road, street, or that are on private property but whose license plate(s) are visible from a public road, street, or a place to which members of the public have access, such as the parking lot of a shopping mall or other business establishment).
  - The following data must be shared with the State ALPR Coordinator prior to installing or relocating a permanent fixed ALPR unit:
  - Camera name (pursuant to convention specified by State ALPR Coordinator)

- Location (latitude and longitude);
- Survey provided by ALPR vendor, including projected size of ALPR data  
When deploying or relocating a portable fixed ALPR unit, agencies must provide updated latitude and longitude data to the State ALPR Coordinator.
- BOLO Procedures
  - A license plate number may be included in a “be on the lookout” or BOLO list (a compilation of license plates or partial plates for which a BOLO situation exists) for input into an ALPR system only if there is a legitimate and specific law enforcement reason to identify or locate that particular vehicle, or any person(s) who are reasonably believed to be associated with that vehicle.
  - Stolen vehicles ;
  - Vehicles reasonably believed to be involved in the commission of a crime or disorderly persons offense ;
  - Vehicles registered to or reasonably believed to be operated by persons who do not have a valid operator’s license or who are on the revoked or suspended list ;
  - Vehicles with expired registrations or other Title 39 violations ;
  - Persons who are subject to a restraining order or curfew issued by a court or by the Parole Board, or who are subject to any other duly issued order restricting their movements
  - Persons wanted by a law enforcement agency who are of interest in a specific investigation, whether or not such persons are themselves suspected of criminal activity ;
  - Persons who are on any watch list issued by a state or federal agency responsible for homeland security.
    - Additional definitions have been revised or added that should be provided and / or revised in agency policy:
      - Batch downloading
      - Updating BOLO lists.
      - Immediate alert response.
      - Alert data.

- Documenting access for any stored data search.
- A BOLO list may be revised at any time. Updates to a BOLO list shall be done at the start of each shift for mobile ALPRs attached to police vehicles, and as frequently as possible, but at least daily, for ALPRs at stationary locations.
- Immediate alert response. A BOLO match with an ALPR scan may be programmed to trigger an immediate alert. The reason for including the vehicle on the BOLO list shall be disclosed to the officer who will react to an immediate alert. The officer should determine whether the alert has been designated as a non-encounter alert (meaning officer should not encounter the vehicle) and, if so, follow any instructions included in the alert for notifying the originating agency.
- Accessing stored data: Procedures for the following should be provided in policy.
  - Alert Data
  - Non-Alert Data
  - Crime Trend Analysis should be documented.
- Storage, Records and Retention: The following areas should be defined in policy:
  - Deployment records.
  - Stored ALPR data access records
  - Retention (Records and ALPR data shall be retained for three (3) years.
- Discovery:
  - Criminal investigatory records:. Stored ALPR data shall be treated as “criminal investigatory records” within the meaning of N.J.S.A. 47:1A-1 et seq., and shall not be shared with or provided to any person, entity, or government agency other than a law enforcement agency, unless a subpoena or court order authorizes such disclosure or unless such disclosure is required by court rules governing discovery in criminal matters.
  - Release of ALPR data: Appropriate procedures should outline required information.

Establishing or revising a policy. Agencies that possess or use an ALPR or its data shall establish—or conform to existing—Standing Operating Procedures, Directives, or orders that govern ALPRs and stored ALPR data. The Chief of Police or his / her designee shall provide a copy of the agency’s ALPR policy to the County Prosecutor (or DCJ Director) and County and State ALPR Coordinator at or before the time of promulgation, including any subsequent policy amendments.

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal advice or opinions. Prior to making any policy or rule changes, seek the advice of your municipal attorney or County Prosecutor.





## 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.



**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	Heather Sparks	Pam Humphries
Corbin City	Wayne Smith	LaVerne Kirn
Deerfield Township	Dawn Marie Bascelli	Karen Seifrit
Dennis Township	Jessica Bishop, CFO	Jacqueline Justice
Downe Township	Rebecca Bertram	N/A
Egg Harbor Township	Donna Markulic	Tom D'Intino
Estell Manor City	Nelson Dilg	N/A
Folsom Borough	Patricia Gatto	Greg Schenker, Mayor
Galloway Township	Christian Johansen	Cyndi Spinelli
Hamilton Township	Christine Wilsen	N/A
Linwood City	Leigh Ann Napoli, Clerk	N/A
Longport Borough	A. Scott Porter	Jenna Kelly/CFO
Lower Township	Mike Laffey	Julie Picard, Asst Clerk
Margate City	Kenneth Mosca	Lisa McLaughlin
Middle Township	Varvara Keun	Suzanne Schumann
Millville City	N/A	Pam Shaprio
Mullica Township	Ralph Condo	Dawn Stollenwerk, CFO
Newfield Borough	Don Sullivan	Toni Van Camp, Clerk/Administrator
Northfield City	Mary Canesi	Dawn Stollenwerk, CFO
North Wildwood City	Jennifer VanSant	Nicholas Long
Ocean City	Elizabeth Woods, HR Dir.	N/A
Pleasantville City	Linda Peyton, Administrator	James Williams, Chief
Sea Isle City	George Savastano, Administrator	Kellie Seib

**Atlantic County Municipal Joint Insurance Fund**

P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.acmjif.org](http://www.acmjif.org)

**MEL EPL Helpline  
Authorized Contact Person(s)**

TOWN	AUTHORIZED CONTACT PERSON	ADDITIONAL CONTACT PERSON(s)
Somers Point City	Jason Frost	Lucy Samuelson
Stone Harbor Borough		N/A
Upper Deerfield Township	Roy Spoltore, Clerk	Amy Colaneri
Upper Township	Rhonda Sharp	Gary DeMarzo
Ventnor City	Lisa Hand	James Goos
Waterford Township	Thomas Giangliulo, Jr.	Michael Dougherty
West Cape May Borough	Lauren Vitelli	Theresa Enteador
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	Connie Mahon	Francine Springer
Woodbine Borough	Alex Bauer	William Pikolycky

**Atlantic County Municipal Joint Insurance Fund**

P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.acmjif.org](http://www.acmjif.org)

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
RESOLUTION #2023-\_\_\_**

**RESOLUTION AUTHORIZING THE RELEASE OF FUND YEAR 2022 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 2022, 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 NJSA 10:4-12; and

**WHEREAS**, in accordance with NJSA 10:4-14 minutes of these closed sessions were transcribed by the Fund Recording Secretary and approved by the Executive Committee; and

**WHEREAS**, in correspondence dated March 8, 2023 the Fund Recording Secretary requested that the Fund Solicitor review the closed session meeting minutes from Fund Year 2022 to make a determination as to whether any of these minutes could be released to the public; and

**WHEREAS**, in correspondence dated April 4, 2023, 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 2022 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 May 18, 2022 minutes, the discussion on page 2 entitled “Recreational Marijuana and Employee Testing” should be redacted.
2. In the June 15, 2022 minutes, the discussion on page 2 entitled “Beaches” should be redacted.
3. In the September 21, 2022 minutes, the discussion on page 2 entitled “Police Civil Rights Cases” should be redacted.
4. In the December 21, 2022 minutes, the discussion on page 2 entitled “Wildwood Boardwalk” 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 2022 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 May 18, 2022 minutes, the discussion on page 2 entitled “Recreational Marijuana and Employee Testing” should be redacted.
2. In the June 15, 2022 minutes, the discussion on page 2 entitled “Beaches” should be redacted.
3. In the September 21, 2022 minutes, the discussion on page 2 entitled “Police Civil Rights Cases” should be redacted.
4. In the December 21, 2022 minutes, the discussion on page 2 entitled “Wildwood Boardwalk” should be redacted.



**BE IT FURTHER RESOLVED** that a copy of this Resolution be 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 April 19, 2023.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

Attest: \_\_\_\_\_  
Secretary

By: \_\_\_\_\_  
Chairperson



DAVID S. DEWEESE, ESQUIRE  
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE  
scott@deweese-lawfirm.com

JOHN AMENHAUSER, ESQUIRE  
john@deweese-lawfirm.com

---

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

April 4, 2023

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](mailto:paul_forlenza@riskprogramadministrators.com)]

**RE: ACMJIF 2022 Closed Session Meeting Minutes**

Dear Paul:

Please be advised that I have reviewed the Closed Session Meeting Minutes from the Fund Year 2022 (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 May 18, 2022 minutes, the discussion on page 2 entitled "Recreational Marijuana and Employee Testing" should be redacted.
- 2.) In the June 15, 2022 minutes, the discussion on page 2 entitled "Beaches" should be redacted.
- 3.) In the September 21, 2022 minutes, the discussion on page 2 entitled "Police Civil Rights Cases" should be redacted.
- 4.) In the December 21, 2022 minutes, the discussion on page 2 entitled "Wildwood Boardwalk" 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

Paul Forlenza, Deputy Executive Director

Re: *ACMJIF 2012 Closed Session Minutes*

April 4, 2023

Page Two

---

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF  
Kris Kristie, Sr. Account Representative, Risk Program Administrators  
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator  
Chris Roselli, Acct. Mgt., Qual-Lynx  
Elizabeth Woods, ACMJIF Fund Chair



DAVID S. DEWEESE, ESQUIRE  
david@deweese-lawfirm.com

D. SCOTT DEWEESE, II, ESQUIRE  
scott@deweese-lawfirm.com

JOHN AMENHAUSER, ESQUIRE  
john@deweese-lawfirm.com

---

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

April 4, 2023

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](mailto:paul_forlenza@riskprogramadministrators.com)]

**RE: ACMJIF 2020 Closed Session Meeting Minutes**

Dear Paul:

Please be advised that I have reviewed the remaining redaction from the Closed Session Meeting Minutes from the Fund Year 2020 (January through December) and based upon my review of that redaction, the June 17, 2020 redaction to the 2020 minutes should remain 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  
*Dictated not read*

DSD/b

cc: Tracy Forlenza, Recording Secretary, ACMJIF  
Kris Kristie, Sr. Account Representative, Risk Program Administrators  
Kamini Patel, MBA, CIC, CPCU, Pooling Administrator  
Chris Roselli, Acct. Mgt., Qual-Lynx  
Elizabeth Woods, 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: April 19th, 2023

Contact Information: jsimonewellness@gmail.com (609) 435-0708

### **ACMJIF Wellness Initiatives - April Updates**

#### **Wellness Advisory Committee Meeting**

The second meeting for 2023 will be held on May 16th at 9:30a via Zoom.

#### **Wellness Coordinator Brainstorm Session**

I will be hosting a brainstorm session via Zoom alongside my colleague, Debby Schiffer, sometime in June or July. Date TBD.

#### **Wellness Webinars**

I will be hosting two webinars (via Zoom) on wellness related topics throughout this year.

- Decoding the Nutrition Label: June 20th at 10:00am

- Intro to Mindfulness: November 14th at 10:00am

#### **2023 JIF Approved Wellness Items & Activities**

Please refer to this handout when purchasing items with your wellness funds. This can also be found on the JIF website under the Wellenss section. Feel free to contact me with any questions about applicable items.

#### **March 23rd Safety Breakfast & Roundtable Discussion**

I presented during the Safety Breakfast on complacency and how it impacts our wellbeing, and will be speaking at the upcoming Safety & Wellness Roundtable and providing updates on our current wellness program.

#### **Member Municipality Vists**

In order to prioritize the planning and organization of wellness activities early in the year, I will be reaching out to municipalities over the course of the next few months to schedule my attendance at your 2023 safety meetings. I will be providing Paul Forlenza and Kamini Patel with a quarterly list of scheduled and completed visits along with any applicable notes.

#### **New Resources**

- *Medical Essentials Diagnostics - Save My Life Program*
  - A group of board-certified cardiologists and pulmonologists whose goal is to provide care that is tailored to meet the specific needs of firefighters, police

officers, emergency responders, as well as educators, county, municipal, and administrative workers. They provide the annually recommended checkups and testing needed to ensure you are in the best shape possible to serve your community.

- <https://www.medicalessentialdiagnostics.com/the-program>

### **In Good Health Newsletter**

Quarter Two's issue of In Good Health focuses on Exercise & Movement. Specifically, it discusses:

- Bodyweight Exercises: 3 Ways to Get Stronger & Build Muscle Without Weights
- Pilates vs. Yoga: How They Differ and Which One is Right for You
- Benefits of Resistance Training
- The Mind-Body Connection: How Exercise Impacts Your Brain and Mental Health
- Exercise and Aging: How Staying Active Can Help You Live a Longer, Healthier Life
- The Power of Habit: How to Build Consistency and Make Exercise a Part of Your Lifestyle
- How to Fit Exercise into a Busy Schedule: Tips for Incorporating Movement into Your Day

# In Good Health

ACM JIF WELLNESS NEWSLETTER

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

Q2 2023

## EXERCISE & MOVEMENT

### IN THIS ISSUE

#### 2 TYPES OF EXERCISE

- **Bodyweight Exercises: 3 Ways to Get Stronger & Build Muscle Without Weights**
- **Pilates vs. Yoga: How They Differ and Which One is Right for You**
- **Benefits of Resistance Training**

#### 5 THE IMPORTANCE OF MOVEMENT

- **The Mind-Body Connection: How Exercise Impacts Your Brain and Mental Health**
- **Exercise and Aging: How Staying Active Can Help You Live a Longer, Healthier Life**

#### 7 BUILDING A FITNESS ROUTINE

- **The Power of Habit: How to Build Consistency and Make Exercise a Part of Your Lifestyle**
- **How to Fit Exercise into a Busy Schedule: Tips for Incorporating Movement into Your Day**

# Bodyweight Exercises: 3 Ways to Build Muscle & Get Stronger Without Weights

## (1) PULL YOUR BODY WEIGHT

Pull-ups are one of the best exercises you can do to strengthen your upper body: back, biceps, triceps, shoulders, core and even grip.

1. With an overhand grip, grasp a pull-up bar with your hands just farther than shoulder-width apart.
2. Let your legs hang straight down towards the floor. Squeeze your glutes and core.
3. Keeping your body as straight as possible, pull your elbows down to your sides to raise your chest to the bar.
4. Pause, then reverse the motion with control.

## (2) DO AIR SQUATS

PAir (aka body-weight) squats and their many variations target your quadriceps, glutes, hamstrings, calves and core muscles. Slow down your movements, add a pause at the bottom or try setting up on a single leg for an additional challenge.

1. Stand with feet hip-width apart.
2. Raise your arms out in front of you and slowly bend your knees as you push your hips back to squat down as far as comfortable.
3. Pause, then press through your heels to stand back up. As you stand, lower your arms back to your sides.

## (2) PLANK FOR CORE STRENGTH

One of the most common ways to build core strength at home without equipment, planks target your entire midsection, including your obliques and lower back. They can also work your shoulders and hips.

1. Start on your hands and knees with your shoulders stacked above your wrists and your hips directly above your knees.
2. Step your right foot back and then your left foot to balance on your hands and toes. Your body should form a straight line from the top of your head to your heels. Tuck your tailbone to engage your core and squeeze your glutes.
3. Hold this position while maintaining a neutral spine.



# Pilates vs. Yoga: How They Differ & Which Is Right For You

Pilates and yoga are two types of exercise that can benefit almost everyone. Although many people consider them similar, they have important differences. But either one can be a positive force for your health.

## WHAT IS PILATES?

Both Pilates and yoga are low-impact exercises, but there is one important difference. When practicing yoga, you typically adopt a position and hold it, or flow into a different position. In Pilates, you adopt a position and then challenge your core by moving your arms or legs. Pilates moves require stabilizing your core before going through a series of range-of-motion exercises. Although some Pilates studios use specially designed machines, you can also do Pilates on a mat without special equipment.

Benefits of Pilates:

- Increase core strength to improve stability
- Improve posture
- Increase flexibility
- Ease lower back pain

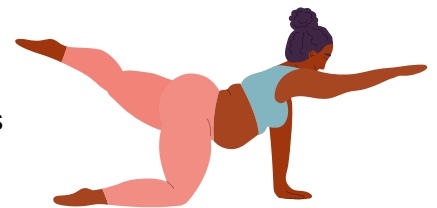


## WHAT IS YOGA?

As a fitness strategy, it blends physical poses (asanas) with breathing techniques (pranayama). Because it has some elements of mindfulness, yoga is sometimes called meditative movement. It is popular in the United States. A 2017 survey showed that one in seven adults had practiced it during the preceding year. About 94% of those who do yoga say they do it to improve their overall wellness.

Benefits of Yoga:

- Ease low-back pain and neck pain
- Improve balance
- Enhance sleep
- Eases stress and stress-related illnesses, such as tension headaches
- Ease the pain of knee osteoarthritis
- Help with weight loss
- Ease some symptoms of menopause



# Benefits of Resistance Training

**Inactive adults experience a 3% to 8% loss of muscle mass per decade, accompanied by resting metabolic rate reduction and fat accumulation.**

**Resistance training is a form of exercise intended to increase muscular strength and endurance. It involves exercising muscles using some form of resistance. This resistance could be weights, bands, or even your own bodyweight working against gravity.**

**When doing resistance training—which is sometimes called strength training or weight training—you can focus on specific results, such as joint stability, muscular endurance, increased muscle size, strength, and power.**

## **BENEFITS OF RESISTANCE TRAINING:**

- Improved physical performance
- Movement control
- Walking speed
- functional independence
- cognitive abilities
- self-esteem
- Resistance training may assist prevention and management of type 2 diabetes by decreasing visceral fat, reducing HbA1c, increasing the density of glucose transporter type 4, and improving insulin sensitivity
- Resistance training may enhance cardiovascular health, by reducing resting blood pressure, decreasing low-density lipoprotein cholesterol and triglycerides, and increasing high-density lipoprotein cholesterol
- Resistance training may promote bone development, with studies showing 1% to 3% increase in bone mineral density
- Resistance training may be effective for reducing low back pain and easing discomfort associated with arthritis and fibromyalgia and has been shown to reverse specific aging factors in skeletal muscle.

## **RESISTANCE TRAINING TIPS**

- Use proper form: If you cannot use proper form, consider lowering the weight or resistance. If this is impossible or you still can't use the appropriate form, consider talking to a professional about trying an altered form of the exercise.
- Exercise safely: Never use more weight or resistance than you can handle at your fitness level. Using weights that are too heavy can lead to improper form and injury.
- Bring water: Drinking water can help you avoid dehydration and fatigue. Not all gyms offer drinking fountains or have water options.
- Find a workout buddy: A workout buddy can help increase motivation and accountability but can also be there to help if you injure yourself or need a spotter.
- Stop if you experience pain: If you feel pain or discomfort, stop working out and talk to a healthcare provider. You also should seek medical attention if you injure yourself during a workout. For example, if you injure your head, stop working out and see a healthcare provider even if you think you are OK. Concussions are dangerous and should not go untreated.

# The Mind Body Connection: How Exercise Impacts Your Brain & Mental Health

People who exercise regularly tend to do so because it gives them an enormous sense of well-being. They feel more energetic throughout the day, sleep better at night, have sharper memories, and feel more relaxed and positive about themselves and their lives. And it's also a powerful medicine for many common mental health challenges.

Regular exercise can have a profoundly positive impact on depression, anxiety, and ADHD. It also relieves stress, improves memory, helps you sleep better, and boosts your overall mood. And you don't have to be a fitness fanatic to reap the benefits. Research indicates that modest amounts of exercise can make a real difference. No matter your age or fitness level, you can learn to use exercise as a powerful tool to deal with mental health problems, improve your energy and outlook, and get more out of life.

## THE BENEFITS OF EXERCISE ON YOUR MENTAL HEALTH

- **Depression:** Studies show that exercise can treat mild to moderate depression as effectively as antidepressant medication—but without the side-effects
- **Anxiety:** Exercise is a natural and effective anti-anxiety treatment. It relieves tension and stress, boosts physical and mental energy, and enhances well-being through the release of endorphins.
- **Stress:** As well as releasing endorphins in the brain, physical activity helps to relax the muscles and relieve tension in the body. Since the body and mind are so closely linked, when your body feels better so, too, will your mind.
- **ADHD:** Exercising regularly is one of the easiest and most effective ways to reduce the symptoms of ADHD and improve concentration, motivation, memory, and mood. Physical activity immediately boosts the brain's dopamine, norepinephrine, and serotonin levels—all of which affect focus and attention.
- **Sharper Memory & Thinking:** The same endorphins that make you feel better also help you concentrate and feel mentally sharp for tasks at hand. Exercise also stimulates the growth of new brain cells and helps prevent age-related decline.
- **Better Sleep:** Even short bursts of exercise in the morning or afternoon can help regulate your sleep patterns. If you prefer to exercise at night, relaxing exercises such as yoga or gentle stretching can help promote sleep.
- **Stronger Resilience:** when faced with mental or emotional challenges in life, exercise can help you build resilience and cope in a healthy way, instead of resorting to alcohol, drugs, or other negative behaviors that ultimately only make your symptoms worse. Regular exercise can also help boost your immune system and reduce the impact of stress.

# Exercise and Aging: How Staying Active Can Help You Live a Longer, Healthier Life

## WHY EXERCISE MATTERS

- Keep your bones, muscles, and joints healthy
- Make you less likely to have things like diabetes, colon cancer, and osteoporosis
- Lower your blood pressure
- Manage stress and improve your mood
- Ease symptoms of anxiety and depression
- Lower your chances of heart disease
- Manage chronic conditions like arthritis or diabetes by helping with things like stamina, joint swelling, pain, and muscle strength
- Help with your balance, so you're less likely to fall and break bones

## HOW MUCH EXERCISE?

The key isn't how or where you get active, it's just to start moving.

Healthy adults should aim for 150 minutes of activity that gets your heart going and your blood pumping every week. Sure, you can do that in exercise classes. But you can also get it by brisk walking. It's also important to do movements that work all your major muscles at least 2 days a week. Also try to do flexibility exercises 2 or 3 days a week to help with your range of motion.

While 150 minutes may sound like a lot, you don't have to do it in big chunks. You can take a 10-minute walk around the block or spend 10 minutes sweeping the porch. It all adds up.

## HOW TO GET MOVING

You don't need fancy clothes or equipment. To get in motion in a less formal way, you can:

- Take a brisk walk or jog
- Take dancing lessons
- Ride a bike
- Rake leaves or push a lawn mower
- Sweep or dust
- Play tennis
- Walk up and down stairs
- Carry groceries

# The Power of Habit: How to Build Consistency and Make Exercise a Part of Your Lifestyle

## OVERCOMING OBSTACLES TO EXERCISING

Whatever your age or fitness level—even if you’ve never exercised a day in your life —there are steps you can take to make exercise less intimidating and painful and more fun and instinctive.

- **Ditch the all-or-nothing attitude.** You don't have to spend hours in a gym or force yourself into monotonous or painful activities you hate to experience the physical and emotional benefits of exercise. A little exercise is better than nothing. In fact, adding just modest amounts of physical activity to your weekly routine can have a profound effect on your mental and emotional health.
- **Be kind to yourself.** Research shows that self-compassion increases the likelihood that you'll succeed in any given endeavor. So, don't beat yourself up about your body, your current fitness level, or your supposed lack of willpower. All that will do is demotivate you. Instead, look at your past mistakes and unhealthy choices as opportunities to learn and grow.
- **Check your expectations.** You didn't get out of shape overnight, and you're not going to instantly transform your body either. Expecting too much, too soon only leads to frustration. Try not to be discouraged by what you can't accomplish or how far you have to go to reach your fitness goals. Instead of obsessing over results, focus on consistency. While the improvements in mood and energy levels may happen quickly, the physical payoff will come in time.





# The Power of Habit: How to Build Consistency and Make Exercise a Part of Your Lifestyle

## BUSTING THE BIGGEST EXERCISE EXCUSES

### **Excuse 1: "I hate exercising."**

**Solution:** Many of us feel the same. If sweating in a gym or pounding a treadmill isn't your idea of a great time, try to find an activity that you do enjoy—such as dancing—or pair physical activity with something more enjoyable. Take a walk at lunchtime through a scenic park, for example, walk laps of an air-conditioned mall while window shopping, walk, run, or bike with a friend, or listen to your favorite music while you move.

### **Excuse 2: "I'm too busy."**

**Solution:** Even the busiest of us can find free time in our day for activities that are important. It's your decision to make exercise a priority. And don't think you need a full hour for a good workout. Short 5-, 10-, or 15-minute bursts of activity can prove very effective—so, too, can squeezing all your exercise into a couple of sessions over the weekend. If you're too busy during the week, get up and get moving during the weekend when you have more time.

### **Excuse 3: "I'm too tired."**

**Solution:** It may sound counterintuitive, but physical activity is a powerful pick-me-up that actually reduces fatigue and boosts energy levels in the long run. With regular exercise, you'll feel much more energized, refreshed, and alert at all times.

# How to Fit Exercise Into a Busy Schedule

## WALK MORE DURING YOUR DAY

Consciously walking more throughout the day will increase your activity level, whether that's taking the stairs instead of the elevator or parking farther away at the supermarket. If you're a desk worker, she also suggests standing up for at least a few minutes every hour if possible. Ben Schermerhorn, CPT, a master personal trainer at Life Time, suggests having NEAT meetings (non-exercise activity thermogenesis). "When you're on a remote meeting, try to do it walking instead of sitting at your desk," he says. "This will increase your activity level and get you moving." You can pace the room while on a call, or head out for a stroll around the block. If there's a place in your office or home where you can stand during Zoom meetings, even that can help stretch out the legs.

## ESTABLISH A 5-10 MIN MORNING WORKOUT ROUTINE

Meier suggests establishing a five to 10-minute workout routine that you can do before the rush of the day kicks in. "This can help wake up your muscles and brain so your day starts strong," she says. Her top recommendation to squeeze in an effective workout quickly is high-intensity interval training. "Warm up for a minute or two, then pick two or three exercises and try doing 45 seconds of work followed by 15 seconds of rest. Cycle through the moves for as much time as you have, then stretch for a minute or two to cool down," says Meier.

Quick exercises that improve cardio include running in place, mountain climbers, jumping jacks, squat jumps, and jump rope. If you want to focus on strength training, Schermerhorn suggests basic compound lifts to get the most bang for your buck: "Squats, deadlifts, bench press, and pull-ups will cover all the major muscle groups."

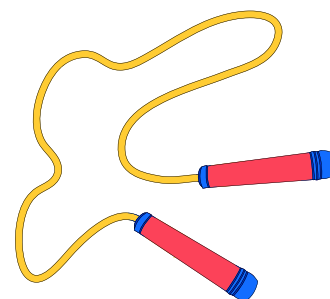
## GIVE YOURSELF MINI EXERCISE "SNACKS"

Whether you're waiting for your coffee to brew, hanging out for a few minutes before a meeting, or watching the kids at the playground, use the time to work in just a quick exercise or two.

"Throughout the day, take just a few moments at a time to get some movement in," says Meier.

"Knock out 10 air squats and 10 push-ups every hour or two—anything is better than sitting still."

New findings show even two minutes of intense activity per day can help you live longer.





# What's your move?

You know you need physical activity to stay healthy.  
But did you know it can help you feel better right away?



Boost your mood



Sharpen your focus



Reduce your stress



Improve your sleep

**So get more active — and start feeling better today.**

## How much activity do I need?

### Moderate-intensity aerobic activity

Anything that gets your heart beating faster counts.



Tight on time this week? **Start with just 5 minutes.** It all adds up!

Or get the same benefits in half the time. If you step it up to **vigorous-intensity** aerobic activity, aim for at least **75 minutes** a week.



## Is it moderate or vigorous? Use the “talk test” to find out.

When you’re being active, just try talking:

- If you’re breathing hard but can still have a conversation easily, it’s **moderate-intensity activity**
- If you can only say a few words before you have to take a breath, it’s **vigorous-intensity activity**

## What counts?

Whatever gets you moving!



Even things you have to do anyway



Even things that don't feel like exercise

## You can get more active.

No matter who you are, where you live, on your own, or together.  
You can find a way that works for you.



And over time, physical activity can help you live a longer, healthier life.

- ✓ Lower your risk of diseases like type 2 diabetes and some cancers
- ✓ Control your blood pressure
- ✓ Stay at a healthy weight

So take the first step. Get a little more active each day. **Move your way.**

Find tips to get moving and build a weekly activity plan.

[health.gov/MoveYourWay/Activity-Planner](https://health.gov/MoveYourWay/Activity-Planner)





***Employment Practices & Technology Liability Committee  
Meeting Minutes***

***Wednesday, March 15, 2023,***

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Wednesday, March 15, 2023 at 1:00 PM at Avalon Community Hall, Avalon, NJ.

**Those in attendance were:**

***Fund Commissioners:*** Varvara Keun, *Chair*, Middle Township  
Liz Woods, *Fund Chair*, City of Ocean City  
Mary Canesi, *Claims Committee Chair*, Northfield City  
LaVerne Kirn, *Strategic Planning Committee Chair*, Corbin City  
Dawn Stollenwerk, *Finance Committee Chair*, Mullica Township  
Ray Compari, *Fund Commissioner*, City of Millville

***Fund Professionals:*** David DeWeese, *Fund Solicitor*, **The DeWeese Law Firm, P.C**  
Keith Hummel, *Safety Director*, **J.A. Montgomery Consulting**  
Rob Garish, *Asst. Director of Public Sector*, **J.A. Montgomery Consulting**  
Jerry Caruso, *Technology Director*, **Wintsec Consulting**  
Paul Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA, Program Director, **RPA a Division of Gallagher**  
Kris Kristie, Sr. Account Rep., **RPA a Division of Gallagher**

***Those unable to attend:*** Scott Wahl, *Safety Committee Chair*, Avalon Borough  
Kellie Seib, *Coverage Committee Chair*, Sea Isle City  
Dawn Marie Bascelli, *Fund Commissioner*, Deerfield Township

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

***I. Committee Vice Chair***

Mr. Forlenza explained during the Annual Committee Chairs Meeting that took place in early January, the creation of Committee Vice Chairs was discussed to assist in the absence of a Committee Chair and for purposes of perpetuation of Committee Chairs. He then advised the Committee that the Committee Vice Chair would be responsible for chairing the meeting and providing an update at the monthly Executive Committee meeting in the absence of the Committee Chair. The Committee agreed to move forward with the creation of the position of Vice Chair. Mr. Forlenza also indicated, it probably should not be a Committee member who is already a sub-Committee chair, which is most of the members on this Committee. Mr. Compari noted he would act as Vice Chair. The Committee thanked Mr. Compari.

***II. EPL/POL Loss Ratio Snapshots- Valued as of September 30, 2022 and December 31, 2022***

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2016-2021 valued as of September 30, 2022 that were included in the agenda packet. He noted the EPL/POL Five Year Average Loss Ratio for the ACM JIF is 66.7% and the Six Year Average Loss Ratio is 57.2%. He reminded the Committee that the 5 year

average is reviewed by the insurer to determine member performance while the six year average is used by the JIF to determine a member's performance. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same five and six year period valued as of September 30, 2022 by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza then reviewed the EPL/POL Loss Ratio Reports for Fund Years 2016-2021 valued as of December 31, 2022 that were included in the agenda packet, noting the EPL/POL Five Year Average Loss Ratio for the ACM JIF was 67.6% and the Six Year Average Loss Ratio is 57.9%

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL has been uploaded into Origami for review.

### **III. *EPL/POL Claims Filed***

Mr. DeWeese noted his report currently depicts both QBE and AIG OPEN EPL/POL cases. In the future, he stated he will break out the report to depict QBE cases, prior to January 1, 2023, separately from the AIG cases, who began providing coverage for these lines of coverage effective January 1, 2023.

#### **A. *Open QBE/AIG Files***

Mr. DeWeese reviewed the open cases with QBE/AIG. Mr. DeWeese stated that there are currently forty-four (44) open claims; twenty-three (23) are in Litigation; five (5) have been Administratively Dismissed/Administratively Stayed/ Dismissed Without Prejudice; and twenty-eight (28) have Defense Counsel assigned.

#### **B. *Closed QBE Files – November 2022-March 2023***

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from November 2022 – March 2023: eighteen (18) claims closed, with seven (7) due to coverage denials; six (6) closed due to inactivity; four (4) settled with payment to the Plaintiff and one (1) closed with no payment to plaintiff.

### **IV. *Members of Concern***

Mr. Forlenza asked Mr. DeWeese if there are any members of concern. Mr. DeWeese advised there are no members of concern at this time. He noted that he is not seeing any members with multiple claims, or any type of situation to be of concern currently. Mr. DeWeese then explained that the overall five year results are being driven by two significant claims; one claim in 2020 involving Ocean City, and a second claim in 2021 involving Galloway. Mr. Forlenza agreed noting that these two claims combine for almost \$2.8 million of the \$8.2 million of total incurred losses for Fund years 2017 through 2021

### **V. *MEL EPL Plan of Risk Management Program***

Mr. Forlenza referred the Committee to page 17 of the agenda which depicts the current compliance status of the Members as of March 6, 2023 stating this is the members' status for the 2022- 2023 EPL Risk Management Program. He stated that members will need to complete the necessary steps to stay or come into compliance with the new program effective January 1, 2024. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that some members are carrying a higher deductible due to specific loss trends in a specific department (i.e. police), but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance.

Mr. Forlenza stated that all members that want to be in compliance with the 2024-2025 Program will need to complete the Managerial and Supervisory Training which will be held this year via Zoom. As in the past, Mr. Riccio will be presenting the Training, which will consist of an AM and PM Session each day, with 10-12 sessions planned. The cost per session to have Mr. Riccio conduct this training is \$750 per session, which is the rate we have paid in the past; he has not raised his rate. These expenses will be split with the BURLCO & TRICO JIFs. Mr. Forlenza asked if the Committee was ok with that expenditure. The Committee agreed.

In regards to Police Command Staff Training, these sessions will be held in person and presenting will be Keith Hummel, Harry Earle and/or Chris Winter. Trainings will be 3 or 4 days, with an AM and PM session per day. Mr. Forlenza asked for authorization to secure the JIFs' typical venues and to pay the expense of these sessions. Again, these expenses will be split with the BURLCO & TRICO JIFs. The Committee agreed. Mr. Hummel noted there will be a lot of new topics covered in these sessions and he is looking forward to them.

Next, Mr. Forlenza stated that in regards to the updated policies and procedures, he has heard they will be uploaded to the MEL website by mid-April. Once that has been done, his office will send notification out to the members so they can go to the site, download them, and begin the process of updating their policies.

Lastly, in regards to Training of all other personnel, Mr. Forlenza reminded the Committee that a component of complying with this program is that employers offer their employees anti-harassment training. The employees are not required to complete it, but as an employer, you need to offer it and have documentation that you have done so. This training process has been done previously via the MSI website as your employee can log into the site, complete the training and it's documented. Your roll as the employer, again, is to make sure you document that you have offered this training to all personnel. Mr. Forlenza stated additional information will be forthcoming in regards to this program over the next few months.

Ms. Kirn asked if the employees were assigned this training through the MSI, would that be documentation enough. Mr. Forlenza stated it would. Ms. Canesi asked if the updates were going to be as significant as two years ago when all policies and the entire handbook were revised. Mr. Forlenza indicated that he did not think the updates would be as substantial.

## **VI. *EPL/POL Policy***

Mr. Forlenza reminded the Committee that the MEL instituted a five year phase in process in how the members' EPL premium is calculated moving to a process based on member exposures and loss history. 2023 is year 4 of the 5 year process, though he noted that any changes for 2024 should not be significant. He reminded the Committee that this process was implemented as it became apparent that some good performing members in poor performing JIFs were paying too much premium while poor performing members in good performing JIFs were not paying enough premium.

Mr. Forlenza reminded the Committee that in November 2022 the Fund Underwriter, Ed Cooney, advised him that QBE had decided to no longer offer coverage and that he was working with AIG to secure coverage effective January 1, 2023. In regards to the premium for 2023, there was a statewide increase of 5%; however, the ACM JIF increase was approximately 0.6%, partially due to the premium revaluation process discussed earlier. He noted the ACMJIF's current 5 year Loss Ratio is 67.6%, which is being driven by the two substantial claims in 2020 and 2021 discussed earlier.

**VII. *MEL EPL Helpline***

Mr. Forlenza referred the Committee to pages 18 and 19 of the agenda noting this is the most up to date list of Helpline Contacts. Mr. Forlenza noted there are contact persons listed that are no longer with the municipality, as well as a few towns with no one assigned. Mr. Forlenza indicated an email to all members had been sent out from his office in November asking members to review their appointed contacts for the EPL Helpline and notify his office of any changes. He also noted Mr. DeWeese does a great job of referring to the report and asking members to review it each month.

Mr. DeWeese reported that Members are still using the Helpline and he has personally received about forty-four (44) calls for 2022 and nine (9) so far in 2023. Mr. DeWeese indicated that members are more comfortable utilizing the Helpline as they are familiar with him. He noted that recently he has received a number of FMLA related inquiries. He further stated that some of the smaller towns are reaching out to him more as they may not have funding for an attorney that specializes in employment related law.

Mr. DeWeese advised the Committee he met with Ms. Heather Steinmiller in regards to producing videos/webinars on employment related matters. Ms. Steinmiller is currently working on these with hopes of having the videos completed and uploaded to the website by August. Mr. DeWeese stated he is also sending some of his advisory memos, which he produces from the phone calls he receives, and sending them to Ms. Stienmiller. These memos will then be generalized and made available to the members for educational purposes. He stated he would be following up with Ms. Steinmiller on these memos.

**VIII. *Elected Officials Training***

Mr. Forlenza informed the Committee that this year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience. The training is approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment. An email including instructions on how to access this training was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants by Megan Matro on or about February 24, 2023.

Mr. Forlenza noted he receives a download every week or so of those that have completed the training. A follow-up email is sent from his office to those that completed that training with links they can use to access additional information on the topics covered during the training. Also, included in that email is a short questionnaire to see how the participants liked the training being available through the MSI system. Ms. Kim noted she took the training on line and it was very good, short, and easy to follow.

Ms. Canesi asked if it was possible to go on the MSI website and see which Elected Officials, have completed the trainings. Mr. Forlenza stated that as he receives data dumps every week or so, he will have his office configure the report and post to the websites so the members can see who has taken the training thus far. He will send an email out to all members once this is completed.

**IX. *Land Use Liability Risk Management Program***

Mr. Forlenza referred the Committee to page 22 of the agenda which depicts those member municipalities that have had at least some of their land use board's members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those land use board members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim and also stated the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to please contact his office, or you may obtain them from the ACM JIF website.

**X. *Technology Liability***

Mr. Forlenza introduced Jerry Caruso, Technology Director with Wintsec Consulting, for the ACM, BURLCO and TRICO JIFs as of this year.

Mr. Forlenza reviewed the Cyber Training and Phishing Report included in the agenda packet and explained the MEL Cyber Risk Management program requires one hour of cyber hygiene training each year which is being provided by Wizer in two (2) 30 minute sessions. He informed the Committee that Wizer does change up the phishing emails to the employees on a monthly basis. He stated this report depicts the results so far for the training that was released on February 27, 2023. He then reviewed the report with the Committee. He noted this report also included the member phishing results, but stated there has been some confusion over what constitutes a successful phishing attempt. Mr. Caruso explained that depending on individual settings in Outlook, if you hover over an email too long it actually registers as the email being "read" even if you do not actually open the email, thereby, giving a "false" positive on the report. He noted they are currently working on this with WIZER and hope to have it figured out soon.

Mr. Caruso then explained in regards to D2, the report in the agenda packet depicts those towns who have provided their IP addresses to him, and once a member confirms their IP address and domain name, the scanning/penetration testing can begin. Mr. Caruso is currently working with the towns in obtaining these as some of the larger towns have multiple IP addresses that might not have been provided during last years activities.

Ms. Stollenwerk noted she is having issues with getting her employee rooster straight as she will revise the list for Wizer, and when she receives it back, it is not updated again. Ms. Patel noted that several towns are having the same issues and it appears to be a "glitch" in the system that is duplicating employee emails. Mr. Caruso agreed stating he would follow-up with WIZER for her and make sure it is addressed.

**XI. *Cyber JIF***

Mr. Forlenza reviewed the coverage limits provided by the Cyber JIF effective January 1, 2023, which is \$3,000,000 each claim/ \$6,000,000 aggregate per JIF with no umbrella. In addition, Mr. Forlenza reviewed the deductibles and co-insurance for the Cyber JIF noting non-compliant members have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of a loss; minimum security has a \$25,000 deductible and no coinsurance; and advanced security compliance has a \$0 deductible.

Mr. Forlenza noted he is still working with the Cyber JIF on determining the reimbursement due the JIF for training costs that are currently being provided by the JIF that are built into the Cyber JIF assessment. He explained that the Cyber JIF had built into their budget funding to provide cyber hygiene training, phishing

exercises, and network scanning. As the ACM JIF has been providing this service to its members for a few years, and we did not want to use the Cyber JIF program as there was nothing wrong with the ACM JIF's current program, Mr. Forlenza requested a reimbursement of the costs associated with those programs for the ACM JIF. Mr. Forlenza noted that once the Cyber JIF has contracts with vendors for these services, he will have a better idea of the total amount of the reimbursement. Mr. Forlenza stated he will keep this Committee updated and noted to Ms. Stollenwerk they will need to discuss with the Finance Committee how to recognize the reimbursement.

## ***XII. Committee Charter***

Mr. Forlenza referenced the Committee Charter included in the agenda packet, noting his office has a policy to review the Charter at the first meeting of each sub-Committee each year to make sure everyone still feels it represents the Committee's specific duties and responsibilities.

With that said, he referenced a section added in red under Specific Duties portion of the Charter that reads: *Evaluate the performance of the Fund Professionals under the jurisdiction of the Employment Practices & Technology Liability Committee including the Technology Risk Services Director and/or any other Fund Professional requested by the Executive Committee.*

Mr. Forlenza explained this change should be made to coincide with the new *Fund Professionals Evaluation Policy* that was adopted at the 2023 Reorganization meeting. Under that policy, each year a memorandum is distributed to the Fund Commissioners asking for feedback on Fund Professionals to be provided to specific Committee Chairs. In order for that policy to work effectively, the Charter should include the professionals the Committee are responsible for evaluating. In the case of this Committee, the performance of the Technology Risk Services Director. Mr. Forlenza noted if everyone is comfortable with the proposed change, he will add the revised Charter to the minutes of today's meeting and look to adopt the revised Charter at the April Executive Committee meeting.

Ms. Stollenwerk stated that when this Committee was formed, members were chosen who had some HR experience, and then Technology Liability was added to this Committee. She noted that with the way the Charter reads in regards to the Composition, it has made it difficult to add new members, and the Committee should now include members with some sort of IT experience. Ms. Stollenwerk mentioned that she believes the new Fund Commissioner in Ventnor is also their IT person. Ms. Stollenwerk also suggested maybe the meeting could be broken out into two sections so the IT people do not need to sit through the EPL items and vice versa. Mr. Forlenza stated he will start by reaching out to Ventnor and see if the Fund Commissioner is interested in joining the Committee.

Lastly, Ms. Kirn asked if there were any updates on the new MSI website. Mr. Garish noted May 1<sup>st</sup> is currently the launch date for the new learning management website. Weekly meetings with the new vendor are currently taking place to work out the kinks as a lot of the issues are with the migration of the current LMS into the new LMS. Mr. Garish stated that prior to the May 1 launch date there will be a 2 week dead period where no one will be able to utilize the current LMS as everything is getting moved over. Essentially anyone who registers their employees now for MSI Live trainings, all certificates, etc will be moved over to the new system, but any group trainings and certificates may need to be entered manually, so all of this is currently being figured out and will be ready to go, foreseeing no issues, on May 1.

***XIII. Next Meeting***

The next meeting will be July 20, 2023 @ 1pm in person in Middle Township.

Seeing no other business, the meeting adjourned at pm.

File: ACMJIF/2023/EPL/Technology Committee

Tab: 13/15/23



# **Employment Practices & Technology Liability Committee Charter**

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes an Employment Practices & Technology Liability Committee.

## **Composition**

1. Serving on the Committee shall be the Chairs of the Claims Review Committee, Coverage Committee, Finance Committee, Operations & Planning Committee, and Safety Committee.
2. A member of the Executive Committee shall serve on the committee.
3. At least two additional Fund Commissioner shall be appointed by the Executive Committee Chair
4. Serving on the Committee shall be the Fund Attorney, Fund Claims Administrator, Safety Director, and a representative from the Administrator's office.

## **Authority and Responsibility**

The Committee is to serve as a focal point for discussion on issues pertaining to employment practices liability claims. The Committee shall advise the Executive Committee on issues pertaining to the source, amount, and types of claims and their financial impact on members, on the ACMJIF, and on the MEL. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

The Committee shall also serve as the focal point for discussions on issues pertaining to Technology Liability. The Committee shall advise the Executive Committee on issues pertaining to the source, number, and types of claims impacting members. The Committee shall review observational, statistical, and historical information presented by the Fund Professionals and shall recommend policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership.

## **Committee Bylaws**

The Employment Practices Liability Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on December 15, 2010. The Charter was revised and re-adopted on May 21, 2014 and January 15, 2020. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

## **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, but no less than quarterly, at the discretion of the Chair.

## **Attendance**

Members of the Committee shall be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Committee.

## **Minutes**

Minutes of each meeting are to be prepared and approved by the Committee Chair and provided to the Executive Committee.

## **Specific Duties**

The Employment Practices & Technology Liability Committee is to:

- (1) Monitor existing claims trends to determine the source, amount, and types of claims being incurred by ACMJIF members and MEL members statewide.
- (2) Develop policies to be adopted and actions to be taken to eliminate, reduce, or mitigate the financial impact of these claims on the membership
- (3) Determine whether existing measures are adequate and appropriate to prevent claims and evaluate whether changes in members' needs and/or loss patterns necessitate changes to existing policies.
- (4) Identify and evaluate emerging techniques for mitigation of risk which could be adopted by members in order to enhance the protection of JIF finances and, by extension, the financial interests of members of the JIF.
- (5) Oversee the creation of training programs designed to educate elected officials, managers and supervisors, and employees with respect to the role they play in the prevention and mitigation of employment and technology related claims.
- (6) Review individual member claims records and recommend remedial actions to be taken by the member including training, adoption of policies, or utilizing resources available through the JIF/MEL or other professionals. Recommend members for probation in accordance with policies recommended by the MEL and/or adopted by the ACMJIF.
- (7) Review policies and directives issued by the MEL or excess carriers and communicate as necessary with the Executive Committee and the membership at large and oversee the implementation of coverage, underwriting, and retention guidelines.
- (8) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Evaluate the performance of the Fund Professionals under the jurisdiction of the Employment Practices & Technology Liability Committee including the Technology Risk

\\Amer.ajgco.com\GGB\GGB\_Temp\MAR\_Data\DATA\Risk\WINWORD\1 KK\ACM\Committee Reports\EPL-POL - Charter.doc

**Adopted: 12/15/2010**

**Revised: 05/21/2014, 01/15/2020**

**Atlantic County Municipal Joint Insurance Fund**

P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · [www.acmjif.org](http://www.acmjif.org)

Services Director and/or any other Fund Professional requested by the Executive Committee.

- (11) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



## ***STRATEGIC PLANNING COMMITTEE MEETING MINUTES***

Wednesday, April 05, 2023 @ 10:00am  
**Via Zoom**

A meeting of the Atlantic County Municipal Joint Insurance Fund's Strategic Planning Committee was held on April 05, 2023 at 10:00am via Zoom / Conference Call. The meeting began at 10:04 AM.

Those in attendance were:

LaVerne Kirn, *Chair*, **Corbin City**  
Molly O'Neil, **Brigantine City**  
Ed Grant, **Cape May Point**  
Heather Sparks, **Commercial Township**  
Roy Spoltore, **Upper Deerfield Township**  
Dorothy-Jo Ayers, **Weymouth Township**  
Alex Bauer, **Woodbine City**  
Elizabeth Woods, *Fund Chair*, **City of Ocean City**  
Paul A. Forlenza, MGA, *Executive Director* **RPA a Division of Gallagher**  
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**  
Karla Allamby, Account Representative, **RPA a Division of Gallagher**

Those in not in attendance were:

### ***I. Meeting Minutes from September 06, 2022***

Ms. Patel indicated the meeting minutes from the September 6, 2022 Strategic Planning Committee meeting were emailed out to the Committee on March 22, 2023. She asked if any there were any questions or items the Committee would like to discuss. No questions or comments were entertained.

### ***II. Committee Vice Chair***

Ms. Patel explained that during the Annual Committee Chairs Meeting that took place in early January, the creation of Committee Vice Chairs was discussed to assist in the absence of a Committee Chair and for purposes of perpetuation of Committee Chairs. She then advised the Committee that the Committee Vice Chair would be responsible for chairing the meeting and providing an update at the monthly Executive Committee meeting in the absence of the Committee Chair. The Committee agreed to move forward with the creation of the position of Vice Chair. Ms. Patel then asked for a volunteer, Ms. Ayers volunteered to serve in Committee Vice Chair position.

### ***III. Committee Charter***

Ms. Patel directed the Committee to pages 1 and 2 of the agenda packet which depicts the Committee Charter. Ms. Patel reviewed a recommended change to the Committee Charter which outlines the Committee's responsibility to review the performance of various Fund Professionals including the Fund Administrator, Administrative Consultant, Recording Secretary, Website Manager and/or any other Fund Professional requested by the Executive Committee. Mr. Forlenza advised the Committee, the recommended change is a direct result of the newly adopted *Fund Professional Evaluation Policy*. Ms. Patel asked if there were any questions. No questions were entertained.

Mr. Forlenza then asked for permission to include the revised Committee Charter as an attachment to the minutes of today's meeting for approval at the April Executive Committee Meeting. The Committee agreed.

#### **IV. 2024 Membership Renewal**

Ms. Patel reminded the Committee, a Member's commitment to the JIF is for three (3) years and if the renewing member fails to renew their membership by October 1<sup>st</sup> of the last year of their three (3) year commitment, the member is automatic non-renewed with the JIF.

Ms. Patel stated that for a number of years, her office has been reaching out to those members up for Renewal that year to inquire if they are interested in a "Renewal Visit Presentation" to their Governing Body at one of their meetings. This is an opportunity for a representative from the Executive Director's office to talk directly to the decision makers in the municipality and discuss with them how the JIF is doing, the programs offered, and all the resources that are available to them as members of the Fund. A discussion ensued regarding the importance of the renewal visits. The Committee then directed the Executive Director's office to continue with the "Renewal Visit Presentations" for the 2023 renewing members.

Ms. Patel directed the Committee to page 3 of the agenda packet which depicts renewing member's six year average loss ratio in comparison to the JIF's overall results. Ms. Patel reviewed the loss ratios report for the renewing members and emphasized that loss ratios are utilized to help identify any trends in a member's performance.

Mr. Forlenza indicated the Safety Director's office conducts a renewal visit with all renewing members. The results of these visits will be shared with the Safety Committee at their upcoming meeting. The purpose of the visit is to make sure the member is still complying with the JIF's Safety Program and, more importantly, "dipstick" the member's safety culture.

#### **V. Membership Growth**

Ms. Patel advised the Committee that the few municipalities in Atlantic County that are not currently in the ACM JIF have not approached the Executive Director's office for a proposal to join the JIF.

#### **VI. 2023 Conferences**

Ms. Patel directed the Committee to pages 4 and 5 of the agenda packet which including emails that were sent to all eligible Fund Commissioners on January 3, 2023 and March 13, 2023, that have first right of refusal to attend the 2023 AGRiP and PRIMA Conferences.

The PRIMA Conference will be held June 4-7, 2023 in Long Beach, CA. AGRiP held it's Spring conference March 5-8, 2023 in Orlando, FL, of which no members from the ACM JIF attended. The AGRiP Fall Conference will be held October 1-3, 2023 in Salt Lake City, UT.

#### **VII. Membership-Professional Organizations**

Ms. Patel advised the Committee, the PRIMA membership was renewed in February. She further indicated the AGRiP membership is now on a calendar year and was renewed in January. She asked if anyone had any questions or concerns. No questions or concerns were entertained.

#### **VIII. Executive Committee Meeting Times & Locations**

Ms. Patel reviewed the 2023 meeting schedule, format, and location with the Committee. She asked if the Committee received any feedback from other members. The Committee advised they have received positive feedback on the new hybrid schedule from Fund Commissioners and Risk Management Consultants. Ms. Patel indicated that the Re-Organization meeting will be held in

January 2024 and will be in person. Ms. Patel asked if there were any questions. No questions were entertained.

## **IX. Fund Commissioner Orientation**

Ms. Patel indicated that the New Fund Commissioner Orientation has been scheduled for April 27, 2023 at 1:00pm and May 02, 2023 at 10:00am. She indicated the orientation is currently being updated to emphasize the importance of member engagement. She indicated there will be 20 attendees from the ACM JIF between the two sessions. Ms. Patel noted the New Fund Commissioner Orientation is open to new and existing Fund Commissioners and Risk Management Consultants.

## **X. Fund Commissioner Attendance**

Ms. Patel referenced the 2022 Fund Commissioner Attendance report included in the agenda packet. She noted the attendance is taken directly from the Recording Secretary's minutes. This report depicts the attendance of the Fund Commissioners and Alternates for 2022, with the exception of August as we do not hold a meeting that month.

Ms. Patel stated the overall attendance for Fund Commissioner for 2022 is at 69% and for a combination of Fund Commissioner/Alternates at 76%. She noted that the goal is to have 75% member attendance overall with at least 50% attendance by the Fund Commissioner. With both in-person and virtual meetings, member towns, both big and small, should meet attendance goal easily.

Ms. Patel noted that each year a letter is sent to the Mayor and Council c/o the Municipal Clerk of those members that do not meet these guidelines. The 2022 attendance letter was sent on November 4, 2022 to 14 members. The letter outlines the importance of active participation in the JIF and that the organization wants all members to be actively involved and provide their input. It notes that if the current Fund Commissioner is unable to attend the meetings, then please assign someone who is able to attend. The purpose of the letter is to remind the members that the JIF belongs to them, and in order to get the most out of it, you need to actively participate. Mr. Grant suggested that future letters should emphasize the importance of appointing upper echelon individuals from the municipality as the Fund Commissioner. He stated that the JIF offers a great deal of resources to its members; however, if the right people are not in the Fund Commissioner position the information and programs available to the JIF might not be utilized by the members.

A discussion then ensued regarding attendance correlating to meeting format and the rank of the Fund Commissioners and Alternative Fund Commissioners in their respective Municipalities. Following the brief discussion, Mr. Grant mentioned he is curious to see attendance results for 2023 due to the change in meeting format.

She noted the 2023 attendance report for the 1<sup>st</sup> qtr. will be included in the monthly agenda packet for April.

## **XI. Annual Planning Retreat**

### **A. 2022 Annual Planning Retreat Breakout Group Results**

Mr. Forlenza directed the Committee to pages 8-12 of the agenda packet which depicts the 2022 Annual Planning Retreat Breakout Group Results. He reviewed the survey results in detail. A discussion ensued regarding the feedback contained in the surveys and potential options the Committee can explore. Following in a brief discussion, the Committee asked the Executive Director's office to provide a revised summary with survey feedback removing those options which cannot be pursued due to logistics, statutory or otherwise. Once the Executive Director provides the Committee with the updated feedback, the Committee will review and provide direction to the Executive Director's office on which options to research and provide

recommendations. In addition, Mr. Grant requested a breakdown of the titles for both Fund Commissioners and Alternative Fund Commissioners for further review.

Ms. Patel asked the Committee if the 2022 Annual Planning Retreat Breakout Group Results should be included with today's minutes. The Committee advised they would like to review the results and formulate a game plan prior to releasing the results to the full membership. Mr. Forlenza advised a Fund Commissioner specifically asked to review the results but were not released as this Committee had not yet reviewed the results.

**B. 2022 Annual Planning Retreat Survey Results**

Mr. Forlenza directed the Committee to pages 13 to 37 which depict the 2022 Annual Planning Retreat Survey Results. He reviewed survey results in detail highlighting the topics reviewed, location, length of retreat, and member feedback. Mr. Forlenza noted that the feedback will be used in planning next year's Retreat. Mr. Grant noted that 48% of those that completed the survey did not attend the sessions on day 2 of the Retreat and therefore are skewing the rating of relevance and effectiveness of the topics. He asked that be reviewed and amended for the next Retreat if possible. Mr. Forlenza noted his office will review and amend accordingly.

**C. 2023 Annual Planning Retreat**

Mr. Forlenza asked the Committee if the 2023 Annual Planning Retreat should be scheduled for October 18<sup>th</sup> and 19<sup>th</sup> utilizing the two day schedule with Executive Committee meeting starting at 3:00pm on the 18<sup>th</sup> as done in the years prior. The Committee approved the Retreat dates and format.

**XII. Elected Officials Training**

Mr. Forlenza directed the Committee to page 39 of the agenda packet which depicts the invitation and instructions for Elected Officials training that is being offered through the MSI. Mr. Forlenza asked if Ms. Kirn has viewed the training. Ms. Kirn indicated she has viewed the training and found it informative. A discussion ensued regarding the flexibility of viewing the online training and the availability of the attendance list on the JIF website. After a brief discussion, Mr. Forlenza indicated if we continue to receive positive feedback with this format, we can continue to utilize the MEL issued training assuming the quality remains consistent. He noted we can always offer Zoom or In Person, if the membership is not happy with the MEL training.

**XIII. Fund Professional Performance Evaluations**

Mr. Forlenza directed the Committee to pages 40-42 of the agenda packet which depict the newly adopted *Fund Professional Evaluation Policy*. He noted that the policy was revised based on the recommendation of this Committee last year. He advised under the new policy, a memorandum will be released to membership advising them that any feedback for the Fund Professionals can be directed to the Committee Chair that has authority over the Fund Professional. If there is a matter that cannot be resolved, the Committee Chair can request that the Executive Committee authorize an RFP/RFQ to be issued for the Fund Professional position. Mr. Forlenza asked if there were any questions. No questions were entertained.

**XIV. 2023 Remaining Meetings**

The remaining meetings will take place on the following dates and formats:

- A. September 07, 2023- In person -10:00am – Corbin City
- B. December 14, 2023 –via Zoom- 10:00am

There being no other business the meeting concluded at 11:13 AM.

File: ACMJIF/2023/Strategic Planning Committee  
ACMJIF/Gen/Strategic Planning Committee

Tab: 04/05/2023  
Tab: 04/05/2023



## **Strategic Planning Committee Charter**

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes a Strategic Planning Committee:

### **Composition**

1. Members of the Committee shall be appointed by the Chair and shall serve at the pleasure of the Chair.
2. A member of the Executive Committee shall serve on the Strategic Planning Committee.
3. Serving on the Committee shall be a representative from the Administrator's office.

### **Authority and Responsibility**

The Strategic Planning Committee is to serve as the focal point for communication between the Administrator, the Fund Commissioners, and any other professionals regarding long range strategies which should be pursued in order to ensure the integrity, growth, and viability of the Joint Insurance Fund. The Strategic Planning Committee shall advise the Executive Committee regarding long term strategies and planning considerations.

### **Strategic Planning Committee Bylaws**

The Strategic Planning Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on January 18, 2012. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

### **Meetings**

The Committee is to meet as many times per year as the Committee Chair deems necessary, at the discretion of the Chair.

### **Attendance**

Members of the Committee are to be present at all meetings. As necessary or desirable, the Chair may request that other Fund Commissioners, Fund Professionals or consultants attend to participate in discussions of particular issues.

A representative of the Administrator's office shall attend all meetings and shall serve as staff to the Strategic Planning Committee.

### **Minutes**

Minutes of each meeting are to be prepared and approved by the committee members and provided to the Executive Committee.

### **Specific Duties**

The Strategic Planning Committee is to:

- (1) Develop a plan for implementation of long term strategies for the Fund.
- (2) Report to the Executive Committee on the progress regarding selection and implementation of the plan and monitor strategy for implementation.
- (3) Identify long range planning issues which need to be discussed, acted upon, and eventually implemented in order to ensure the viability, growth, and integrity of the Joint Insurance Fund.
- (4) Review the collective organizational structure of the JIF and its servicing agents to assure that it represents a balance of values including flexibility, participation, efficiency and effectiveness which should be weighed in maintaining a healthy organizational structure.
- (5) Apprise the Executive Committee, through minutes and special presentations as necessary, of significant developments in the course of performing the above duties.
- (6) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (7) Evaluate the performance of the Fund Professionals under the jurisdiction of the Strategic Planning Committee including the Fund Administrator, Administrative Consultant, Recording Secretary, Website Manager and/or any other Fund Professional requested by the Executive Committee.
- (8) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



To: Fund Commissioners

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

Date: April 18, 2023

Re: **Executive Director's Report**

---

**A. Lost Time Accident Frequency Report (pgs. 75-76)**

-The February 2023 Lost Time Accident Frequency Summary and the Statewide Recap for February 2023 are attached for your review.

**B. Certificates of Insurance (pgs. 77-78)**

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

**C. Financial Fast Track Report**

The Financial Fast Track Reports as of February 28, 2023 has not been issued at the time of this report.

**D. Regulatory Filing Checklists (pgs. 79-80)**

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. 2022 Safety Incentive Program Awards (pg. 81)**

A letter from our office describing how to collect your 2022 Safety Award Money was emailed out to all members on or about April 5, 2023. If you have any questions on how to collect your 2022 Safety Incentive Program Awards, please contact our office. **Please note that the deadline to claim or encumber these funds was December 31, 2023. All encumbered funds had to be claimed by February 1, 2024.**

**F. 2023 Optional Safety Budget (pg. 82)**

A consolidated announcement letter including instructions on how to collect your 2023 Optional Safety Allowance was emailed to all members on or about February 13, 2023. If you have any questions on how to collect your 2023 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

**G. 2023 Wellness Incentive Program Allowance (pg. 83)**

A consolidated announcement letter including instructions on how to collect your 2023. Wellness Incentive Program Allowance was emailed to all members on or about February 13, 2023. If you have any questions on how to collect your 2023 Wellness Incentive Program Allowance, please contact our

office. **Please note that the deadline to claim or encumber these funds is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

**H. 2023 EPL/Cyber Risk Management Budget (pg. 84)**

A consolidated announcement letter including instructions on how to collect your 2023 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2023. If you have any questions on how to collect your 2023 EPL/Cyber Risk Management Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

**I. Employment Practices Liability Compliance (pg. 85)**

A report regarding each member's compliance status with the MEL EPL/POL Risk Management Plan 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. Statutory Bond Status (pgs. 86-88)**

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. Please note that these bonds are written for the individual NOT the position to be bond. All applicants for a bond must complete an underwriting application and submit it to the Fund Underwriter for approval. 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](mailto:ecooney@connerstrong.com).

**K. Skateboard Park Approval Status (pg. 89)**

Enclosed, please 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 **2023-06**, 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 status of your facility. All members considering construction of a skateboard park should contact the Executive Director's office prior to moving forward.

**L. Capehart & Scatchard Updates**

There are no updates at this time.

**M. Monthly Activity Calendars (pgs. 90-91)**

Attached for your review is the monthly activity calendar for the months of April/May 2023..

**N. Elected Officials Training (pg. 92)**

This year, the Elected Officials Training is being conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow all Elected Officials to complete this training at their convenience and is approximately 30 minutes long. The MEL will reduce each member's 2023 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2023. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) again this year. The total credit is limited to 5% of a member's 2023 MEL Assessment. An email including instructions on how to access this training was emailed to all Fund Commissioners, Municipal Clerks, and Risk Management Consultants on or about February 24, 2023 and is attached for your reference. In regards to attendance at these trainings, approximately once a week a report indicating who has completed the Elected Officials Training is posted to the JIF

website for your reference. If you have any questions, or need assistance with the training, please contact the MSI Helpline at 866-661-5120

**O. Managerial & Supervisory Training**

In 2023, the ACM JIF, in conjunction with the BURLCO and TRICO JIFs, will be sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings will be presented by Armando Riccio, Esq. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. Additional information will be forthcoming.

**P. Police Command Staff Training**

In 2023, the ACM JIF, in conjunction with the BURLCO and TRICO JIFs will be sponsoring this training and completion by the members of your Police Department's Command Staff is a required element for compliance with the MEL's 2024-2025 Employment Practices Liability Plan of Risk Management. Additional information will be forthcoming.

**Q. Land Use Training Certification (pg. 93)**

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.

**R. Safety, Claims & Wellness Coordinator Round Table**

The JIF will hold the 2023 Safety, Claims, & Wellness Coordinator Roundtable via Zoom Conferencing on Tuesday, April 25, 2023 starting at 10:00 am and running approximately one hour. An invitation was emailed to all members from the Safety Directors office on March 27, 2023.

**S. New Fund Commissioner Orientation**

An email inquiring about interest in attending the New Fund Commissioner Orientation was emailed to all Fund Commissioners, Alternate Fund Commissioners and Risk Management Consultants on or about February 24, 2023. Two (2) identical, generic sessions have been scheduled virtually for April 27 @ 1:00 pm and again on May 2 @ 10:00 am. Email notifications went out to those member that indicated they were interested in attending the training on March 29th. If anyone would like to attend either one of these sessions and has not indicated prior, please contact Kris Kristie @ Kristi\_kristie@RPAdmin.com so she can add you to the training session of your choice.

**T. Financial Disclosure Statement Filing**

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi\_Kristie@rpadmin.com. Additional information was sent to all Fund Commissioners on April 14, 2023 that included the Local Finance Notice 2023-08 which contained important information concerning the filing process instructions.

The statutory deadline to file is April 30, 2023 and the Local Finance Board will start to issue violations to non-filers on June 14, 2023.

**U. Special Law Enforcement Officer Training (pg. 94)**

The Annual SLEO Training will be provided in two (2) sessions; one on May 24, 2023 at Cape May Police Academy County Complex and another on May 25, 203 at Atlantic County Policy Academy. Both session run from 6:00-10:00pm. Kris Kristie sent an invitation with registration information to all Clerks, Fund Commissioners, and RMCs on March 27, 2023.

**V. Quarterly Attendance (pg. 95)**

A report detailing attendance records through the first quarter of the 2023 Fund Year is attached for your review.

**W. Website ([www.acmjif.org](http://www.acmjif.org))**

Please take a moment to explore the website, 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@rpadmin.com](mailto:Megan_Matro@rpadmin.com).

**X. New Member Activity**

Nothing to report

**Atlantic County Municipal JIF JOINT INSURANCE FUND**  
**2023 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS**

DATA VALUED AS OF February 28, 2023

MEMBER_ID	MEMBER	# CLAIMS ** * 2/28/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021
1	1 Avalon Borough	0	0	0.00	1.70	0.55	1 Avalon Borough	1.03
2	2 Brigantine City	0	0	0.00	2.48	2.01	2 Brigantine City	2.07
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	3.08	2.78	4 Commercial Township	2.69
5	7 Deerfield Township	0	0	0.00	0.00	2.44	5 Deerfield Township	1.13
6	8 Dennis Township	0	0	0.00	0.00	0.00	6 Dennis Township	0.00
7	11 Estell Manor City	0	0	0.00	0.00	0.00	7 Estell Manor City	0.00
8	12 Folsom Borough	0	0	0.00	0.00	0.00	8 Folsom Borough	0.00
9	13 Galloway Township	0	0	0.00	1.58	5.26	9 Galloway Township	3.14
10	16 Longport Borough	0	0	0.00	0.00	0.00	10 Longport Borough	0.00
11	17 Lower Township	0	0	0.00	2.74	3.67	11 Lower Township	2.95
12	19 Millville City	0	0	0.00	1.81	12.92	12 Millville City	6.59
13	20 Mullica Township	0	0	0.00	0.00	1.39	13 Mullica Township	0.65
14	21 Newfield Borough	0	0	0.00	0.00	0.00	14 Newfield Borough	0.00
15	22 North Wildwood City	0	0	0.00	1.08	0.00	15 North Wildwood City	0.47
16	23 Northfield City	0	0	0.00	5.78	6.02	16 Northfield City	5.43
17	24 Ocean City	0	0	0.00	1.75	1.22	17 Ocean City	1.38
18	25 Pleasantville City	0	0	0.00	7.24	12.97	18 Pleasantville City	9.37
19	26 Sea Isle City	0	0	0.00	3.63	5.78	19 Sea Isle City	4.38
20	27 Somers Point City	0	0	0.00	2.96	2.88	20 Somers Point City	2.71
21	29 Upper Deerfield Township	0	0	0.00	0.00	1.13	21 Upper Deerfield Township	0.54
22	30 Ventnor City	0	0	0.00	2.07	4.67	22 Ventnor City	3.14
23	31 Waterford Township	0	0	0.00	2.16	1.12	23 Waterford Township	1.52
24	32 West Cape May Borough	0	0	0.00	0.00	0.00	24 West Cape May Borough	0.00
25	33 West Wildwood Borough	0	0	0.00	7.69	0.00	25 West Wildwood Borough	3.43
26	35 Wildwood Crest Borough	0	0	0.00	0.46	2.63	26 Wildwood Crest Borough	1.45
27	36 Woodbine Borough	0	0	0.00	4.00	0.00	27 Woodbine Borough	1.77
28	375 Upper Township	0	0	0.00	0.71	6.43	28 Upper Township	3.32
29	376 Corbin City	0	0	0.00	0.00	0.00	29 Corbin City	0.00
30	377 Cape May Point Borough	0	0	0.00	0.00	0.00	30 Cape May Point Borough	0.00
31	465 Linwood City	0	0	0.00	0.00	5.44	31 Linwood City	2.48
32	475 Wildwood City	0	0	0.00	1.47	3.52	32 Wildwood City	2.37
33	530 Margate City	0	0	0.00	0.88	0.73	33 Margate City	0.74
34	569 Absecon City	0	0	0.00	0.00	5.88	34 Absecon City	2.76
35	595 Downe Township	0	0	0.00	0.00	0.00	35 Downe Township	0.00
36	10 Egg Harbor Township	2	2	2.55	1.80	7.55	36 Egg Harbor Township	4.43
37	18 Middle Township	1	1	3.03	1.67	3.16	37 Middle Township	2.47
38	28 Stone Harbor Borough	1	1	3.24	3.32	1.00	38 Stone Harbor Borough	2.19
39	5 Cape May City	2	2	4.48	2.49	1.07	39 Cape May City	1.95
40	14 Hamilton Township	2	2	4.92	2.84	3.14	40 Hamilton Township	3.12
41	34 Weymouth Township	1	1	15.79	0.00	0.00	41 Weymouth Township	1.13
Totals:		9	9	0.87	1.96	3.50		2.60

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

**2022 Loss Time Accident Frequency**

as of February 28, 2022 0.77

**2023 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING  
COVID CLAIMS**

February 28, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
NJ Public Housing Authority	0.00	1.74	1.37	1.44
NJ Utility Authorities	0.00	1.30	1.93	1.48
Bergen County	0.12	1.41	1.95	1.58
Monmouth County	0.12	0.82	1.03	0.87
Suburban Metro	0.22	1.48	2.51	1.86
Ocean County	0.30	1.02	1.79	1.32
Morris County	0.67	1.15	2.53	1.75
Professional Municipal Manage	0.69	1.16	2.15	1.61
Gloucester, Salem, Cumberland	0.72	1.35	2.53	1.86
Central New Jersey	0.77	2.02	2.50	2.15
South Bergen County	0.80	2.32	2.83	2.45
Atlantic County Municipal JIF	0.87	1.96	3.50	2.60
Suburban Municipal	1.05	1.14	3.08	2.06
Camden County	1.11	1.37	3.17	2.20
Burlington County Municipal JI	1.45	1.24	2.53	1.87
AVERAGE	0.59	1.43	2.36	1.81

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



# Atlantic County Municipal JIF

## Certificate of Insurance Monthly Report

From 2/22/2023 To 3/22/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Cumberland Office of I - City of Millville	Emergency Management & NJ Office of Homeland Security 637 Bridgeton Avenue Bridgeton, NJ 08302	RE: RERP equipment Evidence of insurance as respects to any/all equipment purchased through RERP	2/22/2023 #3877357	GL AU EX WC
H - USDA Rural Development I - Borough of Folsom	521 Fellowship Road, Suite 130 Mt. Laurel, NJ 08054	Evidence of Insurance as respects to Annual Loan Servicing Requirements	2/27/2023 #3879296	GL AU EX WC OTH
H - Township of Egg Harbor I - Township of Egg Harbor	3515 Bargaintown Road Egg Harbor Township, NJ 08234	Evidence of insurance as respects to Veterans Park on Ocean Heights Avenue, Egg Harbor Township, NJ.	2/27/2023 #3879559	GL AU EX WC OTH
H - County of Cumberland Fire I - Township of Upper Deerfield	Training Center 634 Vineland Avenue Bridgeton, NJ 08302	RE: sending personnel Evidence of insurance with respects to the sending of fire company personnel to the Cumberland County Fire Training Center	3/7/2023 #3902112	GL AU EX WC
H - State of New Jersey I - Borough of Avalon	PO Box 420 428 East State Street, 4th FL Trenton, NJ 08625	Evidence of Insurance RE: NJUCF Stewardship Grant ID#	3/9/2023 #3903601	GL AU EX WC OTH
H - State of New Jersey I - Borough of Cape May Point	PO Box 420 428 East State Street, 4th FL Trenton, NJ 08625	Evidence of Insurance RE: NJUCF Stewardship Grant, Grant ID#GC- 2021-054	3/9/2023 #3903692	GL AU EX WC OTH

# Atlantic County Municipal JIF

## Certificate of Insurance Monthly Report

From 2/22/2023 To 3/22/2023

H - RPM Management, LLC I - City of Pleasantville	77 Park Street Montclair, NJ 07042	RE: The Community Resource Fair 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, N.J. hosting The Community Resource Fair. Location: RPM MANAGEMENT, 20 W. Milan Avenue, Pleasantville, NJ 08232	3/9/2023 #3903801	GL AU EX WC
H - Vermeer North Atlantic I - Township of Egg Harbor	7 Maple Avenue Lumberton, NJ 08048	RE: 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 rental of a Vermeer NA Trommel TR5300 74HP DEUTZ TS2.9L T4 TS S/N 56SM39161MF000148 valued at \$247,774	3/14/2023 #3906140	GL AU EX WC OTH
H - Verizon Communications, Inc. I - City of Ocean City	its Subsidiaries and Affiliates 1095 6th Avenue New York, NY 10036	RE: Fiber Optics Cables 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 Ocean City using Verizon telephone poles to install fiber optics cables	3/16/2023 #3906847	GL AU EX WC
H - Verizon Communications, Inc. I - City of Ocean City	its Subsidiaries and Affiliates 1095 6th Avenue New York, NY 10036	RE: Fiber Optics Cables 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 Ocean City using Verizon telephone poles to install fiber optics cables	3/16/2023 #3906848	OTH
H - Verizon Communications, Inc. I - City of Ocean City	its Subsidiaries and Affiliates 1095 6th Avenue New York, NY 10036	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. RE: Fiber Optics Cables 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 Ocean City using Verizon telephone poles to install fiber optics cables	3/16/2023 #3906861	OTH
H - NJ Field of Dreams Mx, LLC I - Township of Weymouth	1801 W Buckshutem Road Millville, NJ 08332	Evidence of insurance -Field of Dreams Mx, LLC -Field of Dreams Mx Trails, LLC -Field of Dreams Trail Park, Inc -AMA District 2 Promoters Group of NJ, LLC	3/20/2023 #3907335	GL AU EX WC

***Atlantic County Municipal Joint Insurance Fund***

**Monthly Regulatory Filing Check List**

***Fund Year 2023 for Month of March***

<b>ITEM</b>	<b>FILING STATUS</b>
Meeting Minutes	4/20/23
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**  
**Annual Regulatory Filing Check List**  
**Year: January 1, 2023 – December 31, 2023**

ITEM	FILING STATUS
Ethics Filings ( <i>Notification emailed to FC's and Prof's</i> )	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	12/29/22
Annual Assessments/Contributions	12/29/22
Supplemental Assessments/Contributions	
Risk Management Program	1/24/23
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/24/23; 3/15/23
Identity of Administrator	1/24/23
Identity of Treasurer	1/24/23
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/24/23
Withdrawals	N/A
Exhibit A – Certification of JIF Fund Professionals	1/24/23
Exhibit B – Certification of JIF Data Forms	
Exhibit D – New Member Filings	
New Service Providers	1/24/23
Annual Reorganization Resolutions, including Cash Management Plan	1/24/23

Professionals	Contract	Gen Ins.	Fidelity	E & O	Surety
<b>Actuary</b> – Actuarial Advantage	X	7/1/23	N/A	7/1/23	N/A
<b>Administrative Consultant</b> PERMA	X	12/10/23	N/A	12/10/23	N/A
<b>Administrator</b> – AJG	X	10/1/23	5/1/20	10/1/23	N/A
<b>Asset Manager</b> – Wilmington Trust	X	5/1/23	JIF	10/1/22	N/A
<b>Banking</b> – M & T	X	N/A	5/1/23	N/A	N/A
<b>Attorney</b> – DeWeese	X	9/1/23	N/A	9/1/23	N/A
<b>Attorney</b> (Subrogation) – DeWeese	X	9/1/23	N/A	9/1/23	N/A
<b>Auditor</b> - Bowman	X	1/1/23	N/A	N/A	N/A
<b>Claims Administrator</b> – Qual-Lynx	X	6/30/23	4/3/23	6/30/23	12/31/18
<b>Managed Care</b> – QualCare	X	6/30/23	N/A	6/30/23	N/A
<b>Payroll Auditor</b> – Bowman	X	1/1/23	N/A	1/1/23	N/A
<b>Property Appraiser</b> – Assetworks	X	9/27/23	N/A	9/27/23	N/A
<b>Safety Director</b> – JA Montgomery	X	12/10/23	N/A	12/10/23	N/A
<b>Underwriting Manager</b> – Conner Strong	X	12/10/23	N/A	12/10/23	N/A
<b>Website</b> – Joyce Media	X	N/A	N/A	N/A	N/A
<b>Treasurer</b> – J. Hansen	X	N/A	5/1/18	N/A	N/A
<b>Recording Secretary</b> - T. Forlenza	X	N/A	N/A	N/A	N/A
<b>Law Enforcement RMC</b> – Chris Winter	X	3/31/23	N/A	N/A	N/A
<b>Wellness Director</b> – Jordan Simone	X	N/A	N/A	N/A	N/A

**Atlantic County Municipal Joint Insurance Fund  
2022 SIP Qualifiers Award**

Member Municipality	Town Size	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Encumb Funds
Absecon City	M	2,500.00				2,500.00										2,500.00	0.00	
Avalon Borough	M	2,500.00														0.00	2,500.00	
Brigantine City	L	2,750.00				2,750.00										2,750.00	0.00	
Buena Borough	S	2,250.00														0.00	2,250.00	
Cape May City	L	2,750.00														0.00	2,750.00	
Cape May Point Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
Commercial Township	XS	2,000.00														0.00	2,000.00	
Corbin City	XS	2,000.00				2,000.00										2,000.00	0.00	
Deerfield Township	XS	2,000.00														0.00	2,000.00	
Dennis Township	S	2,250.00														0.00	2,250.00	
Downe Township	XS	2,000.00				2,000.00										2,000.00	0.00	
Egg Harbor Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Estell Manor City	XS	2,000.00														0.00	2,000.00	
Folsom Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
Galloway Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Hamilton Township	XL	3,000.00														0.00	3,000.00	
Linwood City	M	2,500.00														0.00	2,500.00	
Longport Borough	S	2,250.00														0.00	2,250.00	
Lower Township	L	2,750.00				2,750.00										2,750.00	0.00	
Margate City	L	2,750.00														0.00	2,750.00	
Middle Township	L	2,750.00														0.00	2,750.00	
Millville City	XL	3,000.00				3,000.00										3,000.00	0.00	
Mullica Township	S	2,250.00				2,250.00										2,250.00	0.00	
Newfield Borough	XS	2,000.00														0.00	2,000.00	
North Wildwood City	L	2,750.00														0.00	2,750.00	
Northfield City	M	2,500.00				2,500.00										2,500.00	0.00	
Ocean City	XL	3,000.00				3,000.00										3,000.00	0.00	
Pleasantville City	XL	3,000.00														0.00	3,000.00	
Sea Isle City	L	2,750.00				2,750.00										2,750.00	0.00	
Somers Point City	M	2,500.00														0.00	2,500.00	
Stone Harbor Borough	M	2,500.00														0.00	2,500.00	
Upper Township	M	2,500.00				2,500.00										2,500.00	0.00	
Upper Deerfield Township	S	2,250.00				2,250.00										2,250.00	0.00	
Ventnor City	L	2,750.00				2,750.00										2,750.00	0.00	
Waterford Township	M	2,500.00														0.00	2,500.00	
West Cape May Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
West Wildwood Borough	XS	2,000.00														0.00	2,000.00	
Weymouth Township	XS	2,000.00														0.00	2,000.00	
Wildwood City	XL	3,000.00				3,000.00										3,000.00	0.00	
Wildwood Crest Borough	M	2,500.00				2,500.00										2,500.00	0.00	
Woodbine Borough	XS	2,000.00														0.00	2,000.00	
Total By Line		\$100,750.00	0.00	0.00	0.00	50,500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,500.00	50,250.00	

**Must be Claimed or Encumbered by December 31, 2023. All Encumbered Funds Must be Claimed by February 1, 2024**

Atlantic County Municipal Joint Insurance Fund 2023 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City																N/A	
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00	
Brigantine City	\$2,000.00														\$0.00	\$2,000.00	
Buena Borough																N/A	
Cape May City	\$1,500.00														\$0.00	\$1,500.00	
Cape May Point Borough	\$1,000.00														\$0.00	\$1,000.00	
Commercial Township	\$1,500.00														\$0.00	\$1,500.00	
Corbin City																N/A	
Deerfield Township																N/A	
Dennis Township																N/A	
Downe Township																N/A	
Egg Harbor Township																N/A	
Estell Manor City																N/A	
Folsom Borough																N/A	
Galloway Township																N/A	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood City	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																N/A	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																N/A	
Middle Township																N/A	
Millville City																N/A	
Mullica Township																N/A	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																N/A	
Northfield City	\$1,500.00														\$0.00	\$1,500.00	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00	
Sea Isle City																N/A	
Somers Point City																N/A	
Stone Harbor Borough	\$1,500.00														\$0.00	\$1,500.00	
Upper Township																N/A	
Upper Deerfield Township																N/A	
Ventnor City																N/A	
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	
West Cape May Borough	\$1,000.00														\$0.00	\$1,000.00	
West Wildwood Borough																N/A	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00														\$0.00	\$2,500.00	
Wildwood Crest Borough																N/A	
Woodbine Borough																N/A	
Total By Line	\$28,000.00	\$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	\$28,000.00	

Must be Claimed or Encumbered by December 31, 2023. All Encumbered Funds Must be Claimed by February 1, 2024

**Atlantic County Municipal Joint Insurance Fund  
2023 WELLNESS INCENTIVE PROGRAM ALLOWANCE**

Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City	800.00														0.00	\$800.00	
Avalon Borough	1,000.00														0.00	\$1,000.00	
Brigantine City	1,500.00														0.00	\$1,500.00	
Buena Borough	600.00														0.00	\$600.00	
Cape May City	1,000.00														0.00	\$1,000.00	
Cape May Point Borough	275.00														0.00	\$275.00	
Commercial Township	275.00														0.00	\$275.00	
Corbin City	275.00														0.00	\$275.00	
Deerfield Township	275.00														0.00	\$275.00	
Dennis Township	600.00														0.00	\$600.00	
Downe Township	275.00														0.00	\$275.00	
Egg Harbor Township	1,500.00														0.00	\$1,500.00	
Estell Manor City	275.00														0.00	\$275.00	
Folsom Borough	275.00														0.00	\$275.00	
Galloway Township	1,000.00														0.00	\$1,000.00	
Hamilton Township	1,000.00														0.00	\$1,000.00	
Linwood City	800.00														0.00	\$800.00	
Longport Borough	800.00														0.00	\$800.00	
Lower Township	1,000.00														0.00	\$1,000.00	
Margate City	1,500.00														0.00	\$1,500.00	
Middle Township	1,000.00														0.00	\$1,000.00	
Millville City	1,500.00				403.88										403.88	\$1,096.12	
Mullica Township	600.00														0.00	\$600.00	
Newfield Borough	275.00														0.00	\$275.00	
North Wildwood City	1,000.00														0.00	\$1,000.00	
Northfield City	800.00														0.00	\$800.00	
Ocean City	1,500.00														0.00	\$1,500.00	
Pleasantville City	1,500.00														0.00	\$1,500.00	
Sea Isle City	1,000.00														0.00	\$1,000.00	
Somers Point City	1,000.00														0.00	\$1,000.00	
Stone Harbor Borough	1,000.00														0.00	\$1,000.00	
Upper Township	800.00														0.00	\$800.00	
Upper Deerfield Township	600.00														0.00	\$600.00	
Ventnor City	1,500.00														0.00	\$1,500.00	
Waterford Township	800.00														0.00	\$800.00	
West Cape May Borough	275.00														0.00	\$275.00	
West Wildwood Borough	275.00														0.00	\$275.00	
Weymouth Township	275.00														0.00	\$275.00	
Wildwood City	1,500.00														0.00	\$1,500.00	
Wildwood Crest Borough	1,000.00														0.00	\$1,000.00	
Woodbine Borough	275.00														0.00	\$275.00	
Total By Line	\$33,500.00	\$0.00	\$0.00	\$0.00	\$403.88	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$403.88	\$33,096.12	0

**Must be Claimed or Encumbered by December 31, 2023. All Encumbered Funds Must be Claimed by February 1, 2024**

Atlantic County Municipal Joint Insurance Fund 2023 EPL/CYBER Risk Management Budget																	
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	Sept. 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Date Encumbered
Absecon City	725.00														0.00	\$725.00	
Avalon Borough	725.00														0.00	\$725.00	
Brigantine City	725.00														0.00	\$725.00	
Buena Borough	725.00														0.00	\$725.00	
Cape May City	725.00														0.00	\$725.00	
Cape May Point Borough	725.00														0.00	\$725.00	
Commercial Township	725.00														0.00	\$725.00	
Corbin City	725.00														0.00	\$725.00	
Deerfield Township	725.00														0.00	\$725.00	
Dennis Township	725.00														0.00	\$725.00	
Downe Township	725.00														0.00	\$725.00	
Egg Harbor Township	725.00														0.00	\$725.00	
Estell Manor City	725.00														0.00	\$725.00	
Folsom Borough	725.00														0.00	\$725.00	
Galloway Township	725.00				725.00										725.00	\$0.00	
Hamilton Township	725.00														0.00	\$725.00	
Linwood City	725.00														0.00	\$725.00	
Longport Borough	725.00														0.00	\$725.00	
Lower Township	725.00			725.00											725.00	\$0.00	
Margate City	725.00				725.00										725.00	\$0.00	
Middle Township	725.00														0.00	\$725.00	
Millville City	725.00														0.00	\$725.00	
Mullica Township	725.00														0.00	\$725.00	
Newfield Borough	725.00														0.00	\$725.00	
North Wildwood City	725.00														0.00	\$725.00	
Northfield City	725.00														0.00	\$725.00	
Ocean City	725.00														0.00	\$725.00	
Pleasantville City	725.00														0.00	\$725.00	
Sea Isle City	725.00														0.00	\$725.00	
Somers Point City	725.00														0.00	\$725.00	
Stone Harbor Borough	725.00														0.00	\$725.00	
Upper Township	725.00														0.00	\$725.00	
Upper Deerfield Townshi	725.00														0.00	\$725.00	
Ventnor City	725.00														0.00	\$725.00	
Waterford Township	725.00														0.00	\$725.00	
West Cape May Borough	725.00														0.00	\$725.00	
West Wildwood Borough	725.00														0.00	\$725.00	
Weymouth Township	725.00														0.00	\$725.00	
Wildwood City	725.00														0.00	\$725.00	
Wildwood Crest Borough	725.00														0.00	\$725.00	
Woodbine Borough	725.00														0.00	\$725.00	
Total By Line	\$29,725.00	\$0.00	\$0.00	\$725.00	\$1,450.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,175.00	\$27,550.00	

Must be Claimed or Encumbered by December 31, 2023. All Encumbered Claims Must be Claimed by February 1, 2024



MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND										
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Atlantic County JIF										
Data Valued As of :		April 5, 2023								
Total Participating Members		41								
Complaint		39								
Percent Compliant		95.12%								
				01/01/23	2023					
	Checklist Submitted	Compliant	EPL		POL	Amended Deductible	Revised EPL	Co-Insurance		
Member Name	*		Deductible		Deductible	Date	Deductible	01/01/23	Amended Date	Amended Co-Insurance
ABSECON	Yes	Yes	\$ 10,000		\$ 10,000			0%		
AVALON	Yes	Yes	\$ 20,000		\$ 20,000			20% of 1st 250K		
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	\$ 50,000		\$ 50,000			20% of 1st 250K		
DOWNE TOWNSHIP	No	No	\$100,000		\$ 20,000			20% of 1st 2Mil for EPL/0% for POL		
EGG HARBOR TOWNSHIP	Yes	Yes	\$ 20,000		\$ 20,000			20% of 1st 250K		
ESTELL MANOR	Yes	Yes	\$ 50,000		\$ 50,000			20% of 1st 250K		
FOLSOM	Yes	Yes	\$ 20,000		\$ 20,000			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	\$ 10,000		\$ 10,000			0%		
LONGPORT	Yes	Yes	\$ 10,000		\$ 10,000			20% of 1st 100K		
LOWER	Yes	Yes	\$ 50,000		\$ 50,000			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	\$ 50,000		\$ 50,000			20% of 1st 250K		
NEWFIELD	Yes	Yes	\$ 2,500		\$ 2,500			0%		
NORTH WILDWOOD	Yes	Yes	\$ 20,000		\$ 20,000			0%		
NORTHFIELD	Yes	Yes	\$ 20,000		\$ 20,000			20% of 1st 250K		
OCEAN CITY	Yes	Yes	\$ 50,000		\$ 50,000			20% of 1st 250K		
PLEASANTVILLE	Yes	Yes	\$ 20,000		\$ 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	\$ 50,000		\$ 50,000			20% of 1st 250K		
UPPER DEERFIELD	Yes	Yes	\$ 20,000		\$ 20,000			0%		
VENTNOR	Yes	Yes	\$ 10,000		\$ 10,000	01/01/23		20% of 1st 100K	1/1/2023	0%
WATERFORD	Yes	Yes	\$ 20,000		\$ 20,000			20% of 1st 250K		
WEST CAPE MAY	Yes	Yes	\$ 2,500		\$ 2,500			0%		
WEST WILDWOOD	Yes	Yes	\$ 20,000	\$75K Police Deductible	\$ 20,000			20% of 1st 250K		
WEYMOUTH	Yes	Yes	\$ 20,000		\$ 20,000			20% of 1st 250K		

# STATUTORY BONDS as of 4/5/23

Name	Applicant	Active Statut Bond Position 1	Active Date Position 1	Approval Status Position 1	Effective Date Position 1	Second Posit Bond Position 2	Effective Date Pos	Approval Status P	Delete Date Pc	Status
Absecon City	Jessica Snyder	Yes	Tax Collector	06/01/2019	Approved					Approved
Absecon City	Jessica Thompson	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved					Approved
Avalon Borough	James V. Craft	Yes	CFO (Assuming Treasurer Duties)	12/06/2007	Approved					Approved
Avalon Borough	James A. Thatcher	Yes	Library Treasurer	11/14/2007	Approved					Approved
Avalon Borough	Connie L. DiCola	No	Tax Collector	01/01/2007	Approved		01/01/2017			Approved
Avalon Borough	Alexis Coan	No	Tax Collector	09/01/2016	Approved		01/31/2021			Approved
Avalon Borough	Eleanor Cifaloglio	Yes	Tax Collector	02/01/2021	Approved					Approved
Brigantine City	Dana Wineland	Yes	Tax Collector	01/13/2007	Approved					Approved
Brigantine City	Roxanne Tosto	Yes	CFO (Assuming Treasurer Duties)	11/17/2020	Approved					Approved
Buena Borough	Maryann Coraluzzo	No	Tax Collector	01/01/2007	Approved		01/01/2022			Approved
Buena Borough	Cynthia Holland	Yes	Treasurer	10/01/2013	Approved					Approved
Buena Borough	Dawn Michelle Allen	No	Tax Collector	01/01/2022	Approved		03/31/2022			Approved
Buena Borough	Patrick Hegarty	Yes	Tax Collector	04/11/2022	Approved					Approved
Cape May City	Neil Young	Yes	Treasurer	09/30/2013	Approved					Approved
Cape May City	Joann Bradley	No	Tax Collector	02/07/2017	Approved		01/01/2019			Approved
Cape May City	Bruce A. MacLeod	No	Tax Collector	08/20/2007	Approved		02/07/2017			Approved
Cape May City	Deborah Lindholm	Yes	Tax Collector	01/01/2019	Approved					Approved
Cape May Point Borough	James Craft	Yes	Treasurer	01/01/2013	Approved					Approved
Cape May Point Borough	David Carrick	Yes	Utility Clerk	02/25/2014	Approved					Approved
Cape May Point Borough	Susan Jackson	No	Tax Collector	12/31/2007	Approved		03/01/2018			Approved
Cape May Point Borough	Kimberly Stevenson	Yes	Tax Collector	03/01/2018	Approved					Approved
Commercial Township	Leslie A. Kraus	Yes	Tax Collector	09/01/2010	Approved					Approved
Deerfield Township	Maria Schiano Branson	Yes	Tax Collector	06/01/2009	Approved					Approved
Deerfield Township	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	02/19/2014	Approved		01/01/2020			Approved
Deerfield Township	Cynthia Holland	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved					Approved
Dennis Township	Monica Heim	Yes	Tax Collector	02/02/2020	Approved					Approved
Dennis Township	Jennifer McIver	No	CFO (Assuming Treasurer Duties)	08/01/2018	Approved		05/31/2018			Approved
Dennis Township	Jessica Bishop	Yes	CFO (Assuming Treasurer Duties)	05/31/2018	Approved					Approved
Dennis Township	Lisa Garrison	No	Tax Collector	03/01/2019	Pending		08/17/2021			Pending
Downe Township	Jennafer Hernandez	Yes	Tax Collector	01/01/2009	Approved					Approved
Egg Harbor Township	Jennifer Lynn McIver	No	Treasurer	01/01/2010	Approved		03/04/2022			Approved
Egg Harbor Township	Sharon D. Riley	No	Tax Collector	01/01/2007	Approved	04/06/2022	Yes	CFO (Assuming Tre:	03/07/2022	Approved
Egg Harbor Township	Catherine England	Yes	Tax Collector	04/06/2022	Approved					Approved
Egg Harbor Township	Sharon Riley	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved					Approved
Estell Manor City	Judson Moore	Yes	CFO (Assuming Treasurer Duties)	01/01/2008	Approved					Approved
Estell Manor City	Terrence Graff	Yes	Tax Collector	04/04/2012	Approved					Approved
Folsom Borough	Bertha Cappuccio	No	Tax Collector	01/01/2007	Approved		04/01/2022			Approved
Folsom Borough	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	01/01/2018	Approved					Approved
Folsom Borough	Renee DeSalvo	Yes	Tax Collector	04/01/2022	Approved					Approved
Galloway Township	Christian Johansen	Yes	Tax Collector	07/01/2014	Approved					Approved
Galloway Township	Kristen Manning	Yes	Treasurer	03/09/2015	Approved					Approved
Hamilton Township	Renee DeSalvo	Yes	Tax Collector	01/01/2007	Approved					Approved
Hamilton Township	Dorothy Gallagher	No	CFO (Assuming Treasurer Duties)	01/01/2020	Approved		01/01/2021			Approved
Hamilton Township	Cynthia Lindsay	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved					Approved
Linwood City	Kacey Johnson	No	Tax Collector	09/29/2015	Approved		10/13/2017			Approved
Linwood City	Albert Stanley	No	Tax Collector	06/02/2014	Approved		07/31/2015			Approved
Linwood City	Silvia Washington	No	Tax Collector	10/18/2021	Incomplete		10/18/2021			Incomplete
Longport Borough	Pamela Tomassi	Yes	Tax Collector	01/01/2016	Approved					Approved
Longport Borough	Donna O'Brien	No	Tax Collector	02/02/2015	Approved		01/01/1900			Approved
Longport Borough	Patricia C. English	Yes	Treasurer	01/01/2019	Approved					Approved
Longport Borough	Jenna Kelly	Yes	CFO (Assuming Treasurer Duties)	11/01/2006	Approved					Approved
Lower Township	Lauren Read	Yes	CFO (Assuming Treasurer Duties)	11/01/2007	Approved					Approved
Lower Township	Susan Jackson	No	Tax Collector	11/01/2007	Approved		03/01/2018			Approved
Lower Township	Kathleen L. Brown	Yes	Tax Collector	03/01/2018	Approved					Approved
Lower Township	Bruce A Macleod	No	Tax Collector	09/04/2018	Approved		06/01/2019			Approved
Margate City	Linda A. Morgan	No	Tax Collector	01/01/2015	Approved		09/01/2020			Approved
Margate City	Lisa McLaughlin	Yes	CFO (Assuming Treasurer Duties)	01/01/2015	Approved					Approved
Margate City	Tara Mazza	Yes	Tax Collector	09/01/2020	Approved					Approved

# STATUTORY BONDS as of 4/5/23

Middle Township	Sandra Beasley	Yes	Tax Collector	06/30/2007	Approved				Approved
Middle Township	Susan Anastasio-Quinones	No	CFO (Assuming Treasurer Duties)	08/15/2016	Approved	12/31/2021			Approved
Middle Township	John L. Clifford, Jr.	No	CFO (Assuming Treasurer Duties)	12/24/2014	Approved	08/15/2016			Approved
Middle Township	David Elliott	No	CFO (Assuming Treasurer Duties)	01/01/2022	Approved	01/01/2023			Approved
Middle Township	Francine Springer	No	CFO (Assuming Treasurer Duties)	09/09/2022	Approved	12/31/2022			Approved
Middle Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved				Approved
Millville City	Sherri J. Ball	No	Tax Collector	07/01/2010	Approved	03/01/2018			Approved
Millville City	Marcella D Shepard	Yes	CFO (Assuming Treasurer Duties)	01/01/2018	Approved				Approved
Millville City	Tracey L Gregoire	Yes	Tax Collector	03/01/2018	Approved				Approved
Mullica Township	Bertha Cappuccio	No	Tax Collector	01/01/2007	Approved	03/31/2022			Approved
Mullica Township	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved				Approved
Mullica Township	Sharon Riley	Yes	Tax Collector	04/01/2022	Approved				Approved
Newfield Borough	Robert E. Scharle	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Newfield Borough	Kathleen K. Rivers-Rambone	No	Tax Collector	01/01/2015	Approved	12/15/2016			Approved
Newfield Borough	Lawrence J. Nightlinger Jr.	No	Tax Collector	01/01/2008	Approved	02/12/2020			Approved
Newfield Borough	Maria Schiano Branson	No	Tax Collector	12/15/2016	Approved	02/01/2020			Approved
Newfield Borough	Mark Godfrey	Yes	Tax Collector	02/13/2020	Approved				Approved
North Wildwood City	Todd N. Burkey	Yes	CFO (Assuming Treasurer Duties)	01/01/2013	Approved				Approved
North Wildwood City	Todd N. Burkey	Yes	Tax Collector	08/16/2007	Approved				Approved
Northfield City	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	02/15/2012	Approved				Approved
Northfield City	Cynthia L. Stafford	No	Library Treasurer	06/29/2016	Approved	06/26/2020			Approved
Northfield City	Michele L. Kirtsos	No	Tax Collector	10/05/2015	Approved	09/07/2022			Approved
Northfield City	Cindy A. Ruffo	No	Tax Collector	05/10/2007	Approved	10/05/2015			Approved
Northfield City	Elaine Meglathery	No	Library Treasurer	11/08/2007	Approved	06/19/2016			Approved
Northfield City	Melanie Brozosky	Yes	Library Treasurer	06/26/2020	Approved				Approved
Northfield City	Laura Cohen	Yes	Tax Collector	09/07/2022	Approved				Approved
Ocean City	Terence S Graff	Yes	Tax Collector	02/23/2015	Approved				Approved
Ocean City	Frank Donato III	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved				Approved
Ocean City	Constance Jenkins Pritchard	Yes	Library Treasurer	01/01/2016	Approved				Approved
Ocean City	Jon D. Batastini	No	Library Treasurer	01/14/2013	Approved	09/03/2015			Approved
Pleasantville City	Flor Roman	Yes	Tax Collector	01/01/2007	Approved				Approved
Pleasantville City	Barry Ludy	Yes	Treasurer	03/04/2013	Approved				Approved
Sea Isle City	Paula G. Doll	No	Tax Collector	01/01/2007	Approved	02/01/2022	Yes	CFO (Assuming Tre:	07/01/2010
Sea Isle City	Maureen Conte	Yes	Tax Collector	02/08/2022	Approved				02/01/2022
Sea Isle City	Jennifer Mliver	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved				Approved
Somers Point City	William E. Swain	No	CFO (Assuming Treasurer Duties)	03/22/2014	Approved	12/31/2020			Approved
Somers Point City	Lisa King	Yes	Tax Collector	01/01/2015	Approved		Yes	Utility Clerk	01/01/2015
Somers Point City	Shana Kestrel	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved				Approved
Stone Harbor Borough	James Craft	Yes	Treasurer	05/05/2014	Approved				Approved
Stone Harbor Borough	Deborah Candelore	Yes	Tax Collector	04/01/2011	Approved				Approved
Upper Deerfield Township	Andrea A. Penny	No	Tax Collector	01/01/2007	Approved	09/30/2020			Approved
Upper Deerfield Township	Amy L. Colaneri	Yes	Treasurer	07/01/2009	Approved				Approved
Upper Deerfield Township	Janeen Rossi	Yes	Tax Collector	10/01/2020	Approved				Approved
Upper Township	Barbara Ludy	Yes	Treasurer	06/23/2008	Approved				Approved
Upper Township	Rhonda L. Sharp	Yes	Tax Collector	07/01/2009	Approved				Approved
Ventnor City	Pamela Tomassi	No	Tax Collector	10/21/2016	Approved	01/01/2018			Approved
Ventnor City	Adetoro O. Aboderin	No	Treasurer	01/01/2009	Approved	02/18/2019			Approved
Ventnor City	Julie Harron	No	Tax Collector	04/01/2008	Approved	06/01/2016			Approved
Ventnor City	Margaret Pacanowski	Yes	Tax Collector	01/01/2018	Approved				Approved
Ventnor City	Albert Stanley	Yes	CFO (Assuming Treasurer Duties)	01/24/2019	Approved				Approved
Waterford Township	Anita M. Wilson	No	Tax Collector	01/01/2009	Approved	12/31/2020			Approved
Waterford Township	Francine Grubb	No	Library Treasurer	07/01/2017	Approved	12/31/2021			Approved
Waterford Township	Brian Pollock	No	Library Treasurer	06/24/2009	Approved	07/01/2017			Approved
Waterford Township	Maria Yeatman	No	Library Treasurer	01/01/2016	Approved	06/30/2017			Approved
Waterford Township	Stacia Regn	No	Treasurer	02/01/2020	Approved	09/01/2022			Approved
Waterford Township	Lisa Eggert	Yes	Tax Collector	01/01/2021	Approved				Approved
Waterford Township	Dorene Szeker	No	Library Treasurer	04/01/2022	Approved	06/30/2022			Approved
Waterford Township	Carl Lange	Yes	Library Treasurer	06/30/2022	Approved				Approved
Waterford Township	Dawn Sayers	Yes	Treasurer	01/01/2023	Approved				Approved

# STATUTORY BONDS as of 4/5/23

West Cape May Borough	Todd N. Burkey	Yes	Tax Collector	01/01/2009	Approved					Approved		
West Cape May Borough	Frank Donato III	Yes	CFO (Assuming Treasurer Duties)	06/01/2009	Approved					Approved		
West Cape May Borough	David S. Carrick	Yes	Utility Clerk	01/01/2007	Approved					Approved		
West Wildwood Borough	Elaine Brunkel-Crowley	Yes	CFO (Assuming Treasurer Duties)	03/04/2011	Approved					Approved		
West Wildwood Borough	Terence S Graff	Yes	Tax Collector	07/01/2012	Approved					Approved		
West Wildwood Borough	Maureen Mitchell	No	Tax Collector	03/04/2011	Approved	07/12/2016	Yes	Utility Clerk	03/04/2011	Approved	07/12/2016	Approved
Weymouth Township	Debra A. D'Amore	Yes	Tax Collector	01/01/2007	Approved							Approved
Wildwood City	Donna Dennis	No	Utility Clerk	06/28/2011	Approved	11/01/2022						Approved
Wildwood City	Jeanette J Powers	No	CFO (Assuming Treasurer Duties)	01/27/2007	Approved	03/01/2021						Approved
Wildwood City	Lori J. Rosensteel	Yes	Tax Collector	09/01/2012	Approved							Approved
Wildwood City	Susan Plaza	Yes	CFO (Assuming Treasurer Duties)	07/14/2021	Approved							Approved
Wildwood City	Colleen Walsh	Yes	Utility Clerk	11/02/2022	Approved							Approved
Wildwood Crest Borough	Alicia Belansen	No	CFO (Assuming Treasurer Duties)	10/07/2013	Approved	06/20/2018						Approved
Wildwood Crest Borough	Lyndsey Herman	Yes	Tax Collector	03/30/2015	Approved							Approved
Wildwood Crest Borough	Francine B Springer	Yes	CFO (Assuming Treasurer Duties)	06/20/2018	Approved							Approved
Woodbine Borough	John H. Miller	No	CFO (Assuming Treasurer Duties)	01/01/2014	Approved	08/21/2019						Approved
Woodbine Borough	Lisa Garrison	No	Tax Collector	07/01/2007	Approved	07/25/2022						Approved
Woodbine Borough	James Craft	Yes	CFO (Assuming Treasurer Duties)	05/01/2019	Approved							Approved
Woodbine Borough	Alexander Bauer	Yes	Tax Collector	03/05/2022	Approved							Approved

**Atlantic County Municipal Joint Insurance Fund**  
**Skateboard Park Approval Status**

<b>Member Municipality</b>	<b>Stage</b>	<b>Status</b>	<b>Notes</b>
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			

## April 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
						1
2	3	4	5 10:00am Strategic Planning Comm Mtg – via Zoom	6	7	8
9	10	11	12	13 9:00am Claims Comm Mtg – via Zoom	14	15
16	17	18	19 3:00pm Exec Comm Mtg – Atlantic County Library, Mays Landing	20	21	22
23	24	25	26	27	28	29
30						

## May 2023

Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>1</b> 11:00 am MEL Legislative Comm Mtg via Zoom	<b>2</b> 10:00am New Fund Comm Orientation via Zoom	<b>3</b> 9:30am RCF & MEL Claims Mtg via Zoom	<b>4</b>	<b>5</b>	<b>6</b>
<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b> 9:00 am Claims Comm Mtg via Zoom	<b>12</b>	<b>13</b>
<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b> 3:00 pm Exec Comm Mtg via Zoom	<b>18</b> 11:30am Safety Comm Mtg @ Avalon	<b>19</b>	<b>20</b>
<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b>
<b>28</b>	<b>29</b>	<b>30</b>	<b>31</b>			

# 2022-2023 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This course details ways to control workers' compensation and liability insurance costs. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 2023 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2023 assessment.

1. Click the MEL Safety Institute's **Learning Management System (LMS)** link:  
[www.firstnetcampus.com/meljif](http://www.firstnetcampus.com/meljif)
- 2 **Login to LMS**
  - If you have previously taken MSI classes, enter your username and password.
  - If you do not know your username/password, check with your Training Administrator or call the MSI Help Line at (866) 661-5120
  - If you are new, click **New User Registration**, complete the fields and you will receive an email with your username and password.
- 3 After you sign in, click **MSI NOW** on the bottom right of the Home page.
- 4 Click the course: **2022-2023 Elected Officials Risk Management Seminar**
- 5 Click **Enroll**.
- 6 Click **My Training** tab on the top blue tool bar.
7. Click the **Program Name** (2022-23 Elected Officials R.M. Seminar) to launch the course.
- 8 Upon completion of the course navigate to the **Student Center** tab to **print your Certificate of Completion**. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

**IMPORTANT:** You must **complete the entire program** to receive credit.

If you have questions or need assistance contact the **MSI Help Line (866) 661-5120**, during business hours. The MEL Safety Institute can also be accessed anytime by going to [www.melsafetyinstitute.org](http://www.melsafetyinstitute.org).



## Land Use Training Certification

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

# 2023 SPECIAL POLICE OFFICER PATROL PRACTICES UPDATE



## Four Hour Pre-Season Training

Instructed by: Chief Denis E. Connell, Retired

### TOPICS:

- |                                  |                                |
|----------------------------------|--------------------------------|
| 1. Service Animals:              | NJSA 10: 5-29                  |
| 2. NJ LAD:                       | Bathroom Access Issues         |
| 3. Immigrant Trust Directive:    | Policy Review                  |
| 4. L E Social Media:             | Evidence and OPRA Implications |
| 5. L E Computer Systems:         | Confidentiality                |
| 6. Case Law Update:              | State v Carter/State v. Keaton |
| 7. Duty to Provide Medical Help: | State-Created Danger Theory    |

The course is designed for newly appointed Special Officers Class I, Class II and Veteran Special Officers assigned to seasonal police duty.

### NOTE

All in-person training is conducted at COVID-compliant academy facilities. State regulations applicable at the time of training will be enforced.

### 2 Sessions Offered

**Wednesday, May 24, 2023**

CLASS CAPACITY: 90

6 pm - 10 pm

Cape May Police Academy  
County Complex

**Thursday, May 25, 2023**

CLASS CAPACITY: 40

6 pm - 10 pm

Atlantic County Police Academy  
5033 English Creek Road  
Mays Landing

These training seminars are provided free of charge to ACM, BURLCO and TRICO JIF Members on a first come - first serve basis. Register your personnel today!

**[CLICK HERE TO REGISTER](#)**

**PLEASE DO NOT CALL THE ACADEMY TO REGISTER**

Questions? Contact Kristi Kristie:  
Email: [Kristi\\_Kristie@RPAdmin.com](mailto:Kristi_Kristie@RPAdmin.com)



# 2023 ACM Meeting Attendance

Municipality	Name	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	# FC Attended	#ALT Attended	Total Meetings	% FC Attended	%ALT Attended	Combined Attendance
(Mtg Occurred=Y)		Y	Y	Y												3			
Absecon	Thompson/Snyder	N/A	FC	Alt										1	1	3	33%	33%	67%
Avalon	Wahl/Waldron	FC	FC	FC										3	0	3	100%	0%	100%
Brigantine	O'Neill	N/A	FC	N/A										1	0	3	33%	0%	33%
Buena Boro	Nimohay/Jones	FC	FC	FC										3	0	3	100%	0%	100%
Cape May	h	ALT	FC	FC										2	1	3	67%	33%	100%
Cape May Point	Grant/Redington	N/A	FC	FC										2	0	3	67%	0%	67%
Commercial Twp	Sparks/Horseman	FC	N/A	Alt										1	1	3	33%	33%	67%
Corbin City	Kirn/Schulte	FC	FC	FC										3	0	3	100%	0%	100%
Deerfield	Bascelli/Seifrit	FC	N/A	FC										2	0	3	67%	0%	67%
Dennis	Bishop/Justice	FC	Alt	FC										2	1	3	67%	33%	100%
Downe	Campbell, B./Hernandez	FC	Rep	N/A										1	0	3	33%	0%	33%
Egg Harbor Twp.	D'Intino/Tedesco	FC	FC	FC										3	0	3	100%	0%	100%
Estell Manor	Marcolongo./Masker	N/A	Alt	Alt										0	2	3	0%	67%	67%
Folsom	Gatto/Schenker	FC	FC	FC										3	0	3	100%	0%	100%
Galloway	Parks/Spinelli	FC	FC	FC										3	0	3	100%	0%	100%
Hamilton	Pollock/Noll	FC	FC	FC										3	0	3	100%	0%	100%
Linwood	Napoli/Strazzeri	FC	FC	FC										3	0	3	100%	0%	100%
Longport	Kyle/Kelly	N/A	FC	FC										2	0	3	67%	0%	67%
Lower	Fournier/Ridgway	FC	FC	FC										3	0	3	100%	0%	100%
Margate	McLaughlin/Adams	FC	FC	FC										3	0	3	100%	0%	100%
Middle	Keun/Schumann	FC	Alt	FC										2	1	3	67%	33%	100%
Millville	Compari/Shapiro	N/A	FC	FC										2	0	3	67%	0%	67%
Mullica	Stollenwerk	N/A	FC	FC										2	0	3	67%	0%	67%
Newfield	Marandino	FC	FC	FC										3	0	3	100%	0%	100%
North Wildwood	vanSant	FC	FC	FC										3	0	3	100%	0%	100%
Northfield	Canesi/Campbell	FC	FC	FC										3	0	3	100%	0%	100%
Ocean City	Woods/Wood	FC	FC	FC										3	0	3	100%	0%	100%
Pleasantville	Williams/Stewart	FC	Alt	FC										2	1	3	67%	33%	100%
Sea Isle	Seib/Savastano	FC	FC	N/A										2	0	3	67%	0%	67%
Somers Point	Samuelson/Heath	FC	FC	N/A										2	0	3	67%	0%	67%
Stone Harbor	Craft/McGonagle	FC	Alt	Alt										1	2	3	33%	67%	100%
Upper Deerfield	Spoltore/Vagnarelli	FC	FC	FC										3	0	3	100%	0%	100%
Upper Township	DeMarzo	N/A	FC	N/A										1	0	3	33%	0%	33%
Ventnor	Pacanowski/Iannuzzelli	ALT	FC	FC										2	1	3	67%	33%	100%
Waterford	Dougherty/Regn	FC	FC	FC										3	0	3	100%	0%	100%
West Cape May	Sabo/Vitelli	ALT	N/A	N/A										0	1	3	0%	33%	33%
West Wildwood	Segrest, Joe/O'Hala	N/A	Alt	FC										1	1	3	33%	33%	67%
Weymouth	Ayres/Carroll	FC	Alt	N/A										1	1	3	33%	33%	67%
Wildwood City	O'Connor/Dunn	N/A	N/A	FC										1	0	3	33%	0%	33%
Wildwood Crest	Mahon/Feketics	ALT	FC	FC										2	1	3	67%	33%	100%
Woodbine	Bauer/Gurdgiel	FC	N/A	FC										2	0	3	67%	0%	67%
41		31	36	34	41	41	41	41	41	41	41	41	41	85	15	123	69%	12%	81%
		76%	88%	83%	100%	100%	100%	100%	100%	100%	100%	100%	100%						

N/A	No representation for this municipality
FC	Fund Commissioner in attendance
ALT	Alt. Fund Commissioner in attendance

# SAFETY DIRECTOR REPORT

## Atlantic County Municipal Joint Insurance Fund

**TO:** Fund Commissioners, Safety Coordinators, and Risk Managers

**FROM:** Robert Garish, JIF Safety Director

**DATE:** April 4, 2023

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

Keith Hummel Associate Director Public Sector Risk Control <a href="mailto:khummel@jamontgomery.com">khummel@jamontgomery.com</a> Office: 856-552-6862	Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102	Robert Garish Assistant Director Public Sector <a href="mailto:rgarish@jamontgomery.com">rgarish@jamontgomery.com</a> Office: 856-552-4650 Cell: 609-947-9719
Thomas Reilly Risk Control Consultant <a href="mailto:treilly@jamontgomery.com">treilly@jamontgomery.com</a> Office: 856-446-9205	P.O. Box 99106 Camden, NJ 08101	John Saville Assistant Director Public Sector <a href="mailto:jsaville@jamontgomery.com">jsaville@jamontgomery.com</a> Office: 732-660-5009
Melissa Meccariello Administrative Assistant <a href="mailto:mmeccariello@jamontgomery.com">mmeccariello@jamontgomery.com</a> Office: 856-479-2070		

### *LOSS CONTROL SURVEYS*

- Township of Waterford on March 3, 2023
- City of Absecon on March 8, 2023
- Township of Upper on March 8, 2023
- Borough of Avalon on March 14, 2023
- Borough of Woodbine on March 20, 2023
- City of Ventnor on March 29, 2023

### *MEETINGS ATTENDED*

- Claims Committee Meeting on March 9, 2023
- Executive Fund Committee Meeting on March 15, 2023
- Safety Kickoff Breakfast on March 23, 2023

### ***MEL SAFETY INSTITUTE (MSI)***

All MSI communications will be distributed exclusively through the NJ MEL app, and an MSI Newsletter will be emailed to summarize the communications sent through the app.

If you would like to receive communications from MEL and MSI related to your position or operations, follow the directions to select from the list of available Push Notification “subscriptions.” Click here for [NJ MEL App Directions](#).

### ***MSI SAFETY DIRECTOR***

- How to Receive Push Notifications on the NJ MEL Mobile App?
- Law Enforcement Bulletin: Succession Planning: Key to Agency Stability, Longevity, And Liability Resilience
- Chainsaw Safety Best Practices
- Sewer Backup Prevention Best Practices
- Backing Fire Apparatus into Station Best Practices
- Law Enforcement Risk Analysis: Attorney General Drug Testing Policy
- 2022: Morris County Public Safety Training Academy on March 22<sup>nd</sup>; Wildwood Convention Center on March 29<sup>th</sup>
- Training Announcement: CDL Entry Level Driver Training (ELDT) Program Train-The-Trainer Program
- Safe Exchange Zone Best Practices
- CDL Exemption Fire & Emergency Medical Services
- Blue Light for Volunteer Emergency Responders Best Practices
- MSI LIVE Schedule
- MSI Toolkit

### ***MSI LAW ENFORCEMENT MESSAGES***

- Police Licensing Risk Analysis Update - MSI LE Bulletin

### ***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
Absecon	3
Avalon	1
Buena	1
Cape May	1
Corbin	6
Egg Harbor Township	5
Lower	1

Margate	1
Middle	1
Newfield	6
West Cape May	1
Wildwood	2

[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 you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD.

MSI DVD	
Municipality	Number of Videos
Stone Harbor	2

### *MSI LIVE*

[MSI LIVE](#) features real-time, instructor-led in-person, 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. 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 virtual classes, 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 the student also participated in polls, quizzes, and question & answer activities during the class. 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 Helpdesk at 866-661-5120.

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

2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Absecon City	29	22	22	75.86%	4.33
Avalon Borough	130	89	87	66.92%	4.25
Brigantine City	122	98	96	78.69%	4.15
Buena Borough	41	18	18	43.90%	4.50
Cape May City	104	100	99	95.19%	4.29
Cape May Point Borough	17	15	15	88.24%	4.71
Commercial Township	13	11	11	84.62%	4.53
Corbin City	14	8	8	57.14%	4.77
Deerfield Township	11	11	11	100.00%	4.78
Dennis Township	19	17	17	89.47%	4.03
Downe Township	3	3	3	100.00%	4.75
Egg Harbor Township	186	134	132	70.97%	4.48
Estell Manor City	10	8	8	80.00%	4.46
Folsom Borough	7	4	4	57.14%	4.67
Galloway Township	145	130	130	89.66%	4.27
Hamilton Township	134	118	118	88.06%	4.33
Linwood City	44	44	44	100.00%	4.47
Longport Borough	37	29	29	78.38%	4.11
Lower Township	99	93	93	93.94%	4.12
Margate City	118	111	110	93.22%	4.35
Middle Township	122	91	88	72.13%	4.25
Millville City	292	198	197	67.47%	4.13
Mullica Township	35	31	31	88.57%	4.31
Newfield Borough	5	4	4	80.00%	4.60
No Department	3	1			
North Wildwood City	89	76	76	85.39%	4.17
Northfield City	63	52	52	82.54%	4.13
Ocean City	237	178	177	74.68%	4.19
Pleasantville City	124	93	91	73.39%	4.46
Sea Isle City	83	56	56	67.47%	4.14
Somers Point City	61	41	41	67.21%	3.83
Stone Harbor Borough	70	41	41	58.57%	4.56
Upper Deerfield Township	15	15	14	93.33%	4.43
Upper Township	40	26	25	62.50%	4.44
Ventnor City	111	99	99	89.19%	4.31
Waterford Township	43	31	31	72.09%	4.32
West Cape May Borough	19	12	12	63.16%	4.47
West Wildwood Borough	31	17	17	54.84%	4.83
Weymouth Township	7	5	5	71.43%	4.33
Wildwood City	111	52	51	45.95%	4.20
Wildwood Crest Borough	80	69	69	86.25%	4.39
Woodbine Borough	10	8	8	80.00%	4.29

Comments

Messages	Rating	Created_at
neat	3	11 April 2023
great format easy to understand	4	06 April 2023
Course was excellent. I was quickly brought up to date about current cybersecurity threats.	5	05 April 2023
very informative	5	05 April 2023
okay and informative	4	05 April 2023
Very good, to the point and kept my attention without a hammer.	5	02 April 2023
good information	5	30 March 2023
Good training	5	29 March 2023
hhhhh	5	27 March 2023
good information.	4	27 March 2023
learned a lot.....	4	24 March 2023
Thanks! One of the better ones Ive done	5	24 March 2023
I am already taking the Wizer same exact courses in my other town that I am employed in (City of Vineland and City of Absecon). Can you combine my accounts into a single account for training?	5	24 March 2023
well worth the training and time. important information	5	22 March 2023
Good job	4	21 March 2023
Good course! Thanks for the info!	5	20 March 2023
Appreciate the update on new levels of sophisticated cyber criminals. I feel mopre aware and will be sure my family is too.	5	18 March 2023
Great	5	17 March 2023
very useful for work and personal use at home	5	16 March 2023
love the pdf at the end.	5	16 March 2023
Great	5	14 March 2023
Great	5	13 March 2023
Great	5	12 March 2023
Great	4	08 March 2023
Great	4	08 March 2023
Great	4	27 February 2023
very informative	4	27 February 2023
Great	5	27 February 2023
very informative	5	15 December 2022
Great	5	14 December 2022
very informative	5	08 November 2022
Great	5	20 July 2022
very informative	5	01 July 2022
very informative	5	29 June 2022
very informative	5	09 June 2022
very informative	5	02 June 2022
Great	5	13 January 2022
very informative	5	07 December 2021
Great	5	27 October 2021
Great	5	25 October 2021
good information	5	30 September 2021
Great	5	29 September 2021
Great	5	28 September 2021



24

Active Campaigns

4,636

Sent

848

Opened

103

Clicked

2.22%

Clicked Rate

## Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Absecon City	62	18	2	3.23%	05 May 2023
Avalon Borough	217	3			05 May 2023
Brigantine City	248	31	4	1.61%	05 May 2023
Buena Borough	82	9			05 May 2023
Cape May City	203	57	6	2.96%	05 May 2023
Cape May Point Borough	34	10	1	2.94%	05 May 2023
Commercial Township	27	2			03 May 2023
Corbin City	23	2	1	4.35%	05 May 2023
Deerfield Township	23	6			04 May 2023
Dennis Township	40	1			05 May 2023
Egg Harbor Township	396	128	11	2.78%	05 May 2023
Estell Manor City	19	8			01 May 2023
Folsom Borough	16	1	1	6.25%	05 May 2023
Galloway Township	289	46	3	1.04%	05 May 2023
Hamilton Township	248	48	4	1.61%	05 May 2023
Linwood City	93	42	1	1.08%	05 May 2023
Longport Borough	73	5	3	4.11%	05 May 2023
Lower Township	199	11	1	0.50%	05 May 2023
Margate City	173	2			05 May 2023
Middle Township	244	98	12	4.92%	05 May 2023
Millville City	401	80	10	2.49%	05 May 2023
Mullica Township	75	2	1	1.33%	05 May 2023
Newfield Borough	9	1			19 April 2023
No Department	21	21	17	80.95%	07 February 2023
North Wildwood City	6	1			02 May 2023
Northfield City	124				05 May 2023
Ocean City	7	4	1	14.29%	03 May 2023
Pleasantville City	243	69	13	5.35%	05 May 2023
Sea Isle City	171	5			05 May 2023
Somers Point City	122	16	1	0.82%	05 May 2023
Stone Harbor Borough	144	23	2	1.39%	05 May 2023
Upper Deerfield Township	33	15			05 May 2023
Upper Township	73	18	4	5.48%	05 May 2023
Ventnor City	213	3			05 May 2023
Waterford Township	87	30	4	4.60%	05 May 2023
West Cape May Borough	36	7	1	2.78%	05 May 2023
West Wildwood Borough	58	9	1	1.72%	05 May 2023
Weymouth Township	13	2			05 May 2023
Wildwood Crest Borough	156	28	1	0.64%	05 May 2023
Woodbine Borough	18	2			05 May 2023



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



**EDWARD J. COONEY, MBA**

**MEL UNDERWRITING MANAGER**

**P** 973-659-6424

**E** ecooney@connerstrong.com

## MEL Cyber 2023

The MEL is pleased to introduce you to our new Cyber solution, the New Jersey Cyber Risk Management Fund (“Cyber JIF”). The Cyber JIF will deliver broad insurance coverage alongside a suite of security services, providing members with the type of complete risk management program the MEL has deployed over the last 35 years to assist New Jersey local government. But now in the digital world. The key to success is the uniform adoption of minimum cybersecurity controls, which will be accomplished through an updated Cybersecurity Framework and group purchase of certain security solutions to help reduce costs.

### Deductibles

The Cyber JIF's Risk Management Program will incentivize members to strengthen their security posture as follows:

- Non-Compliant: Members not meeting the minimum-security controls will have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of loss.
- Minimum Security: Members meeting the minimum-security controls will see their deductible reduced to \$25,000 with no coinsurance (worth up to \$85k in savings).
- Advanced Security: Compliance with the entire program will eliminate your deductible (worth \$110k in savings).

As always, your compliance will be determined at the time of loss, when you will be required to submit an updated checklist and certain documentation to prove such compliance.

### Claims Examples with Deductible Application

- *Total Claim is \$500k. Member is “Non-Compliant”. Member pays \$50k deductible plus \$60k copay (20% of the next \$300k), for a total of \$110k out of pocket. The remaining \$390k is paid by the Cyber JIF.*
- *Total Claim is \$500k. Member is “Minimum Security”. Member pays \$25k deductible and Cyber JIF pays remaining \$475k.*

### Grandfathering

We will also reinstitute a grandfathering program for the deductibles, as follows:

- Members with no compliance by end of 2022 will be subject to the new deductibles on 1/1/23
- Members in the current Tier 1 or Tiers 1 and 2 will be grandfathered until 1/1/24 (15 months) in the “Minimum Security” group.
- Members with current Tiers 1, 2 and 3 will be grandfathered until 1/1/24 (15 months) in the “Advanced Security” group.

### Cybersecurity Risk Control Services

The Cyber JIF will include the following services within your membership:

- Cyber Hygiene Training and Phishing Testing
- Vulnerability Scanning
- Template Incident Response Plan and Technology Practices Policy
- JIF-wide Cybersecurity Advice
- Identification of Cybersecurity Grants

The update Cybersecurity Framework, created in conjunction with The Chertoff Group, will be available shortly on the MEL website at <https://njmel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/>. Included is a guide to the new program and notable changes.

### **Cybersecurity Framework**

Following are the security control categories within each group.

#### **Minimum Security**

- This category is for members not meeting all the controls of “Minimum Security”.

#### **Minimum Security**

- Data Protection – *Back-up strategy and data security*
- Policies – *Incident Response Plan and Technology Practices Policy (provided by the Cyber JIF)*
- Remote Access – *MFA and VPN*
- Vulnerability Scanning (*reimbursed up to a set rate by the Cyber JIF*)
- Asset Management – *Inventory of software and hardware assets, plus managing user accounts*
- Patch Management
- Cyber Hygiene Training (*reimbursed up to a set rate by the Cyber JIF*)
- Defense – *Software and security settings to protect the network*
- Credential Management

#### **Advanced Security**

- Advanced items for “Minimum Security” categories
- Logging Practices
- Business Continuity Plan
- Network Segmentation
- Endpoint Detection and Response

### **Changes in Coverage**

We want to reiterate the member’s deductible will be \$50,000 and 20% coinsurance of the next \$300,000 of loss if you are “Non-Compliant”. This is an increase from the current \$25,000 and 0% coinsurance.

The limits offered by the Cyber JIF for the 2023 renewal will be \$3,000,000 Each Claim subject to a separate \$6,000,000 Aggregate for each MEL Member JIF. The Cyber JIF believes these limits are sufficient considering the claims trends and large increases in cost of excess insurance.

Best regards,



Edward J. Cooney, MBA  
MEL Underwriting Manager

April 12, 2023

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 **March 31, 2023**, for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. 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 2022 interest and former members dividends transferred {CURRENT YEAR} into this account.**

	3/30/2023
	<u>AUDITED {includes un-audited interest allocation }</u>
Buena Vista	\$ -0-
Egg Harbor City	\$ 43,099.09
Hamilton Township	\$ 87,196.65
Hammonton Township	\$ 197,074.61
Lower Township	\$ -0-
Middle Township	\$ 177,523.73
Mullica Township	\$ 28,422.11
Northfield	\$ 113,018.55
Pleasantville	\$ 517.54
Port Republic	\$ -0-
Upper Deerfield Township	\$ 75,417.48
Waterford Township	\$ 28,669.20
Upper Township	\$ 184,042.00
Stone Harbor	\$ 9,644.46
	<u>\$ 944,625.43</u>

**SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM**

-attached

**RECEIPT ACTIVITY FOR THE PERIOD**

**Subrogation Receipts**

March: \$ 62,636.11 YTD: \$109,796.79

**Other:**

March: \$ -0- YTD: \$ 3,000.00

**Adjustment:**

March: \$ 241.32 YTD: \$ 741.32

**CLAIM ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed report shows claim activity during the period:

March:

Checks Issued: 387 Claim Payments: 1129 Total Issued: \$1,231,452.62

Effect on Cash Position: \$1,155,537.90

**CASH ACTIVITY FOR THE PERIOD:**

**ACTIVITY**

The enclosed reconciliation report details that during the reporting period the Fund's "Cash Position" changed as follows:

DECEMBER:	Ending Balance	<u>\$47,017,369.53</u>
JANUARY:	Ending Balance	<u>\$45,859,989.06</u>
FEBRUARY:	Ending Balance	<u>\$46,126,634.19</u>
MARCH:	Ending Balance	<u>\$45,149,946.80</u>

**Executive Committee**

**4/12/2023**

**Page 3**

**INVESTMENT INTEREST & INVESTMENTS:**

Please refer to the schedule entitled: **ANALYSIS OF INVESTMENT ACTIVITY** which summarizes all the required adjustments to the investments of JCMI, Treasuries, and Investors:

**INTEREST EARNED:**

JCMI	\$32,902.23	YTD: \$ 95,301.82
Treasury	\$ 9,261.26	YTD: \$104,925.23
Citizens <del>Investors</del>	\$10,262.10	YTD: \$ 31,542.27

Note: some off-set adjustments are required for administrative charges.

**RATE OF RETURN**-only interest as FROM ANALYSIS WORKSHEET.

March: 1.378%

**ALLOCATION OF FUNDS:**

	<b><u>JANUARY</u></b>
Treasury-	\$22,032,612.75 48%
JCMI-	\$19,654,508.10 43%
Investors	<u>\$ 4,162,968.12 9%</u>
	\$45,859,989.06

	<b><u>FEBRUARY</u></b>
Treasury-	\$22,116,762.23 48%
JCMI-	\$19,391,154.35 42%
Investors	<u>\$ 4,618,717.61 10%</u>
	\$48,126,634.19

	<b><u>MARCH</u></b>
Treasury-	\$22,192,608.86 48%
JCMI-	\$19,771,971.35 44%
Investors	<u>\$ 3,185,365.59 8%</u>
	\$45,149,946.80

**Executive Committee**

**4/12/2023**

**Page 4**

**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](mailto:ocjjh4263@gmail.com).

Respectfully Submitted,

***John J. Hansen***

John J. Hansen  
Treasurer

108



***SECTION A***  
***INVESTMENT***  
***REPORT***

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS  
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND  
ALL FUND YEARS COMBINED  
CURRENT MONTH March  
CURRENT FUND YEAR 2023

	Description:	INVESTORS LOSS	INVESTORS EXPENSE	INVESTORS:IMPRE SS	Wilmington Sweep	Wilmington Trust Asset Manager	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment l	\$46,126,634.19	3,845,437.42	750.00	772,530.19	1,018,308.17	21,098,454.06	19,391,154.35
Opening Interest Accrual Bal	\$69,713.66	-	-	-	-	69,713.66	-
1 Interest Accrued and/or Int	\$75,719.84	\$0.00	\$0.00	\$0.00	\$0.00	\$75,719.84	\$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	-\$707.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$707.36
5 Interest Paid - Cash Instr.s	\$41,021.31	\$10,262.10	\$0.00	\$0.00	\$0.00	\$0.00	\$30,759.21
6 Interest Paid - Term Instr.s	\$9,261.26	\$0.00	\$0.00	\$0.00	\$0.00	\$9,261.26	\$0.00
7 Realized Gain (Loss)	\$417,350.52	\$0.00	\$0.00	\$0.00	\$0.00	\$66,585.37	\$350,765.15
8 Net Investment Income	\$533,384.31	\$10,262.10	\$0.00	\$0.00	\$0.00	\$142,305.21	\$380,817.00
9 Deposits - Purchases	\$2,382,938.95	\$62,877.43	\$288,075.28	\$1,000,000.00	\$14,437.50	\$1,017,548.74	\$0.00
10 (Withdrawals - Sales)	-\$3,826,552.13	-\$1,288,075.28	-\$288,075.28	-\$1,218,415.33	-\$1,017,548.74	-\$14,437.50	\$0.00
Ending Cash & Investment Bala	\$45,149,946.74	\$2,630,501.67	\$750.00	\$554,114.86	\$15,196.93	\$22,177,411.93	\$19,771,971.35
Ending Interest Accrual Balance	\$136,172.24	\$0.00	\$0.00	\$0.00	\$0.00	\$136,172.24	\$0.00
Plus Outstanding Checks	\$359,007.63	\$0.00	\$119,754.36	\$239,253.27	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$4,095.71	-\$3,010.91	\$0.00	-\$1,084.80	\$0.00	\$0.00	\$0.00
Balance per Bank	\$45,504,858.66	\$2,627,490.76	\$120,504.36	\$792,283.33	\$15,196.93	\$22,177,411.93	\$19,771,971.35

Investment Income Allocation												
EYE	Interest Allocation Flag 1=Y	1	1	1	1	0	1	0	0	1	1	
		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment	132,947.22	284,886.93	55,995.92	1,147,775.46	248,698.45	303,998.57	59,242.20	656,841.85	(859,272.83)	0.00	\$2,031,113.76
	Opening Interest Accrual Bal	57.53	119.35	24.78	491.01	0.00	126.01	0.00	0.00	217.04	0.00	\$1,035.72
	1 Interest Accrued and/or Inte	\$212.75	\$455.88	\$89.61	\$1,836.70	\$0.00	\$486.47	\$0.00	\$0.00	\$0.00	\$0.00	\$3,081.41
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.99	-\$4.26	-\$0.84	-\$17.16	\$0.00	-\$4.54	\$0.00	\$0.00	\$0.00	\$0.00	-\$28.79
	5 Interest Paid - Cash Instr.s	\$115.26	\$246.98	\$48.54	\$995.04	\$0.00	\$263.54	\$0.00	\$0.00	\$0.00	\$0.00	\$1,669.36
	6 Interest Paid - Term Instr.s	\$7.71	\$16.01	\$3.32	\$65.85	\$0.00	\$16.90	\$0.00	\$0.00	\$29.11	\$0.00	\$138.90
	7 Realized Gain (Loss)	\$1,172.61	\$2,512.73	\$493.89	\$10,123.50	\$0.00	\$2,681.30	\$0.00	\$0.00	\$0.00	\$0.00	\$16,984.02
	8 Net Investment Income	\$1,498.62	\$3,211.33	\$631.20	\$12,938.08	\$0.00	\$3,426.77	\$0.00	\$0.00	\$0.00	\$0.00	\$21,706.00
	9 Interest Accrued - Net Chan	\$205.03	\$439.88	\$86.28	\$1,770.85	\$0.00	\$469.57	\$0.00	\$0.00	-\$29.11	\$0.00	\$2,942.51
	Ending Cash & Investment	\$118,153.71	\$286,882.88	\$56,528.09	\$1,066,603.20	\$248,698.45	\$306,955.77	\$59,242.20	\$656,841.85	-\$1,147,319.00	\$0.00	\$1,652,587.14
	Ending Interest Accrual Bal	\$262.56	\$559.23	\$111.07	\$2,261.86	\$0.00	\$595.58	\$0.00	\$0.00	\$187.93	\$0.00	\$3,978.22

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment	129,917.39	1,769,000.00	338,569.15	4,216,513.39	(314,957.67)	1,709,347.27	0.00	(484,210.47)	1,458,361.67	363,086.12	\$9,185,626.85
	Opening Interest Accrual Bal	285.53	2,617.83	509.83	6,567.36	(0.04)	2,525.25	0.00	605.86	2,409.84	536.39	\$16,057.84
	1 Interest Accrued and/or Inte	\$207.90	\$2,830.81	\$541.79	\$6,747.39	\$0.00	\$2,735.35	\$0.00	\$0.00	\$2,333.71	\$581.02	\$15,977.96
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.94	-\$26.44	-\$5.06	-\$63.03	\$0.00	-\$25.55	\$0.00	\$0.00	-\$21.80	-\$5.43	-\$149.26
	5 Interest Paid - Cash Instr.s	\$112.63	\$1,533.59	\$293.51	\$3,655.41	\$0.00	\$1,481.88	\$0.00	\$0.00	\$1,264.29	\$314.77	\$8,656.08
	6 Interest Paid - Term Instr.s	\$38.29	\$351.08	\$68.37	\$880.77	\$0.00	\$338.67	\$0.00	\$0.00	\$323.19	\$71.94	\$2,072.32
	7 Realized Gain (Loss)	\$1,145.88	\$15,602.76	\$2,986.21	\$37,190.08	\$0.00	\$15,076.62	\$0.00	\$0.00	\$12,862.90	\$3,202.46	\$88,066.91
	8 Net Investment Income	\$1,464.47	\$19,940.71	\$3,816.46	\$47,529.84	\$0.00	\$19,268.29	\$0.00	\$0.00	\$16,439.10	\$4,092.82	\$112,551.69
	9 Interest Accrued - Net Chan	\$169.60	\$2,479.72	\$473.41	\$5,866.62	\$0.00	\$2,396.68	\$0.00	\$0.00	\$2,010.52	\$509.08	\$13,905.65
	Ending Cash & Investment	\$95,251.80	\$1,785,647.25	\$340,912.19	\$3,987,517.25	-\$314,957.67	\$1,726,218.88	\$0.00	-\$484,210.47	\$1,472,790.25	\$366,669.85	\$8,975,839.33
	Ending Interest Accrual Bal	\$455.13	\$5,097.55	\$983.24	\$12,433.98	-\$0.04	\$4,921.93	\$0.00	\$605.86	\$4,420.36	\$1,045.48	\$29,963.49

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2021	Opening Cash & Investment	77,731.94	1,730,080.29	318,230.61	1,934,970.64	(45,923.53)	1,778,594.84	0.00	9,702.93	243,213.06	0.00	\$6,046,600.78
	Opening Interest Accrual Bal	115.86	2,574.84	469.02	3,038.50	0.00	2,621.20	0.00	7.01	380.00	0.00	\$9,206.42
	1 Interest Accrued and/or Interest	\$124.39	\$2,768.53	\$509.24	\$3,096.40	\$0.00	\$2,846.16	\$0.00	\$0.00	\$389.20	\$0.00	\$9,733.91
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$1.16	-\$25.86	-\$4.76	-\$28.93	\$0.00	-\$26.59	\$0.00	\$0.00	-\$3.64	\$0.00	-\$90.93
	5 Interest Paid - Cash Instr.s	\$67.39	\$1,499.85	\$275.88	\$1,677.48	\$0.00	\$1,541.91	\$0.00	\$0.00	\$210.85	\$0.00	\$5,273.36
	6 Interest Paid - Term Instr.s	\$15.54	\$345.32	\$62.90	\$407.50	\$0.00	\$351.54	\$0.00	\$0.00	\$50.96	\$0.00	\$1,233.76
	7 Realized Gain (Loss)	\$685.60	\$15,259.48	\$2,806.83	\$17,066.64	\$0.00	\$15,687.39	\$0.00	\$0.00	\$2,145.16	\$0.00	\$53,651.10
	8 Net Investment Income	\$876.22	\$19,502.00	\$3,587.19	\$21,811.59	\$0.00	\$20,048.87	\$0.00	\$0.00	\$2,741.57	\$0.00	\$68,567.44
	9 Interest Accrued - Net Chan	\$108.85	\$2,423.21	\$446.34	\$2,688.90	\$0.00	\$2,494.62	\$0.00	\$0.00	\$338.23	\$0.00	\$8,500.15
	Ending Cash & Investment	\$115,388.68	\$1,735,302.33	\$321,371.46	\$1,678,134.09	-\$45,923.53	\$1,796,149.08	\$0.00	\$9,702.93	\$245,616.39	\$0.00	\$5,855,741.43
	Ending Interest Accrual Bal	\$224.71	\$4,998.04	\$915.36	\$5,727.39	\$0.00	\$5,115.82	\$0.00	\$7.01	\$718.23	\$0.00	\$17,706.57

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2020	Opening Cash & Investment	135,305.07	1,507,993.02	222,228.22	1,298,291.59	(31,377.36)	1,865,526.78	0.00	38,620.11	133,395.36	36,896.62	\$5,206,879.41
	Opening Interest Accrual Bal	200.70	2,252.06	330.38	1,975.46	0.00	2,749.47	0.00	29.88	197.84	54.38	\$7,790.17
	1 Interest Accrued and/or Interest	\$216.52	\$2,413.14	\$355.62	\$2,077.56	\$0.00	\$2,985.27	\$0.00	\$0.00	\$213.46	\$59.04	\$8,320.61
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$2.02	-\$22.54	-\$3.32	-\$19.41	\$0.00	-\$27.89	\$0.00	\$0.00	-\$1.99	-\$0.55	-\$77.73
	5 Interest Paid - Cash Instr.s	\$117.30	\$1,307.32	\$192.66	\$1,125.52	\$0.00	\$1,617.27	\$0.00	\$0.00	\$115.64	\$31.99	\$4,507.70
	6 Interest Paid - Term Instr.s	\$26.92	\$302.03	\$44.31	\$264.93	\$0.00	\$368.74	\$0.00	\$0.00	\$26.53	\$7.29	\$1,040.75
	7 Realized Gain (Loss)	\$1,193.40	\$13,300.65	\$1,960.08	\$11,451.06	\$0.00	\$16,454.14	\$0.00	\$0.00	\$1,176.56	\$325.43	\$45,861.32
	8 Net Investment Income	\$1,525.20	\$16,998.56	\$2,505.03	\$14,634.74	\$0.00	\$21,028.79	\$0.00	\$0.00	\$1,503.67	\$415.91	\$58,611.90
	9 Interest Accrued - Net Chan	\$189.60	\$2,111.11	\$311.31	\$1,812.63	\$0.00	\$2,616.53	\$0.00	\$0.00	\$186.93	\$51.75	\$7,279.86
	Ending Cash & Investment	\$147,905.88	\$1,489,929.45	\$224,421.94	\$1,265,197.51	-\$31,377.36	\$1,883,939.04	\$0.00	\$38,620.11	\$134,712.11	\$37,260.78	\$5,190,609.46
	Ending Interest Accrual Bal	\$390.31	\$4,363.16	\$641.69	\$3,788.09	\$0.00	\$5,366.00	\$0.00	\$29.88	\$384.77	\$106.13	\$15,070.02

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2019	Opening Cash & Investment	205,982.72	1,512,450.78	202,713.27	(490,115.97)	8,562.32	1,921,070.30	0.00	13,043.71	207,022.81	0.00	\$3,580,729.94
	Opening Interest Accrual Bal	302.90	2,247.29	298.78	(1.27)	6.63	2,831.32	0.00	10.10	305.12	0.00	\$6,000.88
	1 Interest Accrued and/or Interest	\$329.62	\$2,420.27	\$324.39	\$0.00	\$0.00	\$3,074.15	\$0.00	\$0.00	\$331.28	\$0.00	\$6,479.71
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	-\$3.08	-\$22.61	-\$3.03	\$0.00	\$0.00	-\$28.72	\$0.00	\$0.00	-\$3.09	\$0.00	-\$60.53
	5 Interest Paid - Cash Instr.s	\$178.57	\$1,311.18	\$175.74	\$0.00	\$0.00	\$1,665.43	\$0.00	\$0.00	\$179.47	\$0.00	\$3,510.39
	6 Interest Paid - Term Instr.s	\$40.62	\$301.39	\$40.07	\$0.00	\$0.00	\$379.72	\$0.00	\$0.00	\$40.92	\$0.00	\$802.72
	7 Realized Gain (Loss)	\$1,816.79	\$13,339.97	\$1,787.95	\$0.00	\$0.00	\$16,944.04	\$0.00	\$0.00	\$1,825.96	\$0.00	\$35,714.71
	8 Net Investment Income	\$2,321.90	\$17,048.81	\$2,285.05	\$0.00	\$0.00	\$21,654.90	\$0.00	\$0.00	\$2,333.62	\$0.00	\$45,644.28
	9 Interest Accrued - Net Chan	\$289.00	\$2,118.88	\$284.32	\$0.00	\$0.00	\$2,694.44	\$0.00	\$0.00	\$290.36	\$0.00	\$5,676.99
	Ending Cash & Investment	\$208,015.62	\$1,242,569.96	\$201,670.33	-\$630,975.24	\$8,562.32	\$1,940,030.76	\$0.00	\$13,043.71	\$209,066.08	\$0.00	\$3,191,983.54
	Ending Interest Accrual Bal	\$591.90	\$4,366.17	\$583.10	-\$1.27	\$6.63	\$5,525.76	\$0.00	\$10.10	\$595.48	\$0.00	\$11,677.87

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
Closed FY	Opening Cash & Investment	(249.65)	0.00	0.00	(83.27)	0.00	0.00	0.00	0.00	18,018,822.37	0.00	\$18,018,489.45
	Opening Interest Accrual Bal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26,591.08	0.00	\$26,591.08
	1 Interest Accrued and/or Interest	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,834.25	\$0.00	\$28,834.25
	2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$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	-\$269.36	\$0.00	-\$269.36
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,620.99	\$0.00	\$15,620.99
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,566.21	\$0.00	\$3,566.21
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$158,927.84	\$0.00	\$158,927.84
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$203,113.72	\$0.00	\$203,113.72
	9 Interest Accrued - Net Chan	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$25,268.05	\$0.00	\$25,268.05
	Ending Cash & Investment	\$1,544.35	\$7,400.00	\$0.00	\$75.55	\$0.00	\$0.00	\$0.00	\$0.00	\$18,196,668.05	\$0.00	\$18,205,687.95
	Ending Interest Accrual Bal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$51,859.13	\$0.00	\$51,859.13

# ANALYSIS OF INVESTMENT ACTIVITY

FISCAL YEAR 2022

## ALL INVESTMENTS

JCMI	2023 JANUARY	2023 FEBRUARY	2023 MARCH	2023 TOTAL	MARCH, 2021 FROM INCEPTION
OPENING	\$ 19,396,231.79	\$ 19,664,508.10	\$ 19,391,154.35		
INVESTMENT				\$ -	\$ 21,000,000.00
INTEREST	\$ 31,610.42	\$ 30,789.17	\$ 32,902.23	\$ 95,301.82	\$ 510,013.05 <-----
ACTIVITY:					
REALIZED GAIN/LOSS			\$ (187,763.73)		
UNREALIZED GAIN/LOSS	\$ 239,857.50	\$ (301,086.48)	\$ 538,528.88		
ACCRETION/AMORTIZATION	\$ (1,061.07)	\$ (954.65)	\$ (707.36)		
<b>TOTAL ACTIVITY</b>	<b>\$ 238,796.43</b>	<b>\$ (302,041.13)</b>	<b>\$ 350,057.79</b>	<b>\$ 286,813.09</b>	<b>\$ (1,687,603.56)</b>

## ADMINISTRATIVE EXPENSES:

TRUSTEE	\$ 491.66	\$ 485.03	\$ 494.54		
INVESTMENT ADVISORY	\$ 1,147.22	\$ 1,131.73	\$ 1,153.94		
CONSULTING	\$ 491.66	\$ 485.03	\$ 494.54		
MISC.					
<b>TOTAL ADMINISTRATIVE EXPENSES</b>	<b>\$ 2,130.54</b>	<b>\$ 2,101.79</b>	<b>\$ 2,143.02</b>	<b>\$ 6,375.35</b>	<b>\$ 50,438.14 &lt;-----</b>

REDEEMED				\$ -	\$ -
BALANCE	\$ 19,664,508.10	\$ 19,391,154.35	\$ 19,771,971.35	\$ 375,739.56	\$ 19,771,971.35

<b>CITIZENS/WAS INVESTORS</b>	\$ 11,241.19	\$ 10,038.98	\$ 10,262.10	\$ 31,542.27 <-----
-------------------------------	--------------	--------------	--------------	---------------------

## TREASURY

OPENING BALANCE	\$ 22,000,727.32	\$ 22,011,277.52	\$ 21,098,454.06	
OPENING BALANCE-INTEREST ACCRUAL	\$ 39,206.28	\$ 102,816.60	\$ 69,713.66	
INTEREST ACCRUED	\$ 63,610.32	\$ 62,561.03	\$ 75,719.84	
ACCRETION/AMORTIZATION REALIZED		\$ 2,130.47	\$ -	
DIVIDEND RECEIVED				
INTEREST RECEIVED		\$ 95,663.97	\$ 9,261.26	\$ 104,925.23 <-----
UNREALIZED GAIN (LOSS)	\$ 10,550.20	\$ (13,644.96)	\$ 66,585.37	
TRANSFER IN:		\$ 16,735,602.06	\$ 1,017,548.74	
TRANSFER OUT:		\$ (17,732,575.00)	\$ (14,437.50)	
ENDING CASH &INVESTMENT	\$ 22,011,277.52	\$ 21,098,454.06	\$ 22,177,411.93	
ENDING INTEREST ACCRUAL	\$ 102,816.60	\$ 69,713.66	\$ 136,172.24	
INTEREST	\$ -	\$ 95,663.97	\$ 9,261.26	
EFFECT ON CASH POSITION	\$ 10,550.20	\$ (11,514.49)	\$ 66,585.37	
MANAGEMENT FEE	\$ 2,599.63		\$ 2,599.63	<-----

## Accounts Included

---

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

## Accounting Statement

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

March 01, 2023 - March 31, 2023

### Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$21,168,167.72
Net of Contributions & Withdrawals	\$1,003,111.24
Net Investment Change	\$142,305.21
<b>Closing Market Value w/Accrued Income</b>	<b>\$22,313,584.17</b>

### Your Relationship Team

---

**ZIA E QASIM** (302) 651-8413  
Senior Portfolio Manager  
zqasim@wilmingtontrust.com

**SUSAN T O'NEAL** (302) 636-6448  
ICS Relationship Manager  
so'neal@wilmingtontrust.com

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
Cash & Equivalents .....	8

**Activity Detail**

Transaction Activity Detail .....	9
Realized Gain / Loss Detail .....	10

**Disclosures**

Statement Disclosures .....	11
-----------------------------	----

**Glossary**

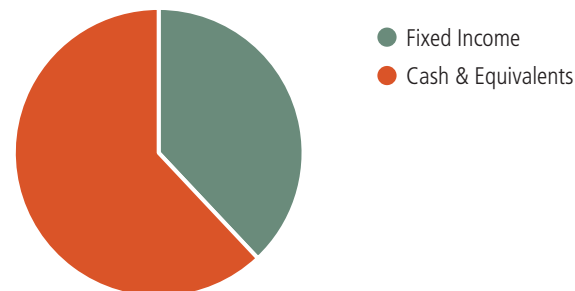
Glossary .....	13
----------------	----

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



## Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$8,425,911.87	37.99%
Cash & Equivalents	13,751,500.06	62.01
<b>TOTAL</b>	<b>\$22,177,411.93</b>	<b>100%</b>



## Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$8,425,911.87	\$41,317.73	\$8,467,229.60	\$222,042.50	2.64%
Cash & Equivalents	13,751,500.06	94,854.51	13,846,354.57	658,739.08	4.79
<b>TOTAL</b>	<b>\$22,177,411.93</b>	<b>\$136,172.24</b>	<b>\$22,313,584.17</b>	<b>\$880,781.58</b>	<b>3.97%</b>

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.

## Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
<b>Opening Market Value</b>	<b>\$21,098,454.06</b>	<b>\$22,000,727.32</b>
Accrued Income	69,713.66	39,206.48
<b>Opening Market Value w/Accrued Income</b>	<b>\$21,168,167.72</b>	<b>\$22,039,933.80</b>
<b>Contributions</b>		
Cash Receipts	1,017,548.74	17,753,150.80
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
<b>Total Contributions</b>	<b>\$1,017,548.74</b>	<b>\$17,753,150.80</b>
<b>Withdrawals</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-14,437.50	-17,747,012.50
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Withdrawals</b>	<b>-\$14,437.50</b>	<b>-\$17,747,012.50</b>
<b>Net Contributions &amp; Withdrawals</b>	<b>\$1,003,111.24</b>	<b>\$6,138.30</b>
Closing Market Value	22,177,411.93	22,177,411.93
Accrued Income	136,172.24	136,172.24
<b>Closing Market Value w/Accrued Income</b>	<b>\$22,313,584.17</b>	<b>\$22,313,584.17</b>
<b>Net Investment Change</b>	<b>\$142,305.21</b>	<b>\$267,512.07</b>
<b>Net Investment Change Detail</b>	<b>Current Period</b>	<b>Year-to-Date</b>
<b>Net Investment Change</b>	<b>\$142,305.21</b>	<b>\$267,512.07</b>
<b>Income Earned</b>		
Dividends	-	-
Net Interest	9,261.26	104,925.23
Other Income	-	-
Change in Accrual	66,458.58	96,965.76
<b>Total Income Earned</b>	<b>\$75,719.84</b>	<b>\$201,890.99</b>
<b>Market Appreciation</b>	<b>\$66,585.37</b>	<b>\$65,621.08</b>

## Relationship Summary *(continued)*

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

March 01, 2023 - March 31, 2023

## Income Received Summary

Category	Current Period	Year-to-Date
<b>Taxable</b>		
Dividends	-	-
Interest	14,437.50	112,836.28
Other Income	-	-
<b>Total Taxable</b>	<b>\$14,437.50</b>	<b>\$112,836.28</b>
<b>Tax-Exempt</b>		
Dividends	-	-
Interest	-	-
Other Income	-	-
<b>Total Tax-Exempt</b>	<b>-</b>	<b>-</b>
<b>TOTAL RECEIVED</b>	<b>\$14,437.50</b>	<b>\$112,836.28</b>

**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
<b>Short Term</b>		
Gain	-	-
Loss	-	-
<b>Total Short Term</b>	<b>-</b>	<b>-</b>
<b>Long Term</b>		
Gain	-	2,130.47
Loss	-	-
<b>Total Long Term</b>	<b>-</b>	<b>\$2,130.47</b>
<b>TOTAL GAIN/LOSS</b>	<b>-</b>	<b>\$2,130.47</b>

**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
<b>Opening Balance</b>	-	-
<b>Receipts</b>		
Cash Receipts	1,017,548.74	17,753,150.80
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	17,634,176.22
Net Interest	9,261.26	104,925.23
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
<b>Total Receipts</b>	<b>\$1,026,810.00</b>	<b>\$35,492,252.25</b>
<b>Disbursements</b>		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-14,437.50	-17,747,012.50
Other Fees	-	-
Purchases	-1,012,372.50	-17,745,239.75
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
<b>Total Disbursements</b>	<b>-\$1,026,810.00</b>	<b>-\$35,492,252.25</b>
<b>TOTAL CLOSING BALANCE</b>	-	-
Net Total Payables and Receivables	-	-
<b>NET OF CASH BALANCE</b>	-	-

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 Allocation

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

March 01, 2023 - March 31, 2023

### Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
<b>■ Fixed Income</b>						
U.S. Taxable Fixed Income	37.99%	\$8,425,911.87	\$8,413,540.47	\$12,371.40	\$41,317.73	\$8,467,229.60
<b>Total Fixed Income</b>	<b>37.99%</b>	<b>\$8,425,911.87</b>	<b>\$8,413,540.47</b>	<b>\$12,371.40</b>	<b>\$41,317.73</b>	<b>\$8,467,229.60</b>
<b>■ Cash &amp; Equivalents</b>						
Taxable	62.01	13,751,500.06	13,751,500.06	-	94,854.51	13,846,354.57
<b>Total Cash &amp; Equivalents</b>	<b>62.01%</b>	<b>\$13,751,500.06</b>	<b>\$13,751,500.06</b>	<b>-</b>	<b>\$94,854.51</b>	<b>\$13,846,354.57</b>
<b>TOTAL ASSETS</b>	<b>100%</b>	<b>\$22,177,411.93</b>	<b>\$22,165,040.53</b>	<b>\$12,371.40</b>	<b>\$136,172.24</b>	<b>\$22,313,584.17</b>

## Holdings Detail

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

March 01, 2023 - March 31, 2023

### 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 (%)
<b>U.S. Taxable Fixed Income</b>										
<b>U.S. Treasury Bonds</b>										
UNITED STATES TREASURY NOTES DTD 05/31/2016 1.625% 05/31/2023 CUSIP: 912828R69 Moody's: AAA	2,350,000	\$99.504	\$2,338,344.00	\$2,344,492.19	-\$6,148.19	\$12,799.11	\$38,187.50	0.16	4.65%	10.54%
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.375% 09/30/2023 CUSIP: 912828T26 Moody's: AAA	2,100,000	98.383	2,066,043.00	2,075,308.59	-9,265.59	156.93	28,875.00	0.49	4.73	9.32
UNITED STATES TREASURY NOTES DTD 06/30/2022 3.000% 06/30/2024 CUSIP: 91282CEX5 Moody's: AAA	1,041,000	98.207	1,022,334.87	1,012,372.50	9,962.37	7,850.64	31,230.00	1.20	4.54	4.61
UNITED STATES TREASURY NOTES DTD 01/31/2023 4.125% 01/31/2025 CUSIP: 91282CGG0 Moody's: AAA	3,000,000	99.973	2,999,190.00	2,981,367.19	17,822.81	20,511.05	123,750.00	1.74	4.21	13.52
<b>Total U.S. Treasury Bonds</b>			<b>\$8,425,911.87</b>	<b>\$8,413,540.47</b>	<b>\$12,371.40</b>	<b>\$41,317.73</b>	<b>\$222,042.50</b>	<b>0.93</b>	<b>4.50%</b>	<b>37.99%</b>
<b>Total U.S. Taxable Fixed Income</b>			<b>\$8,425,911.87</b>	<b>\$8,413,540.47</b>	<b>\$12,371.40</b>	<b>\$41,317.73</b>	<b>\$222,042.50</b>	<b>0.93</b>	<b>4.50%</b>	<b>37.99%</b>
<b>TOTAL FIXED INCOME</b>			<b>\$8,425,911.87</b>	<b>\$8,413,540.47</b>	<b>\$12,371.40</b>	<b>\$41,317.73</b>	<b>\$222,042.50</b>	<b>0.93</b>	<b>4.50%</b>	<b>37.99%</b>

## Holdings Detail

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

March 01, 2023 - March 31, 2023

### Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
<b>Taxable</b>										
<b>U.S. Treasury Bills</b>										
UNITED STATES TREASURY BILLS DTD 02/07/2023 DUE 06/06/2023 CUSIP: 912797FM4	4,575,000	\$98.48	\$4,505,546.80	\$4,505,546.80	-	\$30,606.49	\$211,886.55	0.19	4.63%	20.32%
UNITED STATES TREASURY BILLS DTD 08/11/2022 DUE 08/10/2023 CUSIP: 912796XY0	4,850,000	97.61	4,734,162.40	4,734,162.40	-	32,915.60	227,872.40	0.37	4.70	21.35
UNITED STATES TREASURY BILLS DTD 01/26/2023 DUE 01/25/2024 CUSIP: 912796ZY8	4,725,000	95.49	4,511,790.86	4,511,790.86	-	31,332.42	218,980.13	0.83	4.63	20.34
<b>Total U.S. Treasury Bills</b>			<b>\$13,751,500.06</b>	<b>\$13,751,500.06</b>	-	<b>\$94,854.51</b>	<b>\$658,739.08</b>	<b>0.46</b>	<b>4.65%</b>	<b>62.01%</b>
<b>Total Taxable</b>			<b>\$13,751,500.06</b>	<b>\$13,751,500.06</b>	-	<b>\$94,854.51</b>	<b>\$658,739.08</b>	<b>0.46</b>	<b>4.65%</b>	<b>62.01%</b>
<b>TOTAL CASH &amp; EQUIVALENTS</b>			<b>\$13,751,500.06</b>	<b>\$13,751,500.06</b>	-	<b>\$94,854.51</b>	<b>\$658,739.08</b>	<b>0.46</b>	<b>4.65%</b>	<b>62.01%</b>
<b>Grand Total</b>			<b>\$22,177,411.93</b>	<b>\$22,165,040.53</b>	<b>\$12,371.40</b>	<b>\$136,172.24</b>	<b>\$880,781.58</b>			<b>100%</b>
Accrued Income			\$136,172.24							
<b>Grand Total Market Value w/ Accrued Income</b>			<b>\$22,313,584.17</b>							

## Activity Detail

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

March 01, 2023 - March 31, 2023

### Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
<b>OPENING BALANCE</b>				-	-
03/01/2023	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	\$1,017,548.74	-
03/01/2023 03/01/2023	Purchases	PURCHASED 1041000 PAR VALUE OF U.S. TREASURY NOTES 3.000% 6/30/24 AT 97.25 TRADE DATE 2023-03-01 SETTLEMENT DATE 2023-03-01	1,041,000	-1,012,372.50	-
03/01/2023	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 3.000% 6/30/24	-	-5,176.24	-
03/31/2023	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 9/30/23 AT \$0.006875 /SHARE ON 2100000 PAR VALUE DUE 2023-03-31	-	14,437.50	-
03/31/2023	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-14,437.50	-
<b>CLOSING BALANCE</b>				-	-

### 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](http://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](http://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)*

Where permitted, Wilmington Trust, its affiliates and its sub-advisors may execute portfolio transactions with brokerage firms that provide proprietary and/or third-party research products and services, as well as trade execution. The brokerage firms providing such services may be paid commissions in excess of those another broker or dealer might charge for executing such transactions. We may execute such transactions resulting in receipt of brokerage and research services, notwithstanding that the particular account(s) involved may not be a beneficiary of such brokerage or research. Receipt of research services and products from brokers or dealers who execute client trades involves conflicts of interest for Wilmington Trust, its affiliates and its sub-advisors because they do not have to produce or pay for the research itself, and thus have an incentive to select or recommend a broker based on their interest in receiving such research.

**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.

<b>Investments: • Are NOT FDIC-Insured • Have NO Bank Guarantee • May Lose Value</b>
--

## 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.

MX6F96590802 - ATLANTIC COUNTY JIF

03/31/2023

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
<b>UNIT OF PARTICIPATION</b>							
<b>U.S. DOLLAR</b>							
<b>UNITED STATES</b>							
2,092,067.764	MEL JCM I ACCOUNT	9.4509	19,771,971.35	0.00	19,771,971.35		0.00
99VVB5Y75		9.4509	19,771,971.35	0.00	19,771,971.35	100.00	0.00

**Statement of Change in Net Assets**  
**Market Value**

Report ID: IGLS0002  
Base Currency: USD  
Status: FINAL

		03/31/2023			
		Current Period		Fiscal Year To Date	
		03/01/2023	03/31/2023	01/01/2023	03/31/2023
NET ASSETS - BEGINNING OF PERIOD			19,391,154.35		19,396,231.79
			<u>19,391,154.35</u>		<u>19,396,231.79</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	32,902.23			95,301.82	
REALIZED GAIN/LOSS	-187,763.73			-187,763.73	
UNREALIZED GAIN/LOSS-INVESTMENT	538,528.88			477,299.90	
ACCRETION/AMORTIZATION	-707.36			-2,723.08	
TOTAL INVESTMENT INCOME			<u>382,960.02</u>		<u>382,114.91</u>
TOTAL RECEIPTS			<u>382,960.02</u>		<u>382,114.91</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	494.54			1,471.23	
INVESTMENT ADVISORY FEES	1,153.94			3,432.89	
CONSULTING	494.54			1,471.23	
TOTAL ADMINISTRATIVE EXPENSES			<u>2,143.02</u>		<u>6,375.35</u>
TOTAL DISBURSEMENTS			<u>2,143.02</u>		<u>6,375.35</u>
NET ASSETS - END OF PERIOD			<u><u>19,771,971.35</u></u>		<u><u>19,771,971.35</u></u>

**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008  
Base Currency: USD  
Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

03/01/2023 - 03/31/2023

Trans Code	Shares/Par	Description	Trade Date	Price	Cost	Amount	Net Gain/Loss
Link Ref	Security Id	Broker	C. Settle Date	Local/Base	Local/Base	Local/Base	Local/Base
Transaction No./Client Ref No.			Reported Date				

**RECEIPTS AND DISBURSEMENT TRANSACTIONS**

**AMORTIZATION/ACCRETION**

**U.S. DOLLAR**

BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-269.59	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-269.59	0.00	0.00
		20230407O000040	03/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-235.89	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	-235.89	0.00	0.00
		20230407O000110	03/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-201.88	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/01/2021	0.000000	-201.88	0.00	0.00
		20230407O000180	03/31/2023				

<b>TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:</b>	<b>-707.36</b>	<b>0.00</b>	<b>0.00</b>
--	----------------	-------------	-------------

	<b>-707.36</b>	<b>0.00</b>	<b>0.00</b>
--	----------------	-------------	-------------

<b>TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:</b>	<b>-707.36</b>	<b>0.00</b>	<b>0.00</b>
---	----------------	-------------	-------------

**FUND ALLOCATED EARNINGS**

**U.S. DOLLAR**

BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-1.27	0.00	0.00
	99VVB5Y75	UGL ADJ 033123	03/01/2021	0.000000	-1.27	0.00	0.00
		20230407A000240	03/31/2023				

BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-71,561.01	0.00	0.00
	99VVB5Y75	REALIZED GAIN/LOSS	03/01/2021	0.000000	-71,561.01	0.00	0.00
		20230407O000010	03/31/2023				

**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008  
Base Currency: USD  
Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

03/01/2023 - 03/31/2023

Trans Code Link Ref	Shares/Par Security Id	Description Broker	Trade Date C. Settle Date Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
Transaction No./Client Ref No.							
BVA	0.000	MEL JCMI ACCOUNT	03/31/2023	0.000000	205,246.02	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	205,246.02	0.00	0.00
		20230407O000020	03/31/2023				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2023	0.000000	12,539.79	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	12,539.79	0.00	0.00
		20230407O000030	03/31/2023				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2023	0.000000	-188.48	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-188.48	0.00	0.00
		20230407O000050	03/31/2023				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2023	0.000000	-439.79	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-439.79	0.00	0.00
		20230407O000060	03/31/2023				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2023	0.000000	-188.48	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-188.48	0.00	0.00
		20230407O000070	03/31/2023				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2023	0.000000	-62,615.88	0.00	0.00
	99VVB5Y75	REALIZED GAIN/LOSS	03/01/2021	0.000000	-62,615.88	0.00	0.00
		20230407O000080	03/31/2023				
BVA	0.000	MEL JCMI ACCOUNT	03/31/2023	0.000000	179,590.27	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	179,590.27	0.00	0.00
		20230407O000090	03/31/2023				



**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008  
Base Currency: USD  
Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

03/01/2023 - 03/31/2023

Trans Code Link Ref	Shares/Par Security Id	Description Broker	Trade Date C. Settle Date Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
Transaction No./Client Ref No.							
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2023	0.000000	10,972.31	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	10,972.31	0.00	0.00
		20230407O000100	03/31/2023				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2023	0.000000	-164.92	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-164.92	0.00	0.00
		20230407O000120	03/31/2023				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2023	0.000000	-384.82	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-384.82	0.00	0.00
		20230407O000130	03/31/2023				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2023	0.000000	-164.92	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-164.92	0.00	0.00
		20230407O000140	03/31/2023				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2023	0.000000	-53,586.83	0.00	0.00
	99VVB5Y75	REALIZED GAIN/LOSS	10/01/2021	0.000000	-53,586.83	0.00	0.00
		20230407O000150	03/31/2023				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2023	0.000000	153,693.82	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/01/2021	0.000000	153,693.82	0.00	0.00
		20230407O000160	03/31/2023				
BVA	0.000	MEL JCMJ ACCOUNT	03/31/2023	0.000000	9,390.13	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/01/2021	0.000000	9,390.13	0.00	0.00
		20230407O000170	03/31/2023				

**Transaction Detail**  
**Reported By Transaction Category**

Report ID: IACS0008  
Base Currency: USD  
Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

03/01/2023 - 03/31/2023

Trans Code Link Ref	Shares/Par Security Id	Description Broker	Trade Date C. Settle Date Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
Transaction No./Client Ref No.							
BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-141.14	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/01/2021	0.000000	-141.14	0.00	0.00
		202304070000190	03/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-329.33	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/01/2021	0.000000	-329.33	0.00	0.00
		202304070000200	03/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-141.14	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/01/2021	0.000000	-141.14	0.00	0.00
		202304070000210	03/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	-0.01	0.00	0.00
	99VVB5Y75	REALIZED GAIN/LOSS	10/29/2021	0.000000	-0.01	0.00	0.00
		202304070000220	03/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	03/31/2023	0.000000	0.04	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/29/2021	0.000000	0.04	0.00	0.00
		202304070000230	03/31/2023				

<b>TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:</b>	<b>381,524.36</b>	<b>0.00</b>	<b>0.00</b>
	<b>381,524.36</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:</b>	<b>381,524.36</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:</b>	<b>380,817.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL TRANSACTIONS BASE:</b>	<b>380,817.00</b>	<b>0.00</b>	<b>0.00</b>

***SECTION B***

***CLAIMS***  
***PAYMENTS***  
***&***  
***SUBROGATION***

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

Current Fund Year: 2023 Month Ending: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	681,634.69	6,804,411.02	1,137,737.17	8,107,351.84	(134,997.79)	7,578,537.76	59,242.20	233,998.13	19,201,542.44	2,457,171.79	46,126,629.24
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	57,771.95	0.00	0.00	3,070.16	0.00	0.00	0.00	0.00	0.00	0.00	60,842.11
Invest Pymnts	6,734.52	67,230.34	11,240.27	84,903.77	0.00	74,869.06	0.00	0.00	198,366.60	24,288.52	467,633.08
Invest Adj	(10.19)	(101.71)	(17.01)	(128.53)	0.00	(113.29)	0.00	0.00	(299.88)	(36.73)	(707.34)
Subtotal Invest	6,724.33	67,128.63	11,223.26	84,775.24	0.00	74,755.77	0.00	0.00	198,066.72	24,251.79	466,925.74
Other *	1,794.00	7,400.00	0.00	158.82	0.00	0.00	0.00	0.00	0.00	0.00	9,352.82
TOTAL	66,290.28	74,528.63	11,223.26	88,004.22	0.00	74,755.77	0.00	0.00	198,066.72	24,251.79	537,120.67
EXPENSES											
Claims Transfers	61,664.93	331,207.78	4,056.42	828,803.70	0.00	0.00	0.00	0.00	0.00	0.00	1,225,732.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	288,075.28	0.00	288,075.28
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	61,664.93	331,207.78	4,056.42	828,803.70	0.00	0.00	0.00	0.00	288,075.28	0.00	1,513,808.11
END BALANCE	686,260.04	6,547,731.87	1,144,904.01	7,366,552.36	(134,997.79)	7,653,293.53	59,242.20	233,998.13	19,111,533.88	2,481,423.58	45,149,941.80

**REPORT STATUS SECTION**

Report Month: <u>March</u>		Balance Differences	
Opening Balances:	Opening Balances are NOT equal	-\$4.95	
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 NOT equal	-\$4.94	
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



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 40975		Check Date: 03/07/2023		Payee Name: RALPH G. CATALDO, DO, PA				
2022252077		INDEMNITY	10/18/2021	OCEAN CITY	I-ASSESSMENT-W.C. IND	\$600.00	2021-2021	Loss
Check Amount:						\$600.00		
Check Number: 40976		Check Date: 03/07/2023		Payee Name: CAPEHART & SCATCHARD PA				
2022252077		INDEMNITY	10/18/2021	OCEAN CITY	L-LEGAL WC	\$1,369.50	2021-2021	Legal
Check Amount:						\$1,369.50		
Check Number: 40977		Check Date: 03/07/2023		Payee Name: COOPER LEVENSON, PA				
2020199560		BODILY INJURY	02/19/2020	GALLOWAY TOWNSHIP	L-LEGAL GL	\$7,801.57	2020-2020	Legal
Check Amount:						\$7,801.57		
Check Number: 40978		Check Date: 03/07/2023		Payee Name: GEMMEL TODD & MERENICH PA				
2020179476		BODILY INJURY	06/23/2019	OCEAN CITY	L-LEGAL GL	\$2,751.37	2019-2019	Legal
2021225169		BODILY INJURY	11/26/2020	SOMERS POINT CITY	L-LEGAL GL	\$3,307.46	2020-2020	Legal
Check Amount:						\$6,058.83		
Check Number: 40979		Check Date: 03/07/2023		Payee Name: MADDEN & MADDEN PA				
2022243874		BODILY INJURY	07/04/2021	NEWFIELD BOROUGH	L-LEGAL GL	\$825.62	2021-2021	Legal
Check Amount:						\$825.62		
Check Number: 40980		Check Date: 03/07/2023		Payee Name: STATE SHORTHAND REPORTING SERVICE				
2022252077		INDEMNITY	10/18/2021	OCEAN CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:						\$75.00		
Check Number: 40981		Check Date: 03/07/2023		Payee Name: METROPOLITAN COURT REPORTING				
2020186607		BODILY INJURY	07/14/2019	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER GL	\$813.95	2019-2019	Expense
Check Amount:						\$813.95		
Check Number: 40982		Check Date: 03/07/2023		Payee Name: MRO CORPORATION				
2023295622		INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$61.00	2023-2023	Expense
Check Amount:						\$61.00		
Check Number: 40983		Check Date: 03/07/2023		Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS				
2022246709		INDEMNITY	08/25/2021	ABSECON CITY	E-ALLOCATED MED EXAM WC	\$800.00	2021-2021	Expense
Check Amount:						\$800.00		
Check Number: 40984		Check Date: 03/07/2023		Payee Name: I C U INVESTIGATIONS INC				



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020179236		INDEMNITY	07/19/2019	OCEAN CITY	E-INDEP ADJUSTOR WC	\$475.00	2019-2019	Expense
2020197914		INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$625.00	2020-2020	Expense
Check Amount:						\$1,100.00		
Check Number: 40985		Check Date: 03/07/2023		Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION				
2021212939		POLICE PROF BI	06/04/2020	MULLICA TOWNSHIP	L-LEGAL GL	\$2,306.50	2020-2020	Legal
Check Amount:						\$2,306.50		
Check Number: 40986		Check Date: 03/07/2023		Payee Name: BIRCHMEIER & POWELL LLC				
2020199981		BODILY INJURY	01/28/2020	WILDWOOD CITY	L-LEGAL GL	\$3,103.00	2020-2020	Legal
2020179319		BODILY INJURY	06/26/2019	NORTH WILDWOOD CITY	L-LEGAL GL	\$3,896.43	2019-2019	Legal
2022247980		BODILY INJURY	07/11/2021	NORTH WILDWOOD CITY	L-LEGAL GL	\$969.00	2021-2021	Legal
2021216172		BODILY INJURY	08/23/2020	OCEAN CITY	L-LEGAL GL	\$2,601.00	2020-2020	Legal
Check Amount:						\$10,569.43		
Check Number: 40987		Check Date: 03/07/2023		Payee Name: State of New Jersey - Div of Worker's Comp				
2020188835		INDEMNITY	11/01/2019	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$2.66	2019-2019	Expense
Check Amount:						\$2.66		
Check Number: 40988		Check Date: 03/07/2023		Payee Name: PURDY COLLISION LLC				
2023292667		1ST PARTY COLL PD	11/17/2022	UPPER TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,701.83	2022-2022	Loss
Check Amount:						\$1,701.83		
Check Number: 40989		Check Date: 03/07/2023		Payee Name: BELLUCCI LAW PC				
2022252077		INDEMNITY	10/18/2021	OCEAN CITY	I-CLAIMANT LEGAL EXP IND	\$5,211.00	2021-2021	Loss
Check Amount:						\$5,211.00		
Check Number: 40990		Check Date: 03/07/2023		Payee Name: LEO PETETTI LLC				
2023292667		1ST PARTY COLL PD	11/17/2022	UPPER TOWNSHIP	E-APPRAISERS PR	\$55.00	2022-2022	Expense
Check Amount:						\$55.00		
Check Number: 40991		Check Date: 03/07/2023		Payee Name: NEW JERSEY IME ASSOCIATES LLC				
2023281592		INDEMNITY	08/26/2022	HAMILTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:						\$800.00		
Check Number: 40992		Check Date: 03/07/2023		Payee Name: THE DEWEESE LAW FIRM				
2020208043		INDEMNITY	06/21/2020	GALLOWAY TOWNSHIP	E-SUBROGATION EXPENSE WC	\$1,432.00	2020-2020	Expense
2021238307		MEDICAL ONLY	05/20/2021	VENTNOR CITY	E-SUBROGATION EXPENSE WC	\$165.64	2021-2021	Expense
Check Amount:						\$1,597.64		

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 40993		Check Date: 03/07/2023		Payee Name: AFFANATO MARUT LLC				
2021230246		INDEMNITY	02/18/2021	UPPER TOWNSHIP	L-LEGAL WC	\$210.00	2021-2021	Legal
2022275475		INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$308.00	2022-2022	Legal
2021222719		INDEMNITY	12/04/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$140.00	2020-2020	Legal
2021241233		INDEMNITY	06/14/2021	OCEAN CITY	L-LEGAL WC	\$322.00	2021-2021	Legal
2022261128		INDEMNITY	01/13/2022	OCEAN CITY	L-LEGAL WC	\$154.00	2022-2022	Legal
2021222460		INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	L-LEGAL WC	\$133.00	2020-2020	Legal
2021235698		INDEMNITY	04/21/2021	MIDDLE TOWNSHIP	L-LEGAL WC	\$294.00	2021-2021	Legal
2021224547		INDEMNITY	12/24/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$140.00	2020-2020	Legal
2019165901		INDEMNITY	02/13/2019	NORTH WILDWOOD CITY	L-LEGAL WC	\$190.00	2019-2019	Legal
2023282124		INDEMNITY	09/06/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$214.00	2022-2022	Legal
2021215444		INDEMNITY	09/22/2020	ABSECON CITY	L-LEGAL WC	\$119.50	2020-2020	Legal
2022244701		INDEMNITY	08/05/2021	HAMILTON TOWNSHIP	L-LEGAL WC	\$286.00	2021-2021	Legal
2023277463		INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$456.00	2022-2022	Legal
2020180390		INDEMNITY	08/02/2019	STONE HARBOR BOROUGH	L-LEGAL WC	\$140.00	2019-2019	Legal
2022271533		INDEMNITY	04/27/2022	STONE HARBOR BOROUGH	L-LEGAL WC	\$112.00	2022-2022	Legal
2022246522		INDEMNITY	08/28/2021	MIDDLE TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2021234997		INDEMNITY	03/23/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2022254876		INDEMNITY	10/01/2020	OCEAN CITY	L-LEGAL WC	\$210.00	2020-2020	Legal
2022270313		INDEMNITY	11/24/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2023279027		INDEMNITY	07/25/2022	SOMERS POINT CITY	L-LEGAL WC	\$463.00	2022-2022	Legal
2021213540		INDEMNITY	08/25/2020	OCEAN CITY	L-LEGAL WC	\$160.67	2020-2020	Legal
2020195343		INDEMNITY	01/23/2020	MIDDLE TOWNSHIP	L-LEGAL WC	\$394.00	2020-2020	Legal
2021226107		INDEMNITY	01/06/2021	LOWER TOWNSHIP	L-LEGAL WC	\$364.00	2021-2021	Legal
2022275826		INDEMNITY	06/05/2022	SEA ISLE CITY	L-LEGAL WC	\$168.00	2022-2022	Legal
2019164840		INDEMNITY	01/28/2019	ESTELL MANOR CITY	L-LEGAL WC	\$311.00	2019-2019	Legal
2022245984		INDEMNITY	08/23/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$153.50	2021-2021	Legal
2020206497		INDEMNITY	06/02/2020	WILDWOOD CITY	L-LEGAL WC	\$276.00	2020-2020	Legal
2021234267		INDEMNITY	04/03/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$112.00	2021-2021	Legal
2022244916		INDEMNITY	08/08/2021	DEERFIELD TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal

Check Amount: **\$6,390.67**

Check Number: 40994		Check Date: 03/07/2023		Payee Name: ZANARAS REPORTING & VIDEO LLC				
2021214477		BODILY INJURY	09/04/2020	VENTNOR CITY	L-LEGAL GL	\$897.00	2020-2020	Legal

Check Amount: **\$897.00**

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 40995		Check Date: 03/07/2023		Payee Name: HOWARD HAMMER PSY D LLC				
2021225008		INDEMNITY	12/30/2020	SEA ISLE CITY	M-PHYSICIAN FEES	\$150.00	2020-2020	Loss
2022274141		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$300.00	2022-2022	Loss
2022274127		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$300.00	2022-2022	Loss
2022274139		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$300.00	2022-2022	Loss
2022274133		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$300.00	2022-2022	Loss
Check Amount:						\$1,350.00		
Check Number: 40996		Check Date: 03/07/2023		Payee Name: CRASH CHAMPIONS LLC				
2023293910		1ST PARTY COLL PD	01/04/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$356.11	2023-2023	Loss
Check Amount:						\$356.11		
Check Number: 40997		Check Date: 03/07/2023		Payee Name: PIETRAS SARACINO SMITH & MEEK LLP				
2021236465		INDEMNITY	04/26/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$237.50	2021-2021	Legal
2022256673		INDEMNITY	12/02/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$177.50	2021-2021	Legal
2021240978		INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$328.00	2020-2020	Legal
2021236152		INDEMNITY	04/27/2021	VENTNOR CITY	L-LEGAL WC	\$824.59	2021-2021	Legal
2022246035		INDEMNITY	08/17/2021	LONGPORT BOROUGH	L-LEGAL WC	\$587.50	2021-2021	Legal
2021233050		INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$940.50	2021-2021	Legal
2021233069		INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$622.00	2021-2021	Legal
2023277910		INDEMNITY	07/11/2022	VENTNOR CITY	L-LEGAL WC	\$833.37	2022-2022	Legal
2021233051		INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$1,072.50	2021-2021	Legal
2020193135		INDEMNITY	12/23/2019	NORTHFIELD CITY	L-LEGAL WC	\$345.50	2019-2019	Legal
2019175917		INDEMNITY	06/07/2019	HAMILTON TOWNSHIP	L-LEGAL WC	\$45.00	2019-2019	Legal
2020191270		INDEMNITY	11/15/2019	PLEASANTVILLE CITY	L-LEGAL WC	\$191.50	2019-2019	Legal
2020191564		INDEMNITY	12/04/2019	PLEASANTVILLE CITY	L-LEGAL WC	\$191.50	2019-2019	Legal
2021225034		INDEMNITY	12/23/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$284.00	2020-2020	Legal
2020198568		INDEMNITY	01/01/2020	OCEAN CITY	L-LEGAL WC	\$349.50	2020-2020	Legal
2020187019		INDEMNITY	10/11/2019	HAMILTON TOWNSHIP	L-LEGAL WC	\$2,194.50	2019-2019	Legal
2022273968		INDEMNITY	05/13/2022	MARGATE CITY	L-LEGAL WC	\$299.00	2022-2022	Legal
2021228131		INDEMNITY	01/26/2021	OCEAN CITY	L-LEGAL WC	\$655.00	2021-2021	Legal
2022257218		INDEMNITY	12/10/2021	SOMERS POINT CITY	L-LEGAL WC	\$140.00	2021-2021	Legal
2021226675		INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$941.50	2021-2021	Legal
2019176515		INDEMNITY	06/13/2019	OCEAN CITY	L-LEGAL WC	\$56.00	2019-2019	Legal
Check Amount:						\$11,316.46		
Check Number: 40998		Check Date: 03/07/2023		Payee Name: SEA ISLE CITY				



# Check Register

Insurer: **AJF-ATL.JOINT INS.FUND**

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023294124		INDEMNITY	01/09/2023	SEA ISLE CITY	I-TEMPORARY TOTAL DISABILITY	\$628.00	2023-2023	Loss
Check Amount:						\$628.00		
Check Number: 40999		Check Date: 03/07/2023	Payee Name: SEA ISLE CITY					
2023294124		INDEMNITY	01/09/2023	SEA ISLE CITY	I-TEMPORARY TOTAL DISABILITY	\$628.00	2023-2023	Loss
Check Amount:						\$628.00		
Check Number: 41000		Check Date: 03/07/2023	Payee Name: CAPE MAY CITY					
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$372.68	2023-2023	Loss
Check Amount:						\$372.68		
Check Number: 41001		Check Date: 03/07/2023	Payee Name: CAPE MAY CITY					
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$372.68	2023-2023	Loss
Check Amount:						\$372.68		
Check Number: 41002		Check Date: 03/07/2023	Payee Name: GALLOWAY TOWNSHIP					
2023290493		INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41003		Check Date: 03/07/2023	Payee Name: RICHARD DIVERNIERO					
2022255827		INDEMNITY	11/22/2021	EGG HARBOR TOWNSHIP	M-IND MED EXAMS WC	\$900.00	2021-2021	Loss
Check Amount:						\$900.00		
Check Number: 41004		Check Date: 03/07/2023	Payee Name: STONE HARBOR BOROUGH					
2023295622		INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$914.86	2023-2023	Loss
Check Amount:						\$914.86		
Check Number: 41005		Check Date: 03/07/2023	Payee Name: WILDWOOD CITY					
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,722.82	2022-2022	Loss
Check Amount:						\$1,722.82		
Check Number: 41006		Check Date: 03/07/2023	Payee Name: Hope, Justin					
2022252077		INDEMNITY	10/18/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$13,203.24	2021-2021	Loss
Check Amount:						\$13,203.24		
Check Number: 41007		Check Date: 03/07/2023	Payee Name: NORTHFIELD CITY					
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	I-TEMPORARY TOTAL DISABILITY	\$202.86	2022-2022	Loss
Check Amount:						\$202.86		



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41008		Check Date: 03/07/2023		Payee Name: PLEASANTVILLE CITY				
2022274133		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41009		Check Date: 03/07/2023		Payee Name: LOWER TOWNSHIP				
2023288245		INDEMNITY	11/04/2022	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,067.16	2022-2022	Loss
Check Amount:						\$2,067.16		
Check Number: 41010		Check Date: 03/07/2023		Payee Name: MIDDLE TOWNSHIP				
2021222460		INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,557.84	2020-2020	Loss
Check Amount:						\$1,557.84		
Check Number: 41011		Check Date: 03/07/2023		Payee Name: HAMILTON TOWNSHIP				
2022272287		INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,314.54	2022-2022	Loss
Check Amount:						\$1,314.54		
Check Number: 41012		Check Date: 03/07/2023		Payee Name: EGG HARBOR TOWNSHIP				
2023294122		INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,682.06	2023-2023	Loss
Check Amount:						\$1,682.06		
Check Number: 41013		Check Date: 03/07/2023		Payee Name: Louise Pellegrino				
2023278025		INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$568.00	2022-2022	Loss
Check Amount:						\$568.00		
Check Number: 41014		Check Date: 03/07/2023		Payee Name: Steven Sheronas				
2023282203		INDEMNITY	08/29/2022	AVALON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$912.86	2022-2022	Loss
Check Amount:						\$912.86		
Check Number: 41015		Check Date: 03/07/2023		Payee Name: Karla Jones				
2023280756		3RD PARTY PD	08/09/2022	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$500.00	2022-2022	Loss
Check Amount:						\$500.00		
Check Number: 41016		Check Date: 03/07/2023		Payee Name: Richard Hudson				
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 41017		Check Date: 03/07/2023		Payee Name: Daniel Gleason				
2021215444		INDEMNITY	09/22/2020	ABSECON CITY	I-PERMANENT PARTIAL DISABILITY	\$1,260.00	2020-2020	Loss



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$1,260.00		
Check Number: 41018      Check Date: 03/07/2023      Payee Name: Virgen Castro								
2023288059		INDEMNITY	10/26/2022	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$365.14	2022-2022	Loss
Check Amount:						\$365.14		
Check Number: 41019      Check Date: 03/07/2023      Payee Name: Joseph Coady								
2022247283		INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,899.36	2021-2021	Loss
Check Amount:						\$1,899.36		
Check Number: 41020      Check Date: 03/07/2023      Payee Name: Thomas Ferrence								
2021237523		INDEMNITY	05/11/2021	MIDDLE TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,219.64	2021-2021	Loss
Check Amount:						\$1,219.64		
Check Number: 41021      Check Date: 03/07/2023      Payee Name: Brian Fisher								
2020208258		INDEMNITY	06/24/2020	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,191.28	2020-2020	Loss
Check Amount:						\$1,191.28		
Check Number: 41022      Check Date: 03/07/2023      Payee Name: Jace Williams								
2021238830		INDEMNITY	05/27/2021	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,110.00	2021-2021	Loss
Check Amount:						\$1,110.00		
Check Number: 41023      Check Date: 03/07/2023      Payee Name: Jeremy Grouse								
2021218482		INDEMNITY	10/22/2020	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
Check Amount:						\$1,150.08		
Check Number: 41024      Check Date: 03/07/2023      Payee Name: Cody Miller								
2021237286		INDEMNITY	05/09/2021	MILLVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:						\$1,177.44		
Check Number: 41025      Check Date: 03/07/2023      Payee Name: OCEAN CITY								
2023288034		1ST PARTY COLL PD	04/19/2022	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:						\$1,000.00		
Check Number: 41026      Check Date: 03/07/2023      Payee Name: LONGPORT BOROUGH								
2021213080		INLAND MARINE	08/21/2020	LONGPORT BOROUGH	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2020-2020	Loss
Check Amount:						\$1,000.00		
Check Number: 41027      Check Date: 03/07/2023      Payee Name: MILLVILLE CITY								

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021226302		1ST PARTY COLL PD	01/13/2021	MILLVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2021-2021	Loss
Check Amount:						\$1,000.00		
Check Number: 41028		Check Date: 03/07/2023		Payee Name: OCEAN CITY				
2023297982		1ST PARTY COLL PD	09/25/2022	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$540.00	2022-2022	Loss
Check Amount:						\$540.00		
Check Number: 41029		Check Date: 03/07/2023		Payee Name: NORTHFIELD CITY				
2023288295		INDEMNITY	11/03/2022	NORTHFIELD CITY	I-TEMPORARY TOTAL DISABILITY	\$405.71	2022-2022	Loss
Check Amount:						\$405.71		
Check Number: 41030		Check Date: 03/07/2023		Payee Name: COASTAL SPINE, PC.				
2021233791		INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$83.27	2021-2021	Loss
Check Amount:						\$83.27		
Check Number: 41031		Check Date: 03/07/2023		Payee Name: IVYREHAB NETWORK INC				
2022276947		INDEMNITY	06/24/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$170.00	2022-2022	Loss
2021222460		INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$170.00	2020-2020	Loss
2023295249		MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:						\$430.00		
Check Number: 41032		Check Date: 03/07/2023		Payee Name: INSPIRA MEDICAL CENTER VINELAND				
2023288972		MEDICAL ONLY	11/13/2022	LOWER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,019.44	2022-2022	Loss
Check Amount:						\$1,019.44		
Check Number: 41033		Check Date: 03/07/2023		Payee Name: ARMC ANESTHESIOLOGISTS				
2023286210		INDEMNITY	10/15/2022	BRIGANTINE CITY	M-PHYSICIAN FEES	\$540.00	2022-2022	Loss
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$756.00	2022-2022	Loss
2022272115		MEDICAL ONLY	04/29/2022	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$990.00	2022-2022	Loss
Check Amount:						\$2,286.00		
Check Number: 41034		Check Date: 03/07/2023		Payee Name: SHORE MEDICAL CENTER				
2023286210		INDEMNITY	10/15/2022	BRIGANTINE CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2022-2022	Loss
Check Amount:						\$2,106.00		
Check Number: 41035		Check Date: 03/07/2023		Payee Name: CAPE REGIONAL MEDICAL CENTER				
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:						\$1,404.00		



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41036		Check Date: 03/07/2023	Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA					
2022275475		INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023288059		INDEMNITY	10/26/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2022272287		INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2022-2022	Loss
2023290493		INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$940.00	2022-2022	Loss
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2023277802		INDEMNITY	07/09/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$320.00	2022-2022	Loss
2023285818		MEDICAL ONLY	10/12/2022	MARGATE CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023279959		INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2022245984		INDEMNITY	08/23/2021	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$185.00	2021-2021	Loss
Check Amount:						\$2,885.00		
Check Number: 41037		Check Date: 03/07/2023	Payee Name: ONE CALL CARE DIAGNOSTICS					
2022275475		INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	M-MRI	\$485.00	2022-2022	Loss
2023292393		MEDICAL ONLY	12/30/2022	BRIGANTINE CITY	M-MRI	\$485.00	2022-2022	Loss
2023288115		MEDICAL ONLY	11/02/2022	CAPE MAY CITY	M-MRI	\$485.00	2022-2022	Loss
2023282124		INDEMNITY	09/06/2022	PLEASANTVILLE CITY	M-MRI	\$970.00	2022-2022	Loss
2023287795		MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-MRI	\$560.00	2022-2022	Loss
2023277463		INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-MRI	\$600.00	2022-2022	Loss
2023288755		INDEMNITY	11/14/2022	EGG HARBOR TOWNSHIP	M-MRI	\$485.00	2022-2022	Loss
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	M-MRI	\$485.00	2023-2023	Loss
2023293272		MEDICAL ONLY	12/05/2022	BRIGANTINE CITY	M-MRI	\$485.00	2022-2022	Loss
2022265047		MEDICAL ONLY	02/15/2022	BRIGANTINE CITY	M-MRI	\$485.00	2022-2022	Loss
2023291742		MEDICAL ONLY	12/19/2022	SEA ISLE CITY	M-MRI	\$485.00	2022-2022	Loss
2023292067		MEDICAL ONLY	12/22/2022	BRIGANTINE CITY	M-MRI	\$300.00	2022-2022	Loss
2023290862		INDEMNITY	12/09/2022	SEA ISLE CITY	M-MRI	\$485.00	2022-2022	Loss
Check Amount:						\$6,795.00		
Check Number: 41038		Check Date: 03/07/2023	Payee Name: SHORE AMBULATORY SURGICAL CTR, LLC					
2023285861		INDEMNITY	10/12/2022	OCEAN CITY	M-AMBULATORY SURGERY CENTER	\$12,500.00	2022-2022	Loss
2022274887		INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$14,098.00	2022-2022	Loss
2023287496		INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$12,500.00	2022-2022	Loss
Check Amount:						\$39,098.00		
Check Number: 41039		Check Date: 03/07/2023	Payee Name: BONEL MEDICAL EQUIPMENT					
2023290740		INDEMNITY	12/08/2022	VENTNOR CITY	M-DME/PROSTHETICS	\$61.46	2022-2022	Loss

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$61.46		
Check Number: 41040		Check Date: 03/07/2023	Payee Name: NovaCare Rehabilitation					
2023292393	MEDICAL ONLY	12/30/2022	BRIGANTINE CITY	M-PHYSICIAN FEES	\$196.00	2022-2022	Loss	
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$196.00	2021-2021	Loss	
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$98.00	2020-2020	Loss	
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$294.00	2022-2022	Loss	
Check Amount:						\$784.00		
Check Number: 41041		Check Date: 03/07/2023	Payee Name: CAPE REGIONAL URGENT CARE					
2023295027	MEDICAL ONLY	01/28/2023	PLEASANTVILLE CITY	M-URGENT CARE CENTER	\$219.11	2023-2023	Loss	
2023293014	MEDICAL ONLY	01/06/2023	WILDWOOD CITY	M-URGENT CARE CENTER	\$234.85	2023-2023	Loss	
Check Amount:						\$453.96		
Check Number: 41042		Check Date: 03/07/2023	Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ					
2023282901	INDEMNITY	09/12/2022	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$264.27	2022-2022	Loss	
Check Amount:						\$264.27		
Check Number: 41043		Check Date: 03/07/2023	Payee Name: CAPE PHYSICAL THERAPY LLC					
2022246522	INDEMNITY	08/28/2021	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$48.00	2021-2021	Loss	
2023290962	MEDICAL ONLY	12/12/2022	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$288.00	2022-2022	Loss	
2023289340	INDEMNITY	11/18/2022	OCEAN CITY	M-PHYSICIAN FEES	\$108.00	2022-2022	Loss	
2023282203	INDEMNITY	08/29/2022	AVALON BOROUGH	M-PHYSICIAN FEES	\$60.00	2022-2022	Loss	
2023291742	MEDICAL ONLY	12/19/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$150.00	2022-2022	Loss	
2023290862	INDEMNITY	12/09/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$528.00	2022-2022	Loss	
Check Amount:						\$1,182.00		
Check Number: 41044		Check Date: 03/07/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP P A					
2023292393	MEDICAL ONLY	12/30/2022	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$210.75	2022-2022	Loss	
2023291523	MEDICAL ONLY	12/18/2022	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$198.76	2022-2022	Loss	
2023278561	MEDICAL ONLY	07/18/2022	SEA ISLE CITY	M-OCCUPATIONAL MEDICINE	\$144.75	2022-2022	Loss	
2023289148	MEDICAL ONLY	11/12/2022	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$233.33	2022-2022	Loss	
Check Amount:						\$787.59		
Check Number: 41045		Check Date: 03/07/2023	Payee Name: ALIGN DIRECT BILL LLC					
2023282992	MEDICAL ONLY	09/13/2022	AVALON BOROUGH	M-PHYSICIAN FEES	\$665.00	2022-2022	Loss	
Check Amount:						\$665.00		



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41046		Check Date: 03/07/2023	Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER					
2023296685		MEDICAL ONLY	02/15/2023	GALLOWAY TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
2023296799		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:						\$7,533.00		
Check Number: 41047		Check Date: 03/07/2023	Payee Name: HOME CARE CONNECT LLC					
2023292297		INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-DME/PROSTHETICS	\$4,285.71	2022-2022	Loss
Check Amount:						\$4,285.71		
Check Number: 41048		Check Date: 03/07/2023	Payee Name: WORKERS COMP PSYCH NET					
2022247283		INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-BEHAVIORAL HEALTH	\$170.00	2021-2021	Loss
Check Amount:						\$170.00		
Check Number: 41049		Check Date: 03/07/2023	Payee Name: SPECTRUM FITNESS LLC					
2023290740		INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$424.00	2022-2022	Loss
Check Amount:						\$424.00		
Check Number: 41050		Check Date: 03/07/2023	Payee Name: ATLANTIC EMERGENCY ASSOCIATES KESSLER SED LLC					
2023294217		INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$500.00	2023-2023	Loss
Check Amount:						\$500.00		
Check Number: 41051		Check Date: 03/07/2023	Payee Name: JAG-ONE PHYSICAL THERAPY LLC					
2023287795		MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$153.00	2022-2022	Loss
Check Amount:						\$153.00		
Check Number: 41052		Check Date: 03/07/2023	Payee Name: myMATRIX					
2021210129		INDEMNITY	07/14/2020	BRIGANTINE CITY	M-PHARMACY	\$5.83	2020-2020	Loss
2023292297		INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-PHARMACY	\$7.29	2022-2022	Loss
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHARMACY	\$7.29	2022-2022	Loss
Check Amount:						\$20.41		
Check Number: 41053		Check Date: 03/07/2023	Payee Name: ORTHONJ, LLC					
2023278204		INDEMNITY	07/13/2022	OCEAN CITY	M-ORTHO/NEURO FEES	\$85.32	2022-2022	Loss
2023288755		INDEMNITY	11/14/2022	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2022-2022	Loss
2023292862		INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$298.10	2022-2022	Loss
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
2023294124		INDEMNITY	01/09/2023	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss





# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021238363		INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$234.69	2021-2021	Loss
Check Amount:						\$1,108.61		
Check Number: 41054		Check Date: 03/07/2023		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC				
2023285861		INDEMNITY	10/12/2022	OCEAN CITY	M-PHYSICIAN FEES	\$320.00	2022-2022	Loss
2023292862		INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023294249		MEDICAL ONLY	01/18/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2022275826		INDEMNITY	06/05/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
Check Amount:						\$640.00		
Check Number: 41055		Check Date: 03/07/2023		Payee Name: ORTHONJ, LLC				
2023294122		INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$239.42	2023-2023	Loss
2023294583		MEDICAL ONLY	01/03/2023	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:						\$361.39		
Check Number: 41056		Check Date: 03/07/2023		Payee Name: MEDEXPRESS URGENT CARE PC PENNSYLVANIA				
2022273627		INDEMNITY	05/18/2022	OCEAN CITY	M-URGENT CARE CENTER	\$526.00	2022-2022	Loss
Check Amount:						\$526.00		
Check Number: 41057		Check Date: 03/07/2023		Payee Name: QUALCARE INC				
2023297803		INDEMNITY	03/02/2023	NORTHFIELD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023297005		MEDICAL ONLY	02/21/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023297550		INDEMNITY	02/26/2023	VENTNOR CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:						\$1,665.00		
Check Number: 41058		Check Date: 03/07/2023		Payee Name: QUAL-LYNX				
2023291696		MEDICAL ONLY	12/14/2022	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$9.75	2022-2022	Expense
2023290310		MEDICAL ONLY	12/02/2022	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$17.33	2022-2022	Expense
2021210096		INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$6.50	2020-2020	Expense
2023288219		INDEMNITY	11/03/2022	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$17.33	2022-2022	Expense
2021224718		INDEMNITY	12/18/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$6.50	2020-2020	Expense
2023294321		INDEMNITY	01/17/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$82.35	2023-2023	Expense
2021223379		INDEMNITY	12/12/2020	MILLVILLE CITY	E-MISC ALL OTHER WC	\$6.50	2020-2020	Expense
2023293202		MEDICAL ONLY	01/06/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$7.58	2023-2023	Expense
Check Amount:						\$153.84		
Check Number: 41059		Check Date: 03/14/2023		Payee Name: RALPH G. CATALDO, DO, PA				
2021230246		INDEMNITY	02/18/2021	UPPER TOWNSHIP	I-ASSESSMENT-W.C. PPD	\$600.00	2021-2021	Loss





# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$600.00		
Check Number: 41060		Check Date: 03/14/2023	Payee Name: CAPEHART & SCATCHARD PA					
2023279780		INDEMNITY	12/31/2021	LOWER TOWNSHIP	L-LEGAL WC	\$544.50	2021-2021	Legal
2023284867		INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	L-LEGAL WC	\$971.00	2022-2022	Legal
2021236549		INDEMNITY	04/30/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$353.50	2021-2021	Legal
2022263021		INDEMNITY	01/30/2022	NORTHFIELD CITY	L-LEGAL WC	\$297.00	2022-2022	Legal
2023282791		INDEMNITY	09/10/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$902.50	2022-2022	Legal
Check Amount:						\$3,068.50		
Check Number: 41061		Check Date: 03/14/2023	Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA					
2021225899		INDEMNITY	01/11/2021	CAPE MAY CITY	I-ASSESSMENT-W.C. IND	\$3,040.00	2021-2021	Loss
Check Amount:						\$3,040.00		
Check Number: 41062		Check Date: 03/14/2023	Payee Name: GEMMEL TODD & MERENICH PA					
2020183985		BODILY INJURY	09/14/2019	VENTNOR CITY	L-LEGAL AL	\$3,043.67	2019-2019	Legal
Check Amount:						\$3,043.67		
Check Number: 41063		Check Date: 03/14/2023	Payee Name: MADDEN & MADDEN PA					
2021219785		BODILY INJURY	08/13/2020	MARGATE CITY	L-LEGAL GL	\$49.50	2020-2020	Legal
Check Amount:						\$49.50		
Check Number: 41064		Check Date: 03/14/2023	Payee Name: STATE SHORTHAND REPORTING SERVICE					
2021230246		INDEMNITY	02/18/2021	UPPER TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2021212358		INDEMNITY	08/14/2020	CAPE MAY CITY	E-MISC LEGAL EXPENSE WC	\$30.00	2020-2020	Expense
2021225899		INDEMNITY	01/11/2021	CAPE MAY CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2022250358		INDEMNITY	10/03/2021	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:						\$255.00		
Check Number: 41065		Check Date: 03/14/2023	Payee Name: RELI OF ATLANTIC COUNTY, INC.					
2023298361		1ST PARTY COLL PD	03/01/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$111.45	2023-2023	Loss
Check Amount:						\$111.45		
Check Number: 41066		Check Date: 03/14/2023	Payee Name: ROTHMAN INSTITUTE OF NJ PA					
2023281071		INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-IND MED EXAMS WC	\$750.00	2022-2022	Loss
Check Amount:						\$750.00		
Check Number: 41067		Check Date: 03/14/2023	Payee Name: I C U INVESTIGATIONS INC					
2023296621		INDEMNITY	01/26/2023	OCEAN CITY	E-INDEP ADJUSTOR WC	\$625.00	2023-2023	Expense

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023294910		INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:						\$1,100.00		
Check Number: 41068		Check Date: 03/14/2023	Payee Name: D'ARCY JOHNSON DAY PC					
2022250358		INDEMNITY	10/03/2021	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$1,360.00	2021-2021	Loss
Check Amount:						\$1,360.00		
Check Number: 41069		Check Date: 03/14/2023	Payee Name: BIRCHMEIER & POWELL LLC					
2021212710		BODILY INJURY	05/23/2020	WATERFORD TOWNSHIP	L-LEGAL GL	\$7,633.00	2020-2020	Legal
2021232875		GL PROPERTY DAMAGE	01/22/2021	MARGATE CITY	L-LEGAL GL	\$5,083.00	2021-2021	Legal
Check Amount:						\$12,716.00		
Check Number: 41070		Check Date: 03/14/2023	Payee Name: American Legal Records, LLC					
2023278204		INDEMNITY	07/13/2022	OCEAN CITY	E-MISC ALL OTHER WC	\$165.89	2022-2022	Expense
Check Amount:						\$165.89		
Check Number: 41071		Check Date: 03/14/2023	Payee Name: State of New Jersey - Div of Worker's Comp					
2020193135		INDEMNITY	12/23/2019	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$1.76	2019-2019	Expense
2022274133		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$3.63	2022-2022	Expense
Check Amount:						\$5.39		
Check Number: 41072		Check Date: 03/14/2023	Payee Name: ATLANTIC SECURITY INT'L					
2021210267		INDEMNITY	07/18/2020	LOWER TOWNSHIP	E-INDEP ADJUSTOR WC	\$125.00	2020-2020	Expense
Check Amount:						\$125.00		
Check Number: 41073		Check Date: 03/14/2023	Payee Name: PURDY COLLISION LLC					
2023282656		1ST PARTY COLL PD	08/30/2022	BRIGANTINE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$393.85	2022-2022	Loss
Check Amount:						\$393.85		
Check Number: 41074		Check Date: 03/14/2023	Payee Name: Shore Orthopaedic University Associates, PA					
2022244884		BODILY INJURY	07/11/2021	VENTNOR CITY	E-MISC ALL OTHER GL	\$2,400.00	2021-2021	Expense
Check Amount:						\$2,400.00		
Check Number: 41075		Check Date: 03/14/2023	Payee Name: BELLUCCI LAW PC					
2021230246		INDEMNITY	02/18/2021	UPPER TOWNSHIP	I-CLAIMANT LEGAL EXP PPD	\$5,615.00	2021-2021	Loss
Check Amount:						\$5,615.00		
Check Number: 41076		Check Date: 03/14/2023	Payee Name: LEO PETETTI LLC					
2023282656		1ST PARTY COLL PD	08/30/2022	BRIGANTINE CITY	E-APPRAISERS PR	\$55.00	2022-2022	Expense

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$55.00		
Check Number: 41077		Check Date: 03/14/2023	Payee Name: DAVID S DEWEESE					
2023296456	PUB OFF PI	08/01/2022	COMMERCIAL TOWNSHIP	L-LEGAL GL		\$750.00	2022-2022	Legal
Check Amount:						\$750.00		
Check Number: 41078		Check Date: 03/14/2023	Payee Name: NEW JERSEY IME ASSOCIATES LLC					
2021238446	INDEMNITY	05/23/2021	OCEAN CITY	E-ALLOCATED MED EXAM WC		\$800.00	2021-2021	Expense
Check Amount:						\$800.00		
Check Number: 41079		Check Date: 03/14/2023	Payee Name: ARVIND BALIGA MD					
2022250358	INDEMNITY	10/03/2021	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND		\$600.00	2021-2021	Loss
Check Amount:						\$600.00		
Check Number: 41080		Check Date: 03/14/2023	Payee Name: AFFANATO MARUT LLC					
2021230246	INDEMNITY	02/18/2021	UPPER TOWNSHIP	L-LEGAL WC		\$182.00	2021-2021	Legal
2021212358	INDEMNITY	08/14/2020	CAPE MAY CITY	L-LEGAL WC		\$288.50	2020-2020	Legal
2021225899	INDEMNITY	01/11/2021	CAPE MAY CITY	L-LEGAL WC		\$294.00	2021-2021	Legal
2020181183	INDEMNITY	07/09/2019	ABSECON CITY	L-LEGAL WC		\$288.50	2019-2019	Legal
2023279717	INDEMNITY	08/02/2022	GALLOWAY TOWNSHIP	L-LEGAL WC		\$358.00	2022-2022	Legal
2022250358	INDEMNITY	10/03/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC		\$266.00	2021-2021	Legal
Check Amount:						\$1,677.00		
Check Number: 41081		Check Date: 03/14/2023	Payee Name: The Plastic Surgery Center					
2021218959	BODILY INJURY	09/12/2020	MARGATE CITY	E-MISC LEGAL EXPENSE GL		\$2,250.00	2020-2020	Expense
Check Amount:						\$2,250.00		
Check Number: 41082		Check Date: 03/14/2023	Payee Name: HOWARD HAMMER PSY D LLC					
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-PHYSICIAN FEES		\$150.00	2022-2022	Loss
Check Amount:						\$150.00		
Check Number: 41083		Check Date: 03/14/2023	Payee Name: PIETRAS SARACINO SMITH & MEEK LLP					
2021223379	INDEMNITY	12/12/2020	MILLVILLE CITY	L-LEGAL WC		\$878.50	2020-2020	Legal
Check Amount:						\$878.50		
Check Number: 41084		Check Date: 03/14/2023	Payee Name: EGG HARBOR TOWNSHIP					
2023297171	INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$360.62	2023-2023	Loss
Check Amount:						\$360.62		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41085Check Date: 03/14/2023Payee Name: EGG HARBOR TOWNSHIP								
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$901.56	2023-2023	Loss
Check Amount:						\$901.56		
Check Number: 41086Check Date: 03/14/2023Payee Name: NORTH WILDWOOD CITY								
2021209355		INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$504.00	2020-2020	Loss
Check Amount:						\$504.00		
Check Number: 41087Check Date: 03/14/2023Payee Name: PLEASANTVILLE CITY								
2022274127		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41088Check Date: 03/14/2023Payee Name: PLEASANTVILLE CITY								
2022274141		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41089Check Date: 03/14/2023Payee Name: MILLVILLE CITY								
2022276947		INDEMNITY	06/24/2022	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,484.39	2022-2022	Loss
Check Amount:						\$1,484.39		
Check Number: 41090Check Date: 03/14/2023Payee Name: LOWER TOWNSHIP								
2023282901		INDEMNITY	09/12/2022	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,165.64	2022-2022	Loss
Check Amount:						\$1,165.64		
Check Number: 41091Check Date: 03/14/2023Payee Name: HAMILTON TOWNSHIP								
2023277463		INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,282.14	2022-2022	Loss
Check Amount:						\$2,282.14		
Check Number: 41092Check Date: 03/14/2023Payee Name: VENTNOR CITY								
2023290740		INDEMNITY	12/08/2022	VENTNOR CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41093Check Date: 03/14/2023Payee Name: PLEASANTVILLE CITY								
2022274887		INDEMNITY	05/11/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41094Check Date: 03/14/2023Payee Name: LOWER TOWNSHIP								
2023292297		INDEMNITY	09/07/2022	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$2,130.00		
Check Number: 41095      Check Date: 03/14/2023      Payee Name: GALLOWAY TOWNSHIP								
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$459.35	2023-2023	Loss
Check Amount:						\$459.35		
Check Number: 41096      Check Date: 03/14/2023      Payee Name: EGG HARBOR TOWNSHIP								
2023295799		INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$79.19	2023-2023	Loss
Check Amount:						\$79.19		
Check Number: 41097      Check Date: 03/14/2023      Payee Name: OCEAN CITY								
2023285861		INDEMNITY	10/12/2022	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$760.71	2022-2022	Loss
Check Amount:						\$760.71		
Check Number: 41098      Check Date: 03/14/2023      Payee Name: MIDDLE TOWNSHIP								
2023282696		INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,071.52	2022-2022	Loss
Check Amount:						\$1,071.52		
Check Number: 41099      Check Date: 03/14/2023      Payee Name: THOMAS DWYER MD								
2021214307		INDEMNITY	09/09/2020	EGG HARBOR TOWNSHIP	M-IND MED EXAMS WC	\$900.00	2020-2020	Loss
Check Amount:						\$900.00		
Check Number: 41100      Check Date: 03/14/2023      Payee Name: NORTHFIELD CITY								
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	I-TEMPORARY TOTAL DISABILITY	\$568.00	2022-2022	Loss
Check Amount:						\$568.00		
Check Number: 41101      Check Date: 03/14/2023      Payee Name: HAMILTON TOWNSHIP								
2023287496		INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,122.04	2022-2022	Loss
Check Amount:						\$1,122.04		
Check Number: 41102      Check Date: 03/14/2023      Payee Name: NEW JERSEY IME ASSOCIATES LLC								
2019175917		INDEMNITY	06/07/2019	HAMILTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2019-2019	Expense
Check Amount:						\$800.00		
Check Number: 41103      Check Date: 03/14/2023      Payee Name: Payton Muzyka								
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,727.00	2023-2023	Loss
Check Amount:						\$1,727.00		
Check Number: 41104      Check Date: 03/14/2023      Payee Name: Kelly Gallagher								

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020182327		INDEMNITY	08/27/2019	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,720.00	2019-2019	Loss
Check Amount:						\$1,720.00		
Check Number: 41105		Check Date: 03/14/2023		Payee Name: Eric Munyon				
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,480.52	2021-2021	Loss
Check Amount:						\$1,480.52		
Check Number: 41106		Check Date: 03/14/2023		Payee Name: John Adams				
2021230246		INDEMNITY	02/18/2021	UPPER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$21,615.09	2021-2021	Loss
Check Amount:						\$21,615.09		
Check Number: 41107		Check Date: 03/14/2023		Payee Name: Melody Kirby				
2022250358		INDEMNITY	10/03/2021	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$4,510.69	2021-2021	Loss
Check Amount:						\$4,510.69		
Check Number: 41108		Check Date: 03/14/2023		Payee Name: Jeffrey Douglass				
2020194275		INDEMNITY	01/10/2020	LOWER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$813.60	2020-2020	Loss
Check Amount:						\$813.60		
Check Number: 41109		Check Date: 03/14/2023		Payee Name: Robert Shellhorn				
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,286.18	2023-2023	Loss
Check Amount:						\$1,286.18		
Check Number: 41110		Check Date: 03/14/2023		Payee Name: Chryl Leeds				
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,373.34	2023-2023	Loss
Check Amount:						\$1,373.34		
Check Number: 41111		Check Date: 03/14/2023		Payee Name: Payton Muzyka				
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,099.00	2023-2023	Loss
Check Amount:						\$1,099.00		
Check Number: 41112		Check Date: 03/14/2023		Payee Name: Christopher Castagna				
2021225899		INDEMNITY	01/11/2021	CAPE MAY CITY	I-PERMANENT PARTIAL DISABILITY	\$10,262.00	2021-2021	Loss
Check Amount:						\$10,262.00		
Check Number: 41113		Check Date: 03/14/2023		Payee Name: Christopher DeVito				
2021214232		INDEMNITY	09/08/2020	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,235.60	2020-2020	Loss
Check Amount:						\$1,235.60		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41114      Check Date: 03/14/2023      Payee Name: Paul Blankley								
2021236200		INDEMNITY	04/27/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,032.00	2021-2021	Loss
Check Amount:						\$1,032.00		
Check Number: 41115      Check Date: 03/14/2023      Payee Name: William McElrea								
2020181999		INDEMNITY	08/15/2019	HAMILTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,964.00	2019-2019	Loss
Check Amount:						\$1,964.00		
Check Number: 41116      Check Date: 03/14/2023      Payee Name: Keith Foster								
2021226252		INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:						\$1,177.44		
Check Number: 41117      Check Date: 03/14/2023      Payee Name: Thomas Schmidt								
2022242474		INDEMNITY	07/08/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:						\$1,177.44		
Check Number: 41118      Check Date: 03/14/2023      Payee Name: Erik Valentin								
2021209628		INDEMNITY	07/13/2020	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,655.80	2020-2020	Loss
Check Amount:						\$1,655.80		
Check Number: 41119      Check Date: 03/14/2023      Payee Name: MaryAnne Rockelman								
2021211338		INDEMNITY	08/04/2020	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
Check Amount:						\$1,150.08		
Check Number: 41120      Check Date: 03/14/2023      Payee Name: Bradley Moore								
2021212429		INDEMNITY	08/16/2020	MILLVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,150.08	2020-2020	Loss
Check Amount:						\$1,150.08		
Check Number: 41121      Check Date: 03/14/2023      Payee Name: Marc Szczur								
2019165094		INDEMNITY	02/05/2019	LOWER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,964.00	2019-2019	Loss
Check Amount:						\$1,964.00		
Check Number: 41122      Check Date: 03/14/2023      Payee Name: PLEASANTVILLE CITY								
2023282417		1ST PARTY COLL PD	09/06/2022	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$32,847.59	2022-2022	Loss
Check Amount:						\$32,847.59		
Check Number: 41123      Check Date: 03/14/2023      Payee Name: PLEASANTVILLE CITY								
2022274139		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$2,130.00		
Check Number: 41124		Check Date: 03/14/2023		Payee Name: HAMILTON TOWNSHIP				
2021228205	1ST PARTY COLL PD	01/31/2021	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2021-2021	Loss	
Check Amount:						\$1,000.00		
Check Number: 41125		Check Date: 03/14/2023		Payee Name: SEA ISLE CITY				
2022252758	INLAND MARINE	09/12/2021	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2021-2021	Loss	
Check Amount:						\$1,000.00		
Check Number: 41126		Check Date: 03/14/2023		Payee Name: NORTH WILDWOOD CITY				
2023298332	BLDG/CONTENT	03/04/2023	NORTH WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$450.00	2023-2023	Loss	
Check Amount:						\$450.00		
Check Number: 41127		Check Date: 03/14/2023		Payee Name: CAPE MAY CITY				
2023298515	BLDG/CONTENT	03/05/2023	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$673.96	2023-2023	Loss	
Check Amount:						\$673.96		
Check Number: 41128		Check Date: 03/14/2023		Payee Name: QUAL-LYNX				
2023295092	MEDICAL ONLY	01/30/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295864	MEDICAL ONLY	01/31/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023296363	MEDICAL ONLY	02/09/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295775	MEDICAL ONLY	02/07/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023291625	MEDICAL ONLY	12/18/2022	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2022-2022	Expense	
2021234286	MEDICAL ONLY	04/03/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2021-2021	Expense	
2023296370	MEDICAL ONLY	02/10/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023296621	INDEMNITY	01/26/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295112	MEDICAL ONLY	01/31/2023	BUENA BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023296944	MEDICAL ONLY	02/17/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023296311	INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295592	MEDICAL ONLY	02/05/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023297219	MEDICAL ONLY	02/22/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023293744	MEDICAL ONLY	01/14/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295027	MEDICAL ONLY	01/28/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295623	MEDICAL ONLY	02/06/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	
2023295046	INDEMNITY	01/22/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense	





# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023295448		INDEMNITY	01/27/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023293543		INDEMNITY	01/11/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023294249		MEDICAL ONLY	01/18/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023296801		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023296685		MEDICAL ONLY	02/15/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023295955		MEDICAL ONLY	02/08/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023296953		MEDICAL ONLY	02/21/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023292518		MEDICAL ONLY	12/31/2022	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$4.25	2022-2022	Expense
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023295249		MEDICAL ONLY	01/27/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023289340		INDEMNITY	11/18/2022	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2022-2022	Expense
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023292494		MEDICAL ONLY	12/29/2022	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2022-2022	Expense
2023297005		MEDICAL ONLY	02/21/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023295055		MEDICAL ONLY	01/30/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023296184		MEDICAL ONLY	02/08/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023295622		INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023297336		MEDICAL ONLY	02/23/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2023296799		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense

Check Amount: \$165.75

Check Number: 41129	Check Date: 03/14/2023	Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH
---------------------	------------------------	---

2020203726	INDEMNITY	04/23/2020	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$150.50	2020-2020	Loss
2020197634	MEDICAL ONLY	02/18/2020	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$102.77	2020-2020	Loss
2020204703	MEDICAL ONLY	05/07/2020	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2020-2020	Loss

Check Amount: \$356.04

Check Number: 41130	Check Date: 03/14/2023	Payee Name: IVYREHAB NETWORK INC
---------------------	------------------------	----------------------------------

2022276947	INDEMNITY	06/24/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$85.00	2022-2022	Loss
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$234.00	2020-2020	Loss
2023295249	MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$255.00	2023-2023	Loss

Check Amount: \$574.00

Check Number: 41131	Check Date: 03/14/2023	Payee Name: QUEST DIAGNOSTICS
---------------------	------------------------	-------------------------------

2023294368	MEDICAL ONLY	01/23/2023	VENTNOR CITY	M-OTHER PROVIDER FEES	\$84.19	2023-2023	Loss
------------	--------------	------------	--------------	-----------------------	---------	-----------	------



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$84.19		
Check Number: 41132      Check Date: 03/14/2023      Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA								
2022270802		INDEMNITY	04/18/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$250.00	2022-2022	Loss
Check Amount:						\$250.00		
Check Number: 41133      Check Date: 03/14/2023      Payee Name: COOPER HEALTH SYSTEMS								
2021214063		INDEMNITY	09/04/2020	WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$2,573.25	2020-2020	Loss
Check Amount:						\$2,573.25		
Check Number: 41134      Check Date: 03/14/2023      Payee Name: VIRTUA WEST JERSEY HEALTH INC								
2023292297		INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$33,599.28	2022-2022	Loss
Check Amount:						\$33,599.28		
Check Number: 41135      Check Date: 03/14/2023      Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER								
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$268.05	2023-2023	Loss
Check Amount:						\$268.05		
Check Number: 41136      Check Date: 03/14/2023      Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA								
2022275475		INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023288059		INDEMNITY	10/26/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2022272287		INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023290493		INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023279959		INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023287496		INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
Check Amount:						\$1,040.00		
Check Number: 41137      Check Date: 03/14/2023      Payee Name: CAPE EMERGENCY PHYSICIANS, PA								
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss
Check Amount:						\$1,037.44		
Check Number: 41138      Check Date: 03/14/2023      Payee Name: ONE CALL CARE DIAGNOSTICS								
2021209355		INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	M-MRI	\$560.00	2020-2020	Loss
2023279501		MEDICAL ONLY	08/01/2022	OCEAN CITY	M-MRI	\$560.00	2022-2022	Loss
Check Amount:						\$1,120.00		
Check Number: 41139      Check Date: 03/14/2023      Payee Name: CAPE RADIOLOGY								
2023278025		INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-DIAGNOSTICS	\$43.50	2022-2022	Loss



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$43.50		
Check Number: 41140		Check Date: 03/14/2023	Payee Name: ATLANTICARE CLINICAL LABORATORY					
2022269456	MEDICAL ONLY	04/01/2022	VENTNOR CITY	M-OTHER PROVIDER FEES	\$85.51	2022-2022	Loss	
Check Amount:						\$85.51		
Check Number: 41141		Check Date: 03/14/2023	Payee Name: MATTHEW J PITERA MD PA					
2020191099	INDEMNITY	11/27/2019	MIDDLE TOWNSHIP	M-BEHAVIORAL HEALTH	\$1,250.00	2019-2019	Loss	
Check Amount:						\$1,250.00		
Check Number: 41142		Check Date: 03/14/2023	Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.					
2023282124	INDEMNITY	09/06/2022	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$89.82	2022-2022	Loss	
2021209355	INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$89.82	2020-2020	Loss	
Check Amount:						\$179.64		
Check Number: 41143		Check Date: 03/14/2023	Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA					
2023291553	MEDICAL ONLY	12/18/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$829.00	2022-2022	Loss	
Check Amount:						\$829.00		
Check Number: 41144		Check Date: 03/14/2023	Payee Name: SHORE AMBULATORY SURGICAL CTR, LLC					
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$14,914.56	2022-2022	Loss	
Check Amount:						\$14,914.56		
Check Number: 41145		Check Date: 03/14/2023	Payee Name: NovaCare Rehabilitation					
2023292393	MEDICAL ONLY	12/30/2022	BRIGANTINE CITY	M-PHYSICIAN FEES	\$196.00	2022-2022	Loss	
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$196.00	2023-2023	Loss	
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$392.00	2021-2021	Loss	
2021229819	INDEMNITY	02/15/2021	WILDWOOD CITY	M-PHYSICIAN FEES	\$98.00	2021-2021	Loss	
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$294.00	2022-2022	Loss	
Check Amount:						\$1,176.00		
Check Number: 41146		Check Date: 03/14/2023	Payee Name: CAPE REGIONAL URGENT CARE					
2023290103	MEDICAL ONLY	12/01/2022	SEA ISLE CITY	M-URGENT CARE CENTER	\$236.86	2022-2022	Loss	
2023287203	MEDICAL ONLY	10/24/2022	WILDWOOD CITY	M-URGENT CARE CENTER	\$317.37	2022-2022	Loss	
2023293510	MEDICAL ONLY	01/11/2023	WEST CAPE MAY BOROUGH	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss	
2023295046	INDEMNITY	01/22/2023	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$254.52	2023-2023	Loss	
2023287357	MEDICAL ONLY	10/27/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$183.10	2022-2022	Loss	
2023294034	MEDICAL ONLY	01/19/2023	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$198.84	2023-2023	Loss	

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023289699		MEDICAL ONLY	11/28/2022	STONE HARBOR BOROUGH	M-OCCUPATIONAL MEDICINE	\$159.88	2022-2022	Loss
2023296953		MEDICAL ONLY	02/21/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$183.10	2023-2023	Loss
Check Amount:						\$1,716.77		
Check Number: 41147		Check Date: 03/14/2023	Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ					
2023282901		INDEMNITY	09/12/2022	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$61.66	2022-2022	Loss
2023287777		MEDICAL ONLY	11/01/2022	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$132.13	2022-2022	Loss
2023295249		MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:						\$281.88		
Check Number: 41148		Check Date: 03/14/2023	Payee Name: KIRSHNER SPINE INSTITUTE LLC					
2022272115		MEDICAL ONLY	04/29/2022	UPPER TOWNSHIP	M-ORTHO/NEURO FEES	\$208.00	2022-2022	Loss
Check Amount:						\$208.00		
Check Number: 41149		Check Date: 03/14/2023	Payee Name: CAPE PHYSICAL THERAPY LLC					
2023292302		MEDICAL ONLY	12/27/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$330.00	2022-2022	Loss
2022246522		INDEMNITY	08/28/2021	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$300.00	2021-2021	Loss
2023294583		MEDICAL ONLY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2023278025		INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023289340		INDEMNITY	11/18/2022	OCEAN CITY	M-PHYSICIAN FEES	\$60.00	2022-2022	Loss
2023282203		INDEMNITY	08/29/2022	AVALON BOROUGH	M-PHYSICIAN FEES	\$228.00	2022-2022	Loss
2023291742		MEDICAL ONLY	12/19/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$360.00	2022-2022	Loss
Check Amount:						\$1,788.00		
Check Number: 41150		Check Date: 03/14/2023	Payee Name: Orthofix Inc					
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	M-DME/PROSTHETICS	\$3,138.00	2022-2022	Loss
Check Amount:						\$3,138.00		
Check Number: 41151		Check Date: 03/14/2023	Payee Name: SHORE PATHOLOGY ASSOCIATES PC					
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$8.46	2021-2021	Loss
Check Amount:						\$8.46		
Check Number: 41152		Check Date: 03/14/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP P A					
2023287458		MEDICAL ONLY	10/28/2022	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$13.00	2022-2022	Loss
2022267494		MEDICAL ONLY	03/11/2022	GALLOWAY TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$102.77	2022-2022	Loss
Check Amount:						\$115.77		
Check Number: 41153		Check Date: 03/14/2023	Payee Name: SOCIETY HILL ANESTHESIA CONSULTANTS					

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022274887		INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$1,050.00	2022-2022	Loss
Check Amount:						\$1,050.00		
Check Number: 41154		Check Date: 03/14/2023	Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA					
2023294122		INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$747.00	2023-2023	Loss
2023288635		INDEMNITY	11/09/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$602.00	2022-2022	Loss
Check Amount:						\$1,349.00		
Check Number: 41155		Check Date: 03/14/2023	Payee Name: ALIGN DIRECT BILL LLC					
2023282992		MEDICAL ONLY	09/13/2022	AVALON BOROUGH	M-PHYSICIAN FEES	\$665.00	2022-2022	Loss
Check Amount:						\$665.00		
Check Number: 41156		Check Date: 03/14/2023	Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER					
2023296944		MEDICAL ONLY	02/17/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
2023296801		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:						\$5,022.00		
Check Number: 41157		Check Date: 03/14/2023	Payee Name: HOME CARE CONNECT LLC					
2020204206		INDEMNITY	05/01/2020	BRIGANTINE CITY	M-DME/PROSTHETICS	\$265.89	2020-2020	Loss
2021228131		INDEMNITY	01/26/2021	OCEAN CITY	M-DME/PROSTHETICS	\$235.01	2021-2021	Loss
Check Amount:						\$500.90		
Check Number: 41158		Check Date: 03/14/2023	Payee Name: TOWNSHIP OF EGG HARBOR EMS					
2023288635		INDEMNITY	11/09/2022	SOMERS POINT CITY	M-OTHER PROVIDER FEES	\$75.00	2022-2022	Loss
Check Amount:						\$75.00		
Check Number: 41159		Check Date: 03/14/2023	Payee Name: FUSION HEALTHCARE SOLUTIONS					
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-DME/PROSTHETICS	\$67.00	2021-2021	Loss
Check Amount:						\$67.00		
Check Number: 41160		Check Date: 03/14/2023	Payee Name: JAG-ONE PHYSICAL THERAPY LLC					
2023287795		MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$126.00	2022-2022	Loss
Check Amount:						\$126.00		
Check Number: 41161		Check Date: 03/14/2023	Payee Name: myMATRIX					
2021210129		INDEMNITY	07/14/2020	BRIGANTINE CITY	M-PHARMACY	\$71.25	2020-2020	Loss
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	M-PHARMACY	\$62.84	2023-2023	Loss
Check Amount:						\$134.09		



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41162		Check Date: 03/14/2023		Payee Name: DR CAROL SCHOBES PSYD				
2022274166		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$145.00	2022-2022	Loss
Check Amount:						\$145.00		
Check Number: 41163		Check Date: 03/14/2023		Payee Name: ORTHONJ, LLC				
2023292393		MEDICAL ONLY	12/30/2022	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$125.59	2022-2022	Loss
2023296311		INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$280.69	2023-2023	Loss
2023288115		MEDICAL ONLY	11/02/2022	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$125.59	2022-2022	Loss
2022275036		MEDICAL ONLY	06/02/2022	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$190.79	2022-2022	Loss
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$166.96	2023-2023	Loss
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$334.73	2023-2023	Loss
2021238363		INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	2021-2021	Loss
2023290962		MEDICAL ONLY	12/12/2022	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$85.32	2022-2022	Loss
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$582.10	2023-2023	Loss
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$190.79	2023-2023	Loss
2023291431		MEDICAL ONLY	12/16/2022	DENNIS TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2022-2022	Loss
2023281071		INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$62.16	2022-2022	Loss
2023291742		MEDICAL ONLY	12/19/2022	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$85.32	2022-2022	Loss
2023294415		MEDICAL ONLY	01/04/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$166.07	2023-2023	Loss
Check Amount:						\$2,647.29		
Check Number: 41164		Check Date: 03/14/2023		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC				
2023285861		INDEMNITY	10/12/2022	OCEAN CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023292862		INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023294249		MEDICAL ONLY	01/18/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2021-2021	Loss
Check Amount:						\$400.00		
Check Number: 41165		Check Date: 03/14/2023		Payee Name: ORTHONJ, LLC				
2023295799		INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2023288295		INDEMNITY	11/03/2022	NORTHFIELD CITY	M-ORTHO/NEURO FEES	\$308.96	2022-2022	Loss
Check Amount:						\$430.93		
Check Number: 41166		Check Date: 03/14/2023		Payee Name: QUALCARE INC				
2023298252		MEDICAL ONLY	03/07/2023	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2022257908		MEDICAL ONLY	12/18/2021	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2023298652		MEDICAL ONLY	03/09/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022258408		MEDICAL ONLY	12/22/2021	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258668		MEDICAL ONLY	12/18/2021	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2023298121		MEDICAL ONLY	03/06/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298617		MEDICAL ONLY	03/09/2023	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2022258593		INDEMNITY	12/27/2021	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258743		INDEMNITY	12/28/2021	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258430		INDEMNITY	12/26/2021	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258600		INDEMNITY	12/27/2021	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258794		INDEMNITY	12/29/2021	VENTNOR CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258432		MEDICAL ONLY	12/26/2021	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258376		MEDICAL ONLY	12/21/2021	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258116		MEDICAL ONLY	12/17/2021	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258092		MEDICAL ONLY	12/21/2021	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022257778		INDEMNITY	12/13/2021	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2023297264		MEDICAL ONLY	02/17/2023	WILDWOOD CREST BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298228		MEDICAL ONLY	02/14/2023	VENTNOR CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298567		MEDICAL ONLY	03/02/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2022258073		INDEMNITY	12/15/2021	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2023298264		MEDICAL ONLY	03/07/2023	NORTH WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2022258093		MEDICAL ONLY	12/18/2021	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258289		MEDICAL ONLY	12/26/2021	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2023298388		MEDICAL ONLY	03/07/2023	DENNIS TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298397		MEDICAL ONLY	03/08/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2022258217		INDEMNITY	12/14/2021	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss
2022258672		MEDICAL ONLY	12/13/2021	VENTNOR CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2021-2021	Loss

Check Amount: \$14,730.00

Check Number: 41167	Check Date: 03/21/2023	Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA
---------------------	------------------------	--

2021236577	INDEMNITY	04/25/2021	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND	\$16,660.00	2021-2021	Loss
					Check Amount: \$16,660.00		

Check Number: 41168	Check Date: 03/21/2023	Payee Name: STATE SHORTHAND REPORTING SERVICE
---------------------	------------------------	---

2022244596	INDEMNITY	08/04/2021	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2019172816	INDEMNITY	05/05/2019	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2019-2019	Expense
2021224718	INDEMNITY	12/18/2020	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
2021236577	INDEMNITY	04/25/2021	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2021231504	INDEMNITY	01/30/2021	OCEAN CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense





# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021221871		INDEMNITY	11/19/2020	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$30.00	2020-2020	Expense
Check Amount:						\$405.00		
Check Number: 41169		Check Date: 03/21/2023		Payee Name: METROPOLITAN COURT REPORTING				
2020186607		BODILY INJURY	07/14/2019	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER GL	\$636.00	2019-2019	Expense
Check Amount:						\$636.00		
Check Number: 41170		Check Date: 03/21/2023		Payee Name: ROTHMAN INSTITUTE OF NJ PA				
2023288755		INDEMNITY	11/14/2022	EGG HARBOR TOWNSHIP	M-IND MED EXAMS WC	\$750.00	2022-2022	Loss
Check Amount:						\$750.00		
Check Number: 41171		Check Date: 03/21/2023		Payee Name: I C U INVESTIGATIONS INC				
2023277463		INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2022-2022	Expense
Check Amount:						\$475.00		
Check Number: 41172		Check Date: 03/21/2023		Payee Name: D'ARCY JOHNSON DAY PC				
2019172816		INDEMNITY	05/05/2019	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$37,372.00	2019-2019	Loss
2021224718		INDEMNITY	12/18/2020	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$1,000.00	2020-2020	Loss
2021221871		INDEMNITY	11/19/2020	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$1,000.00	2020-2020	Loss
Check Amount:						\$39,372.00		
Check Number: 41173		Check Date: 03/21/2023		Payee Name: PETRO-COHEN ESQS				
2022244596		INDEMNITY	08/04/2021	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$2,718.00	2021-2021	Loss
2021231504		INDEMNITY	01/30/2021	OCEAN CITY	I-ASSESSMENT-W.C. IND	\$6,260.00	2021-2021	Loss
Check Amount:						\$8,978.00		
Check Number: 41174		Check Date: 03/21/2023		Payee Name: BIRCHMEIER & POWELL LLC				
2020184706		BODILY INJURY	06/26/2019	OCEAN CITY	L-LEGAL GL	\$1,713.00	2019-2019	Legal
2022244884		BODILY INJURY	07/11/2021	VENTNOR CITY	L-LEGAL GL	\$2,579.13	2021-2021	Legal
Check Amount:						\$4,292.13		
Check Number: 41175		Check Date: 03/21/2023		Payee Name: State of New Jersey - Div of Worker's Comp				
2022276716		INDEMNITY	04/28/2022	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$6.70	2022-2022	Expense
2021238064		INDEMNITY	05/17/2021	VENTNOR CITY	E-MISC ALL OTHER WC	\$3.12	2021-2021	Expense
Check Amount:						\$9.82		
Check Number: 41176		Check Date: 03/21/2023		Payee Name: ATLANTIC SECURITY INT'L				
2021214307		INDEMNITY	09/09/2020	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$375.00	2020-2020	Expense
2022262352		MEDICAL ONLY	01/25/2022	LOWER TOWNSHIP	E-SUBROGATION EXPENSE WC	\$151.50	2022-2022	Expense





Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$526.50		
Check Number: 41177      Check Date: 03/21/2023      Payee Name: LEO PETETTI LLC								
2023298805	1ST PARTY COLL PD	03/05/2023	SOMERS POINT CITY	E-APPRAISERS PR		\$135.00	2023-2023	Expense
Check Amount:						\$135.00		
Check Number: 41178      Check Date: 03/21/2023      Payee Name: DAVID S DEWEESE								
2023298334	PUB OFF PI	03/06/2023	VENTNOR CITY	L-LEGAL GL		\$750.00	2023-2023	Legal
Check Amount:						\$750.00		
Check Number: 41179      Check Date: 03/21/2023      Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ LLC								
2023277935	INDEMNITY	07/11/2022	SOMERS POINT CITY	E-MISC ALL OTHER WC		\$6.50	2022-2022	Expense
Check Amount:						\$6.50		
Check Number: 41180      Check Date: 03/21/2023      Payee Name: ARVIND BALIGA MD								
2019172816	INDEMNITY	05/05/2019	PLEASANTVILLE CITY	I-ASSESSMENT-W.C. IND		\$600.00	2019-2019	Loss
Check Amount:						\$600.00		
Check Number: 41181      Check Date: 03/21/2023      Payee Name: AFFANATO MARUT LLC								
2022260883	INDEMNITY	01/07/2022	VENTNOR CITY	L-LEGAL WC		\$115.00	2022-2022	Legal
2021226252	INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC		\$504.00	2021-2021	Legal
2022277436	INDEMNITY	06/27/2022	PLEASANTVILLE CITY	L-LEGAL WC		\$546.00	2022-2022	Legal
2019172816	INDEMNITY	05/05/2019	PLEASANTVILLE CITY	L-LEGAL WC		\$532.00	2019-2019	Legal
2022258094	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC		\$168.00	2021-2021	Legal
Check Amount:						\$1,865.00		
Check Number: 41182      Check Date: 03/21/2023      Payee Name: ExamWorks LLC								
2022264649	INDEMNITY	02/11/2022	WATERFORD TOWNSHIP	E-ALLOCATED MED EXAM WC		\$1,345.00	2022-2022	Expense
Check Amount:						\$1,345.00		
Check Number: 41183      Check Date: 03/21/2023      Payee Name: ISO SERVICES INC								
2023295205	BODILY INJURY	11/05/2022	SOMERS POINT CITY	E-MISC ALL OTHER GL		\$12.75	2022-2022	Expense
2023295569	BODILY INJURY	11/05/2022	LINWOOD CITY	E-MISC ALL OTHER GL		\$12.75	2022-2022	Expense
2023295626	BODILY INJURY	01/23/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER AL		\$12.75	2023-2023	Expense
Check Amount:						\$38.25		
Check Number: 41184      Check Date: 03/21/2023      Payee Name: PIETRAS SARACINO SMITH & MEEK LLP								
2022244596	INDEMNITY	08/04/2021	PLEASANTVILLE CITY	L-LEGAL WC		\$969.00	2021-2021	Legal
2021224718	INDEMNITY	12/18/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC		\$661.00	2020-2020	Legal



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021236577		INDEMNITY	04/25/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$900.00	2021-2021	Legal
2021221871		INDEMNITY	11/19/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$819.00	2020-2020	Legal
Check Amount:						\$3,349.00		
Check Number: 41185		Check Date: 03/21/2023		Payee Name: MILLVILLE CITY				
2023291543		INDEMNITY	12/18/2022	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,815.68	2022-2022	Loss
Check Amount:						\$1,815.68		
Check Number: 41186		Check Date: 03/21/2023		Payee Name: MILLVILLE CITY				
2023291543		INDEMNITY	12/18/2022	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$778.15	2022-2022	Loss
Check Amount:						\$778.15		
Check Number: 41187		Check Date: 03/21/2023		Payee Name: HAMILTON TOWNSHIP				
2023294217		INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,992.42	2023-2023	Loss
Check Amount:						\$1,992.42		
Check Number: 41188		Check Date: 03/21/2023		Payee Name: MILLVILLE CITY				
2022259943		INDEMNITY	01/04/2022	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41189		Check Date: 03/21/2023		Payee Name: William S Kritzberg				
2021221162		INDEMNITY	11/06/2020	MARGATE CITY	E-ALLOCATED MED EXAM WC	\$2,630.00	2020-2020	Expense
Check Amount:						\$2,630.00		
Check Number: 41190		Check Date: 03/21/2023		Payee Name: NORTHFIELD CITY				
2023297803		INDEMNITY	03/02/2023	NORTHFIELD CITY	I-TEMPORARY TOTAL DISABILITY	\$605.68	2023-2023	Loss
Check Amount:						\$605.68		
Check Number: 41191		Check Date: 03/21/2023		Payee Name: NORTH WILDWOOD CITY				
2021209355		INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$504.00	2020-2020	Loss
Check Amount:						\$504.00		
Check Number: 41192		Check Date: 03/21/2023		Payee Name: EGG HARBOR TOWNSHIP				
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$991.71	2023-2023	Loss
Check Amount:						\$991.71		
Check Number: 41193		Check Date: 03/21/2023		Payee Name: Joseph Poukish				
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,722.82	2022-2022	Loss
Check Amount:						\$1,722.82		



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41194      Check Date: 03/21/2023      Payee Name: STONE HARBOR BOROUGH								
2023281071		INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,347.48	2022-2022	Loss
Check Amount:						\$1,347.48		
Check Number: 41195      Check Date: 03/21/2023      Payee Name: STONE HARBOR BOROUGH								
2023281071		INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,347.48	2022-2022	Loss
Check Amount:						\$1,347.48		
Check Number: 41196      Check Date: 03/21/2023      Payee Name: PLEASANTVILLE CITY								
2022274133		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41197      Check Date: 03/21/2023      Payee Name: Joseph Poukish								
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,722.82	2022-2022	Loss
Check Amount:						\$1,722.82		
Check Number: 41198      Check Date: 03/21/2023      Payee Name: HAMILTON TOWNSHIP								
2023294217		INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,992.42	2023-2023	Loss
Check Amount:						\$1,992.42		
Check Number: 41199      Check Date: 03/21/2023      Payee Name: GALLOWAY TOWNSHIP								
2023290493		INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41200      Check Date: 03/21/2023      Payee Name: CAPE MAY CITY								
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$745.36	2023-2023	Loss
Check Amount:						\$745.36		
Check Number: 41201      Check Date: 03/21/2023      Payee Name: PLEASANTVILLE CITY								
2022274127		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41202      Check Date: 03/21/2023      Payee Name: Keith Huffman and his attorneys Drinkwater & Goldstein								
2020179319		BODILY INJURY	06/26/2019	NORTH WILDWOOD CITY	I-LUMP SUM SETTLEMENT GL BI	\$275,000.00	2019-2019	Loss
Check Amount:						\$275,000.00		
Check Number: 41203      Check Date: 03/21/2023      Payee Name: LOWER TOWNSHIP								
2023288245		INDEMNITY	11/04/2022	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,067.16	2022-2022	Loss



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$2,067.16		
Check Number: 41204      Check Date: 03/21/2023      Payee Name: MIDDLE TOWNSHIP								
2021222460		INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,335.29	2020-2020	Loss
Check Amount:						\$1,335.29		
Check Number: 41205      Check Date: 03/21/2023      Payee Name: HAMILTON TOWNSHIP								
2022272287		INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,314.54	2022-2022	Loss
Check Amount:						\$1,314.54		
Check Number: 41206      Check Date: 03/21/2023      Payee Name: HAMILTON TOWNSHIP								
2022272287		INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$469.48	2022-2022	Loss
Check Amount:						\$469.48		
Check Number: 41207      Check Date: 03/21/2023      Payee Name: EGG HARBOR TOWNSHIP								
2023294122		INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,682.06	2023-2023	Loss
Check Amount:						\$1,682.06		
Check Number: 41208      Check Date: 03/21/2023      Payee Name: LAW OFFICES OF THOMAS G SMITH PC								
2021217603		BODILY INJURY	08/01/2020	MARGATE CITY	L-LEGAL GL	\$3,002.00	2020-2020	Legal
Check Amount:						\$3,002.00		
Check Number: 41209      Check Date: 03/21/2023      Payee Name: NEW JERSEY IME ASSOCIATES LLC								
2021229140		INDEMNITY	02/08/2021	MILLVILLE CITY	E-ALLOCATED MED EXAM WC	\$800.00	2021-2021	Expense
Check Amount:						\$800.00		
Check Number: 41210      Check Date: 03/21/2023      Payee Name: Claire Fulton								
2020193089		INDEMNITY	12/23/2019	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$840.12	2019-2019	Loss
Check Amount:						\$840.12		
Check Number: 41211      Check Date: 03/21/2023      Payee Name: Louise Pellegrino								
2023278025		INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$568.00	2022-2022	Loss
Check Amount:						\$568.00		
Check Number: 41212      Check Date: 03/21/2023      Payee Name: Hadassa Pierre								
2023289568		3RD PARTY PD	11/21/2022	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$500.00	2022-2022	Loss
Check Amount:						\$500.00		
Check Number: 41213      Check Date: 03/21/2023      Payee Name: Elizabeth Fabik								

# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020202597		INDEMNITY	04/16/2020	NORTH WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,120.00	2020-2020	Loss
Check Amount:						\$1,120.00		
Check Number: 41214		Check Date: 03/21/2023		Payee Name: Richard Hudson				
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:						\$1,938.00		
Check Number: 41215		Check Date: 03/21/2023		Payee Name: Michael Ledden				
2019172816		INDEMNITY	05/05/2019	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$5,339.20	2019-2019	Loss
Check Amount:						\$5,339.20		
Check Number: 41216		Check Date: 03/21/2023		Payee Name: Michael Ledden				
2019172816		INDEMNITY	05/05/2019	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$65,538.00	2019-2019	Loss
Check Amount:						\$65,538.00		
Check Number: 41217		Check Date: 03/21/2023		Payee Name: DANIEL SCHALLAWITZ				
2021231504		INDEMNITY	01/30/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$25,759.00	2021-2021	Loss
Check Amount:						\$25,759.00		
Check Number: 41218		Check Date: 03/21/2023		Payee Name: Payton Muzyka				
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$549.50	2023-2023	Loss
Check Amount:						\$549.50		
Check Number: 41219		Check Date: 03/21/2023		Payee Name: Joseph Coady				
2022247283		INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,899.36	2021-2021	Loss
Check Amount:						\$1,899.36		
Check Number: 41220		Check Date: 03/21/2023		Payee Name: Bradley Moore				
2021212429		INDEMNITY	08/16/2020	MILLVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$160.80	2020-2020	Loss
Check Amount:						\$160.80		
Check Number: 41221		Check Date: 03/21/2023		Payee Name: MARK ALEXANDER SR				
2022244596		INDEMNITY	08/04/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$8,418.00	2021-2021	Loss
Check Amount:						\$8,418.00		
Check Number: 41222		Check Date: 03/21/2023		Payee Name: Michael Palmentieri				
2021236577		INDEMNITY	04/25/2021	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$30,455.00	2021-2021	Loss
Check Amount:						\$30,455.00		



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41223      Check Date: 03/21/2023      Payee Name: Joseph Vola								
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	I-PERMANENT PARTIAL DISABILITY		\$1,177.44	2021-2021	Loss
					Check Amount:	\$1,177.44		
Check Number: 41224      Check Date: 03/21/2023      Payee Name: Justin Hood								
2020182017	INDEMNITY	08/22/2019	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY		\$2,704.00	2019-2019	Loss
					Check Amount:	\$2,704.00		
Check Number: 41225      Check Date: 03/21/2023      Payee Name: Kevin Livingston								
2021234875	INDEMNITY	04/09/2021	MILLVILLE CITY	I-PERMANENT PARTIAL DISABILITY		\$1,140.64	2021-2021	Loss
					Check Amount:	\$1,140.64		
Check Number: 41226      Check Date: 03/21/2023      Payee Name: Kevin Livingston								
2021229039	INDEMNITY	02/06/2021	MILLVILLE CITY	I-PERMANENT PARTIAL DISABILITY		\$1,032.00	2021-2021	Loss
					Check Amount:	\$1,032.00		
Check Number: 41227      Check Date: 03/21/2023      Payee Name: Mario Fuscia								
2021217221	INDEMNITY	10/13/2020	VENTNOR CITY	I-PERMANENT PARTIAL DISABILITY		\$1,764.00	2020-2020	Loss
					Check Amount:	\$1,764.00		
Check Number: 41228      Check Date: 03/21/2023      Payee Name: Francis Sutton								
2021214761	INDEMNITY	09/15/2020	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY		\$1,235.60	2020-2020	Loss
					Check Amount:	\$1,235.60		
Check Number: 41229      Check Date: 03/21/2023      Payee Name: Raymond Stout								
2020181414	INDEMNITY	08/12/2019	LOWER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY		\$1,829.80	2019-2019	Loss
					Check Amount:	\$1,829.80		
Check Number: 41230      Check Date: 03/21/2023      Payee Name: SOMERS POINT CITY								
2023290794	BLDG/CONTENT	12/08/2022	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL		\$1,060.61	2022-2022	Loss
					Check Amount:	\$1,060.61		
Check Number: 41231      Check Date: 03/21/2023      Payee Name: SOMERS POINT CITY								
2023298843	COMPREHENSIVE	02/03/2023	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL		\$1,762.15	2023-2023	Loss
					Check Amount:	\$1,762.15		
Check Number: 41232      Check Date: 03/21/2023      Payee Name: SOMERS POINT CITY								
2023298805	1ST PARTY COLL PD	03/05/2023	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL		\$8,392.44	2023-2023	Loss



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$8,392.44		
Check Number: 41233		Check Date: 03/21/2023	Payee Name: MILLVILLE CITY					
2023292394		1ST PARTY COLL PD	12/29/2022	MILLVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:						\$1,000.00		
Check Number: 41234		Check Date: 03/21/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP, PA					
2022276700		INDEMNITY	06/20/2022	CAPE MAY CITY	M-PHYSICIAN FEES	\$98.23	2022-2022	Loss
2023292862		INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$127.15	2022-2022	Loss
2023287458		MEDICAL ONLY	10/28/2022	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$150.30	2022-2022	Loss
2023289148		MEDICAL ONLY	11/12/2022	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$138.89	2022-2022	Loss
2023293272		MEDICAL ONLY	12/05/2022	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$94.40	2022-2022	Loss
Check Amount:						\$608.97		
Check Number: 41235		Check Date: 03/21/2023	Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH					
2020205081		INDEMNITY	05/12/2020	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$556.57	2020-2020	Loss
Check Amount:						\$556.57		
Check Number: 41236		Check Date: 03/21/2023	Payee Name: IVYREHAB NETWORK INC					
2021222460		INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$170.00	2020-2020	Loss
2023295249		MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss
2022257218		INDEMNITY	12/10/2021	SOMERS POINT CITY	M-PHYSICIAN FEES	\$85.00	2021-2021	Loss
Check Amount:						\$659.00		
Check Number: 41237		Check Date: 03/21/2023	Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA					
2023296944		MEDICAL ONLY	02/17/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$828.00	2023-2023	Loss
Check Amount:						\$828.00		
Check Number: 41238		Check Date: 03/21/2023	Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA					
2023294249		MEDICAL ONLY	01/18/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$12.83	2023-2023	Loss
2023291543		INDEMNITY	12/18/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$12.83	2022-2022	Loss
Check Amount:						\$25.66		
Check Number: 41239		Check Date: 03/21/2023	Payee Name: ARMC ANESTHESIOLOGISTS					
2022276947		INDEMNITY	06/24/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$1,100.47	2022-2022	Loss
2023279027		INDEMNITY	07/25/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$756.00	2022-2022	Loss
Check Amount:						\$1,856.47		
Check Number: 41240		Check Date: 03/21/2023	Payee Name: WEST JERSEY ANESTHESIA ASSOCIATES, PA					



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023292297		INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$2,484.00	2022-2022	Loss
Check Amount:						\$2,484.00		
Check Number: 41241		Check Date: 03/21/2023		Payee Name: ATLANTIC MEDICAL IMAGING LLC				
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	M-MRI	\$301.05	2021-2021	Loss
2023289340		INDEMNITY	11/18/2022	OCEAN CITY	M-MRI	\$129.80	2022-2022	Loss
Check Amount:						\$430.85		
Check Number: 41242		Check Date: 03/21/2023		Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA				
2023296311		INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023292487		INDEMNITY	12/29/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023290493		INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023295799		INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023279959		INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023287496		INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
Check Amount:						\$1,520.00		
Check Number: 41243		Check Date: 03/21/2023		Payee Name: ONE CALL CARE DIAGNOSTICS				
2023282901		INDEMNITY	09/12/2022	LOWER TOWNSHIP	M-MRI	\$600.00	2022-2022	Loss
2020203726		INDEMNITY	04/23/2020	PLEASANTVILLE CITY	M-MRI	\$700.00	2020-2020	Loss
2023286210		INDEMNITY	10/15/2022	BRIGANTINE CITY	M-MRI	\$485.00	2022-2022	Loss
2023294583		MEDICAL ONLY	01/03/2023	NORTH WILDWOOD CITY	M-MRI	\$485.00	2023-2023	Loss
2022273825		MEDICAL ONLY	05/19/2022	WILDWOOD CREST BOROUGH	M-MRI	\$181.00	2022-2022	Loss
2023291543		INDEMNITY	12/18/2022	MILLVILLE CITY	M-MRI	\$1,670.00	2022-2022	Loss
2023294124		INDEMNITY	01/09/2023	SEA ISLE CITY	M-MRI	\$750.00	2023-2023	Loss
2023291934		INDEMNITY	12/15/2022	MIDDLE TOWNSHIP	M-MRI	\$485.00	2022-2022	Loss
2019164840		INDEMNITY	01/28/2019	ESTELL MANOR CITY	M-MRI	\$950.00	2019-2019	Loss
2023282203		INDEMNITY	08/29/2022	AVALON BOROUGH	M-MRI	\$485.00	2022-2022	Loss
Check Amount:						\$6,791.00		
Check Number: 41244		Check Date: 03/21/2023		Payee Name: CAPE RADIOLOGY				
2023278025		INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-DIAGNOSTICS	\$43.50	2022-2022	Loss
Check Amount:						\$43.50		
Check Number: 41245		Check Date: 03/21/2023		Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC				
2019167196		INDEMNITY	02/28/2019	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$132.73	2019-2019	Loss





Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$132.73		
Check Number: 41246      Check Date: 03/21/2023      Payee Name: MATTHEW J PITERA MD PA								
2022274127		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
2022274139		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
2022274133		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:						\$1,350.00		
Check Number: 41247      Check Date: 03/21/2023      Payee Name: ATLANTICARE SURGERY CENTER EHT								
2023286210		INDEMNITY	10/15/2022	BRIGANTINE CITY	M-AMBULATORY SURGERY CENTER	\$911.56	2022-2022	Loss
Check Amount:						\$911.56		
Check Number: 41248      Check Date: 03/21/2023      Payee Name: SHORE AMBULATORY SURGICAL CTR, LLC								
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	M-AMBULATORY SURGERY CENTER	\$12,500.00	2022-2022	Loss
2023294217		INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$8,591.75	2023-2023	Loss
Check Amount:						\$21,091.75		
Check Number: 41249      Check Date: 03/21/2023      Payee Name: ATLANTIC PHYSICAL THERAPY CENTER								
2023278204		INDEMNITY	07/13/2022	OCEAN CITY	M-PHYSICIAN FEES	\$800.00	2022-2022	Loss
Check Amount:						\$800.00		
Check Number: 41250      Check Date: 03/21/2023      Payee Name: NovaCare Rehabilitation								
2023294122		INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$196.00	2023-2023	Loss
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$294.00	2021-2021	Loss
2022274887		INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$294.00	2022-2022	Loss
2021228131		INDEMNITY	01/26/2021	OCEAN CITY	M-PHYSICIAN FEES	\$196.00	2021-2021	Loss
Check Amount:						\$980.00		
Check Number: 41251      Check Date: 03/21/2023      Payee Name: SYNERGY ORTHOPEDICS LLC								
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	M-DME/PROSTHETICS	\$799.99	2022-2022	Loss
Check Amount:						\$799.99		
Check Number: 41252      Check Date: 03/21/2023      Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC								
2023293608		MEDICAL ONLY	01/13/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$12.48	2023-2023	Loss
Check Amount:						\$12.48		
Check Number: 41253      Check Date: 03/21/2023      Payee Name: ATLANTIC ER ASSOC-KESSLER SED								
2023296801		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	M-PHYSICIAN FEES	\$522.00	2023-2023	Loss
2023294910		INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$1,035.00	2023-2023	Loss

**Bank Account: ATLANTIC CNTY JIF IV**

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$1,557.00		
Check Number: 41254		Check Date: 03/21/2023	Payee Name: CAPE REGIONAL URGENT CARE					
2023298252	MEDICAL ONLY	03/07/2023	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss	
2023289595	INDEMNITY	11/21/2022	SEA ISLE CITY	M-OCCUPATIONAL MEDICINE	\$347.07	2022-2022	Loss	
2023293210	MEDICAL ONLY	01/09/2023	WEST CAPE MAY BOROUGH	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss	
2023293744	MEDICAL ONLY	01/14/2023	AVALON BOROUGH	M-OCCUPATIONAL MEDICINE	\$321.54	2023-2023	Loss	
2023293543	INDEMNITY	01/11/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$338.53	2023-2023	Loss	
2023294034	MEDICAL ONLY	01/19/2023	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$79.48	2023-2023	Loss	
2023297264	MEDICAL ONLY	02/17/2023	WILDWOOD CREST BOROUGH	M-ORTHO/NEURO FEES	\$225.82	2023-2023	Loss	
2023281100	MEDICAL ONLY	08/23/2022	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$457.60	2022-2022	Loss	
2023298264	MEDICAL ONLY	03/07/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$119.36	2023-2023	Loss	
2023294502	MEDICAL ONLY	01/23/2023	NORTH WILDWOOD CITY	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss	
Check Amount:						\$2,247.48		
Check Number: 41255		Check Date: 03/21/2023	Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ					
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$176.18	2022-2022	Loss	
Check Amount:						\$176.18		
Check Number: 41256		Check Date: 03/21/2023	Payee Name: CAPE PHYSICAL THERAPY LLC					
2023292302	MEDICAL ONLY	12/27/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$120.00	2022-2022	Loss	
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$510.00	2022-2022	Loss	
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-PHYSICIAN FEES	\$48.00	2022-2022	Loss	
2023291742	MEDICAL ONLY	12/19/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$60.00	2022-2022	Loss	
Check Amount:						\$738.00		
Check Number: 41257		Check Date: 03/21/2023	Payee Name: MSC GROUP INC					
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-DME/PROSTHETICS	\$826.34	2022-2022	Loss	
Check Amount:						\$826.34		
Check Number: 41258		Check Date: 03/21/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP P A					
2023291523	MEDICAL ONLY	12/18/2022	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2022-2022	Loss	
2023294217	INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss	
Check Amount:						\$256.18		
Check Number: 41259		Check Date: 03/21/2023	Payee Name: SOCIETY HILL ANESTHESIA CONSULTANTS					
2019167196	INDEMNITY	02/28/2019	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$404.00	2019-2019	Loss	
Check Amount:						\$404.00		



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41260		Check Date: 03/21/2023		Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA				
2023292487		INDEMNITY	12/29/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$616.00	2022-2022	Loss
Check Amount:						\$616.00		
Check Number: 41261		Check Date: 03/21/2023		Payee Name: PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE				
2020180629		INDEMNITY	08/05/2019	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$270.67	2019-2019	Loss
Check Amount:						\$270.67		
Check Number: 41262		Check Date: 03/21/2023		Payee Name: ZYNEX MEDICAL INC.,				
2023290740		INDEMNITY	12/08/2022	VENTNOR CITY	M-DME/PROSTHETICS	\$2,301.92	2022-2022	Loss
Check Amount:						\$2,301.92		
Check Number: 41263		Check Date: 03/21/2023		Payee Name: ALIGN DIRECT BILL LLC				
2023282992		MEDICAL ONLY	09/13/2022	AVALON BOROUGH	M-PHYSICIAN FEES	\$95.00	2022-2022	Loss
Check Amount:						\$95.00		
Check Number: 41264		Check Date: 03/21/2023		Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER				
2021214761		INDEMNITY	09/15/2020	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,117.38	2020-2020	Loss
Check Amount:						\$1,117.38		
Check Number: 41265		Check Date: 03/21/2023		Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA				
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$1,005.00	2023-2023	Loss
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$522.00	2023-2023	Loss
Check Amount:						\$1,527.00		
Check Number: 41266		Check Date: 03/21/2023		Payee Name: HOME CARE CONNECT LLC				
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-DME/PROSTHETICS	\$3,214.20	2021-2021	Loss
Check Amount:						\$3,214.20		
Check Number: 41267		Check Date: 03/21/2023		Payee Name: WORKERS COMP PSYCH NET				
2022247283		INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-BEHAVIORAL HEALTH	\$170.00	2021-2021	Loss
Check Amount:						\$170.00		
Check Number: 41268		Check Date: 03/21/2023		Payee Name: FUSION HEALTHCARE SOLUTIONS				
2022276947		INDEMNITY	06/24/2022	MILLVILLE CITY	M-DME/PROSTHETICS	\$1,188.00	2022-2022	Loss
Check Amount:						\$1,188.00		
Check Number: 41269		Check Date: 03/21/2023		Payee Name: SPECTRUM FITNESS LLC				



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023290740		INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$159.00	2022-2022	Loss
Check Amount:						\$159.00		
Check Number: 41270		Check Date: 03/21/2023		Payee Name: JAG-ONE PHYSICAL THERAPY LLC				
2023287795		MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$126.00	2022-2022	Loss
Check Amount:						\$126.00		
Check Number: 41271		Check Date: 03/21/2023		Payee Name: myMATRIXX				
2023292297		INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-PHARMACY	\$103.99	2022-2022	Loss
2023290493		INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHARMACY	\$20.28	2022-2022	Loss
2023295046		INDEMNITY	01/22/2023	MIDDLE TOWNSHIP	M-PHARMACY	\$20.19	2023-2023	Loss
2023288755		INDEMNITY	11/14/2022	EGG HARBOR TOWNSHIP	M-PHARMACY	\$76.90	2022-2022	Loss
2023279501		MEDICAL ONLY	08/01/2022	OCEAN CITY	M-PHARMACY	\$40.51	2022-2022	Loss
2023291742		MEDICAL ONLY	12/19/2022	SEA ISLE CITY	M-PHARMACY	\$13.39	2022-2022	Loss
Check Amount:						\$275.26		
Check Number: 41272		Check Date: 03/21/2023		Payee Name: ORTHONJ, LLC				
2023294217		INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$36.63	2023-2023	Loss
2020191692		MEDICAL ONLY	12/03/2019	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$1,316.48	2019-2019	Loss
2023279959		INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2022-2022	Loss
2022267947		INDEMNITY	03/16/2022	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$275.89	2022-2022	Loss
2021237844		INDEMNITY	05/15/2021	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2021-2021	Loss
2023282203		INDEMNITY	08/29/2022	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$6,003.27	2022-2022	Loss
Check Amount:						\$7,883.45		
Check Number: 41273		Check Date: 03/21/2023		Payee Name: ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY				
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$1,724.59	2021-2021	Loss
Check Amount:						\$1,724.59		
Check Number: 41274		Check Date: 03/21/2023		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC				
2023285861		INDEMNITY	10/12/2022	OCEAN CITY	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023294249		MEDICAL ONLY	01/18/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2021-2021	Loss
2022267947		INDEMNITY	03/16/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
Check Amount:						\$560.00		
Check Number: 41275		Check Date: 03/21/2023		Payee Name: ORTHONJ, LLC				
2023287795		MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2022-2022	Loss



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023292487		INDEMNITY	12/29/2022	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$121.97	2022-2022	Loss
2023295046		INDEMNITY	01/22/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$232.42	2023-2023	Loss
2023294583		MEDICAL ONLY	01/03/2023	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:						\$598.33		

Check Number: 41276	Check Date: 03/21/2023	Payee Name: SOCIETY HILL ANESTHESIA CONSULTANTS
---------------------	------------------------	---

2023294217	INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$808.00	2023-2023	Loss
Check Amount:					\$808.00		

Check Number: 41277	Check Date: 03/21/2023	Payee Name: ISO SERVICES INC
---------------------	------------------------	------------------------------

2023295092	MEDICAL ONLY	01/30/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2022244596	INDEMNITY	08/04/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023295864	MEDICAL ONLY	01/31/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2023296363	MEDICAL ONLY	02/09/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2020188835	INDEMNITY	11/01/2019	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2023295775	MEDICAL ONLY	02/07/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023291625	MEDICAL ONLY	12/18/2022	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2022-2022	Expense
2021210129	INDEMNITY	07/14/2020	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2021234286	MEDICAL ONLY	04/03/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023296370	MEDICAL ONLY	02/10/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2021225899	INDEMNITY	01/11/2021	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023295263	BODILY INJURY	10/06/2022	NORTHFIELD CITY	E-MISC ALL OTHER GL	\$12.75	2022-2022	Expense
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023296621	INDEMNITY	01/26/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023295112	MEDICAL ONLY	01/31/2023	BUENA BOROUGH	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023296944	MEDICAL ONLY	02/17/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023296311	INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023295592	MEDICAL ONLY	02/05/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2019165901	INDEMNITY	02/13/2019	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2020192493	INDEMNITY	12/15/2019	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2020181183	INDEMNITY	07/09/2019	ABSECON CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2023296908	BODILY INJURY	02/10/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$12.75	2023-2023	Expense
2023297219	MEDICAL ONLY	02/22/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2020182327	INDEMNITY	08/27/2019	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2023295027	MEDICAL ONLY	01/28/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2021216450	INDEMNITY	10/02/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020179236		INDEMNITY	07/19/2019	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2023295799		INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023295623		MEDICAL ONLY	02/06/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023297442		BODILY INJURY	11/21/2022	HAMILTON TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2022-2022	Expense
2020197914		INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2023295046		INDEMNITY	01/22/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2022252175		INDEMNITY	10/20/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023295448		INDEMNITY	01/27/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023294249		MEDICAL ONLY	01/18/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2022246353		INDEMNITY	08/25/2021	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023296801		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2021233065		INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023296685		MEDICAL ONLY	02/15/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023297288		BODILY INJURY	12/08/2022	PLEASANTVILLE CITY	E-MISC ALL OTHER GL	\$12.75	2022-2022	Expense
2021219674		INDEMNITY	11/08/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2022257863		INDEMNITY	12/18/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023295955		MEDICAL ONLY	02/08/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2020182822		INDEMNITY	08/29/2019	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2021220965		INDEMNITY	11/03/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2020207541		INDEMNITY	06/11/2020	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2020204206		INDEMNITY	05/01/2020	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2021214307		INDEMNITY	09/09/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2022246709		INDEMNITY	08/25/2021	ABSECON CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2021214063		INDEMNITY	09/04/2020	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2023296953		MEDICAL ONLY	02/21/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2021234332		INDEMNITY	04/05/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2021238363		INDEMNITY	05/24/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2021219704		INDEMNITY	11/08/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2020191099		INDEMNITY	11/27/2019	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2023292518		MEDICAL ONLY	12/31/2022	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$12.75	2022-2022	Expense
2020191270		INDEMNITY	11/15/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2020191564		INDEMNITY	12/04/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023295249		MEDICAL ONLY	01/27/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023297005		MEDICAL ONLY	02/21/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023295055		MEDICAL ONLY	01/30/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023296184		MEDICAL ONLY	02/08/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023295622		INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2023297336		MEDICAL ONLY	02/23/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2021214761		INDEMNITY	09/15/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense
2023296799		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	Expense
2020190832		INDEMNITY	11/15/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2021226675		INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2023296423		BODILY INJURY	02/10/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER GL	\$12.75	2023-2023	Expense
2019172810		INDEMNITY	05/04/2019	UPPER DEERFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2019-2019	Expense
2021238830		INDEMNITY	05/27/2021	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	Expense
2021221871		INDEMNITY	11/19/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2020-2020	Expense

Check Amount: \$981.75

Check Number: 41278	Check Date: 03/21/2023	Payee Name: PHYSICIAN PAIN MANAGEMENT
---------------------	------------------------	---------------------------------------

2021210129	INDEMNITY	07/14/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$515.00	2020-2020	Loss
------------	-----------	------------	-----------------	------------------	----------	-----------	------

Check Amount: \$515.00

Check Number: 41279	Check Date: 03/21/2023	Payee Name: PHYSICIAN PAIN MANAGEMENT
---------------------	------------------------	---------------------------------------

2021210129	INDEMNITY	07/14/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$515.00	2020-2020	Loss
------------	-----------	------------	-----------------	------------------	----------	-----------	------

Check Amount: \$515.00

Check Number: 41280	Check Date: 03/21/2023	Payee Name: QUALCARE INC
---------------------	------------------------	--------------------------

2023298952	MEDICAL ONLY	03/15/2023	MARGATE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298622	MEDICAL ONLY	03/10/2023	NORTH WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298708	MEDICAL ONLY	03/10/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298706	INDEMNITY	03/12/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298725	MEDICAL ONLY	03/08/2023	MARGATE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298631	INDEMNITY	03/09/2023	LONGPORT BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023298701	INDEMNITY	03/08/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023299219	MEDICAL ONLY	03/17/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss

Check Amount: \$4,440.00

Check Number: 41281	Check Date: 03/28/2023	Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA
---------------------	------------------------	--

2021226675	INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	I-ASSESSMENT-W.C. IND	\$6,265.00	2021-2021	Loss
------------	-----------	------------	-------------------	-----------------------	------------	-----------	------





# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$6,265.00		
Check Number: 41282		Check Date: 03/28/2023	Payee Name: STATE SHORTHAND REPORTING SERVICE					
2022246353		INDEMNITY	08/25/2021	BRIGANTINE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2021226675		INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:						\$150.00		
Check Number: 41283		Check Date: 03/28/2023	Payee Name: RELI OF ATLANTIC COUNTY, INC.					
2023298361		1ST PARTY COLL PD	03/01/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$262.79	2023-2023	Loss
Check Amount:						\$262.79		
Check Number: 41284		Check Date: 03/28/2023	Payee Name: FERNANDO J. DELASOTTA MD					
2020197914		INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	M-IND MED EXAMS WC	\$950.00	2020-2020	Loss
Check Amount:						\$950.00		
Check Number: 41285		Check Date: 03/28/2023	Payee Name: ALLERGY AND PULMONARY ASSOC.					
2021216450		INDEMNITY	10/02/2020	PLEASANTVILLE CITY	E-ALLOCATED MED EXAM WC	\$500.00	2020-2020	Expense
Check Amount:						\$500.00		
Check Number: 41286		Check Date: 03/28/2023	Payee Name: I C U INVESTIGATIONS INC					
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	E-INDEP ADJUSTOR WC	\$475.00	2022-2022	Expense
2023295799		INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2023278636		MEDICAL ONLY	07/19/2022	SEA ISLE CITY	E-INDEP ADJUSTOR WC	\$790.00	2022-2022	Expense
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2023296459		INDEMNITY	02/14/2023	GALLOWAY TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2022274887		INDEMNITY	05/11/2022	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2022-2022	Expense
2020202854		INDEMNITY	04/20/2020	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$400.00	2020-2020	Expense
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:						\$4,040.00		
Check Number: 41287		Check Date: 03/28/2023	Payee Name: PETRO-COHEN ESQS					
2022246353		INDEMNITY	08/25/2021	BRIGANTINE CITY	I-ASSESSMENT-W.C. IND	\$9,480.00	2021-2021	Loss
Check Amount:						\$9,480.00		
Check Number: 41288		Check Date: 03/28/2023	Payee Name: State of New Jersey - Div of Worker's Comp					
2022244596		INDEMNITY	08/04/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$0.69	2021-2021	Expense
2021236465		INDEMNITY	04/26/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.91	2021-2021	Expense
2021236200		INDEMNITY	04/27/2021	OCEAN CITY	E-MISC ALL OTHER WC	\$1.56	2021-2021	Expense



Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022247283		INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$9.50	2021-2021	Expense
2023296621		INDEMNITY	01/26/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
2023296311		INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$1.18	2023-2023	Expense
2023294217		INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
2021226252		INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$1.33	2021-2021	Expense
2020197914		INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$3.48	2020-2020	Expense
2019172816		INDEMNITY	05/05/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.81	2019-2019	Expense
2021220965		INDEMNITY	11/03/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$9.65	2020-2020	Expense
2023285230		INDEMNITY	10/03/2022	OCEAN CITY	E-MISC ALL OTHER WC	\$0.59	2022-2022	Expense
2021224718		INDEMNITY	12/18/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$1.23	2020-2020	Expense
2021234332		INDEMNITY	04/05/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$0.69	2021-2021	Expense
2021226107		INDEMNITY	01/06/2021	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$0.64	2021-2021	Expense
2022244916		INDEMNITY	08/08/2021	DEERFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$0.64	2021-2021	Expense

Check Amount: \$42.08

Check Number: 41289	Check Date: 03/28/2023	Payee Name: LEO PETETTI LLC
---------------------	------------------------	-----------------------------

2023296421	1ST PARTY COLL PD	02/09/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR	\$525.00	2023-2023	Expense
------------	-------------------	------------	---------------------	-----------------	----------	-----------	---------

Check Amount: \$525.00

Check Number: 41290	Check Date: 03/28/2023	Payee Name: AFFANATO MARUT LLC
---------------------	------------------------	--------------------------------

2019165901	INDEMNITY	02/13/2019	NORTH WILDWOOD CITY	L-LEGAL WC	\$161.00	2019-2019	Legal
------------	-----------	------------	---------------------	------------	----------	-----------	-------

Check Amount: \$161.00

Check Number: 41291	Check Date: 03/28/2023	Payee Name: DR CAROL SCHOBBER PSYD
---------------------	------------------------	------------------------------------

2020187019	INDEMNITY	10/11/2019	HAMILTON TOWNSHIP	M-BEHAVIORAL HEALTH	\$350.00	2019-2019	Loss
------------	-----------	------------	-------------------	---------------------	----------	-----------	------

Check Amount: \$350.00

Check Number: 41292	Check Date: 03/28/2023	Payee Name: HOWARD HAMMER PSY D LLC
---------------------	------------------------	-------------------------------------

2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-PHYSICIAN FEES	\$315.00	2020-2020	Loss
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
2022274127	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$330.00	2022-2022	Loss
2022274133	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$150.00	2022-2022	Loss

Check Amount: \$1,290.00

Check Number: 41293	Check Date: 03/28/2023	Payee Name: GENERAL SPRING & ALIGNMENT INC
---------------------	------------------------	--

2023294467	1ST PARTY COLL PD	01/23/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,457.50	2023-2023	Loss
------------	-------------------	------------	---------------------	--------------------------------------	------------	-----------	------



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$1,457.50		
Check Number: 41294		Check Date: 03/28/2023	Payee Name: PIETRAS SARACINO SMITH & MEEK LLP					
2020193135		INDEMNITY	12/23/2019	NORTHFIELD CITY	L-LEGAL WC	\$147.00	2019-2019	Legal
2022246353		INDEMNITY	08/25/2021	BRIGANTINE CITY	L-LEGAL WC	\$1,153.00	2021-2021	Legal
2021226675		INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$633.00	2021-2021	Legal
Check Amount:						\$1,933.00		
Check Number: 41295		Check Date: 03/28/2023	Payee Name: PLEASANTVILLE CITY					
2022274887		INDEMNITY	05/11/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41296		Check Date: 03/28/2023	Payee Name: HAMILTON TOWNSHIP					
2023277463		INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41297		Check Date: 03/28/2023	Payee Name: VENTNOR CITY					
2023290740		INDEMNITY	12/08/2022	VENTNOR CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41298		Check Date: 03/28/2023	Payee Name: PLEASANTVILLE CITY					
2022274133		INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41299		Check Date: 03/28/2023	Payee Name: MILLVILLE CITY					
2022259943		INDEMNITY	01/04/2022	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41300		Check Date: 03/28/2023	Payee Name: HAMILTON TOWNSHIP					
2023287496		INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,122.04	2022-2022	Loss
Check Amount:						\$1,122.04		
Check Number: 41301		Check Date: 03/28/2023	Payee Name: LOWER TOWNSHIP					
2023282901		INDEMNITY	09/12/2022	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,165.64	2022-2022	Loss
Check Amount:						\$1,165.64		
Check Number: 41302		Check Date: 03/28/2023	Payee Name: NORTHFIELD CITY					
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	I-TEMPORARY TOTAL DISABILITY	\$527.43	2022-2022	Loss
Check Amount:						\$527.43		



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41303								
Check Date: 03/28/2023		Payee Name: PLEASANTVILLE CITY						
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY		\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41304								
Check Date: 03/28/2023		Payee Name: LOWER TOWNSHIP						
2023292297	INDEMNITY	09/07/2022	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$2,130.00	2022-2022	Loss
Check Amount:						\$2,130.00		
Check Number: 41305								
Check Date: 03/28/2023		Payee Name: THOMAS A DWYER MD						
2023282203	INDEMNITY	08/29/2022	AVALON BOROUGH	M-IND MED EXAMS WC		\$900.00	2022-2022	Loss
Check Amount:						\$900.00		
Check Number: 41306								
Check Date: 03/28/2023		Payee Name: OCEAN CITY						
2021221883	INDEMNITY	11/26/2020	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY		\$1,080.00	2020-2020	Loss
Check Amount:						\$1,080.00		
Check Number: 41307								
Check Date: 03/28/2023		Payee Name: MIDDLE TOWNSHIP						
2023282696	INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,071.52	2022-2022	Loss
Check Amount:						\$1,071.52		
Check Number: 41308								
Check Date: 03/28/2023		Payee Name: Joseph Poukish						
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY		\$1,722.82	2022-2022	Loss
Check Amount:						\$1,722.82		
Check Number: 41309								
Check Date: 03/28/2023		Payee Name: Leroy Gandy						
2019167080	INDEMNITY	02/24/2019	SOMERS POINT CITY	I-PERMANENT PARTIAL DISABILITY		\$1,160.36	2019-2019	Loss
Check Amount:						\$1,160.36		
Check Number: 41310								
Check Date: 03/28/2023		Payee Name: Eric Munyon						
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY		\$1,480.52	2021-2021	Loss
Check Amount:						\$1,480.52		
Check Number: 41311								
Check Date: 03/28/2023		Payee Name: William Lakes						
2022246353	INDEMNITY	08/25/2021	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY		\$10,541.64	2021-2021	Loss
Check Amount:						\$10,541.64		
Check Number: 41312								
Check Date: 03/28/2023		Payee Name: Brian Tennant						
2021226675	INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY		\$20,360.65	2021-2021	Loss



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:						\$20,360.65		
Check Number: 41313		Check Date: 03/28/2023	Payee Name: Robert Shellhorn					
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,286.18	2023-2023	Loss
Check Amount:						\$1,286.18		
Check Number: 41314		Check Date: 03/28/2023	Payee Name: Chryl Leeds					
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,373.34	2023-2023	Loss
Check Amount:						\$1,373.34		
Check Number: 41315		Check Date: 03/28/2023	Payee Name: Anthony Millevoi					
2020207541		INDEMNITY	06/11/2020	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,114.40	2020-2020	Loss
Check Amount:						\$1,114.40		
Check Number: 41316		Check Date: 03/28/2023	Payee Name: Charles Cripps Jr					
2022244042		INDEMNITY	07/28/2021	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,110.00	2021-2021	Loss
Check Amount:						\$1,110.00		
Check Number: 41317		Check Date: 03/28/2023	Payee Name: Robert Shepherd					
2022244124		INDEMNITY	07/23/2021	MIDDLE TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,808.00	2021-2021	Loss
Check Amount:						\$1,808.00		
Check Number: 41318		Check Date: 03/28/2023	Payee Name: Thomas Kresz					
2021215991		INDEMNITY	09/28/2020	MARGATE CITY	I-PERMANENT PARTIAL DISABILITY	\$2,016.00	2020-2020	Loss
Check Amount:						\$2,016.00		
Check Number: 41319		Check Date: 03/28/2023	Payee Name: Alexander Bennett					
2020193079		INDEMNITY	12/22/2019	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,720.00	2019-2019	Loss
Check Amount:						\$1,720.00		
Check Number: 41320		Check Date: 03/28/2023	Payee Name: Peter Byron					
2021229497		INDEMNITY	02/10/2021	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,611.04	2021-2021	Loss
Check Amount:						\$1,611.04		
Check Number: 41321		Check Date: 03/28/2023	Payee Name: Kenneth Pollock					
2021229119		INDEMNITY	01/30/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$2,584.00	2021-2021	Loss
Check Amount:						\$2,584.00		
Check Number: 41322		Check Date: 03/28/2023	Payee Name: Naemi Lugo					



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020181713		INDEMNITY	08/20/2019	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$984.00	2019-2019	Loss
Check Amount:						\$984.00		
Check Number: 41323		Check Date: 03/28/2023	Payee Name: SOMERS POINT CITY					
2023288657		1ST PARTY COLL PD	11/09/2022	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:						\$1,000.00		
Check Number: 41324		Check Date: 03/28/2023	Payee Name: MIDDLE TOWNSHIP					
2022246661		1ST PARTY COLL PD	08/28/2021	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2021-2021	Loss
Check Amount:						\$1,000.00		
Check Number: 41325		Check Date: 03/28/2023	Payee Name: GALLOWAY TOWNSHIP					
2021228145		1ST PARTY COLL PD	01/31/2021	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$525.27	2021-2021	Loss
Check Amount:						\$525.27		
Check Number: 41326		Check Date: 03/28/2023	Payee Name: OCEAN CITY					
2023299494		1ST PARTY COLL PD	03/11/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$837.00	2023-2023	Loss
Check Amount:						\$837.00		
Check Number: 41327		Check Date: 03/28/2023	Payee Name: LOWER TOWNSHIP					
2023297697		1ST PARTY COLL PD	02/26/2023	LOWER TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,623.70	2023-2023	Loss
Check Amount:						\$1,623.70		
Check Number: 41328		Check Date: 03/28/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP, PA					
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$294.69	2021-2021	Loss
Check Amount:						\$294.69		
Check Number: 41329		Check Date: 03/28/2023	Payee Name: APG-GENERAL SURGERY					
2021237391		INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$146.63	2021-2021	Loss
Check Amount:						\$146.63		
Check Number: 41330		Check Date: 03/28/2023	Payee Name: IVYREHAB NETWORK INC					
2021222460		INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$85.00	2020-2020	Loss
2023295249		MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$255.00	2023-2023	Loss
Check Amount:						\$340.00		
Check Number: 41331		Check Date: 03/28/2023	Payee Name: ADVANCED ENT & ALLERGY					
2020195343		INDEMNITY	01/23/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$59.80	2020-2020	Loss
Check Amount:						\$59.80		



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41332		Check Date: 03/28/2023		Payee Name: PREMIER ORTHOPEDIC OF SOUTH JERSEY				
2022244879		INDEMNITY	08/07/2021	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$200.00	2021-2021	Loss
Check Amount:						\$200.00		
Check Number: 41333		Check Date: 03/28/2023		Payee Name: INSPIRA HEALTH NETWORK MEDICAL GROUP, P.C.				
2023296801		MEDICAL ONLY	02/16/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$308.16	2023-2023	Loss
Check Amount:						\$308.16		
Check Number: 41334		Check Date: 03/28/2023		Payee Name: INSPIRA MEDICAL CENTER VINELAND				
2023291543		INDEMNITY	12/18/2022	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$326.20	2022-2022	Loss
Check Amount:						\$326.20		
Check Number: 41335		Check Date: 03/28/2023		Payee Name: BACHARACH INSTITUTE FOR REHABILITATION, INC				
2023282901		INDEMNITY	09/12/2022	LOWER TOWNSHIP	M-INPATIENT REHABILITATION	\$528.00	2022-2022	Loss
2022247283		INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-INPATIENT REHABILITATION	\$1,222.18	2021-2021	Loss
Check Amount:						\$1,750.18		
Check Number: 41336		Check Date: 03/28/2023		Payee Name: SHORE MEDICAL CENTER				
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	M-ACUTE CARE HOSPITAL	\$333.75	2022-2022	Loss
2023282696		INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$240.00	2022-2022	Loss
2023288295		INDEMNITY	11/03/2022	NORTHFIELD CITY	M-ACUTE CARE HOSPITAL	\$2,091.00	2022-2022	Loss
Check Amount:						\$2,664.75		
Check Number: 41337		Check Date: 03/28/2023		Payee Name: CAPE REGIONAL MEDICAL CENTER				
2023295592		MEDICAL ONLY	02/05/2023	MIDDLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2023295622		INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:						\$2,808.00		
Check Number: 41338		Check Date: 03/28/2023		Payee Name: ATLANTIC MEDICAL IMAGING LLC				
2023295249		MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-MRI	\$282.05	2023-2023	Loss
Check Amount:						\$282.05		
Check Number: 41339		Check Date: 03/28/2023		Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA				
2022275475		INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023296311		INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2023286075		INDEMNITY	10/14/2022	NORTHFIELD CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023292487		INDEMNITY	12/29/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023290493		INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss



# Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023295799		INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023297803		INDEMNITY	03/02/2023	NORTHFIELD CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023279959		INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023287496		INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
Check Amount:						\$1,680.00		
Check Number: 41340      Check Date: 03/28/2023      Payee Name: ONE CALL CARE DIAGNOSTICS								
2023292487		INDEMNITY	12/29/2022	SOMERS POINT CITY	M-MRI	\$1,075.00	2022-2022	Loss
2022273825		MEDICAL ONLY	05/19/2022	WILDWOOD CREST BOROUGH	M-MRI	\$1,200.00	2022-2022	Loss
2023292067		MEDICAL ONLY	12/22/2022	BRIGANTINE CITY	M-MRI	\$372.14	2022-2022	Loss
Check Amount:						\$2,647.14		
Check Number: 41341      Check Date: 03/28/2023      Payee Name: MATTHEW J PITERA MD PA								
2022259943		INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:						\$450.00		
Check Number: 41342      Check Date: 03/28/2023      Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.								
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$3,003.74	2022-2022	Loss
Check Amount:						\$3,003.74		
Check Number: 41343      Check Date: 03/28/2023      Payee Name: ROTHMAN ORTHOPAEDICS								
2023278229		MEDICAL ONLY	07/14/2022	VENTNOR CITY	M-ORTHO/NEURO FEES	\$699.01	2022-2022	Loss
Check Amount:						\$699.01		
Check Number: 41344      Check Date: 03/28/2023      Payee Name: SHORE AMBULATORY SURGICAL CTR, LLC								
2019167196		INDEMNITY	02/28/2019	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$6,004.50	2019-2019	Loss
Check Amount:						\$6,004.50		
Check Number: 41345      Check Date: 03/28/2023      Payee Name: ATLANTIC PHYSICAL THERAPY CENTER								
2023288059		INDEMNITY	10/26/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$800.00	2022-2022	Loss
Check Amount:						\$800.00		
Check Number: 41346      Check Date: 03/28/2023      Payee Name: NovaCare Rehabilitation								
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$392.00	2021-2021	Loss
2022274887		INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$294.00	2022-2022	Loss
2021228131		INDEMNITY	01/26/2021	OCEAN CITY	M-PHYSICIAN FEES	\$98.00	2021-2021	Loss
Check Amount:						\$784.00		





Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41347      Check Date: 03/28/2023      Payee Name: VIRTUA MEDICAL GROUP, PA								
2023287496	INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES		\$1,284.44	2022-2022	Loss
Check Amount:						\$1,284.44		
Check Number: 41348      Check Date: 03/28/2023      Payee Name: CAPE REGIONAL URGENT CARE								
2023298252	MEDICAL ONLY	03/07/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES		\$51.66	2023-2023	Loss
2023298622	MEDICAL ONLY	03/10/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES		\$183.10	2023-2023	Loss
2023298121	MEDICAL ONLY	03/06/2023	CAPE MAY CITY	M-PHYSICIAN FEES		\$332.90	2023-2023	Loss
2023293744	MEDICAL ONLY	01/14/2023	AVALON BOROUGH	M-URGENT CARE CENTER		\$79.48	2023-2023	Loss
2023295046	INDEMNITY	01/22/2023	MIDDLE TOWNSHIP	M-URGENT CARE CENTER		\$155.37	2023-2023	Loss
2023290962	MEDICAL ONLY	12/12/2022	NORTH WILDWOOD CITY	M-URGENT CARE CENTER		\$172.87	2022-2022	Loss
Check Amount:						\$975.38		
Check Number: 41349      Check Date: 03/28/2023      Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ								
2023289897	MEDICAL ONLY	11/28/2022	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE		\$12.33	2022-2022	Loss
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE		\$12.33	2022-2022	Loss
Check Amount:						\$24.66		
Check Number: 41350      Check Date: 03/28/2023      Payee Name: MSC GROUP INC								
2023287496	INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	M-DME/PROSTHETICS		\$413.17	2022-2022	Loss
Check Amount:						\$413.17		
Check Number: 41351      Check Date: 03/28/2023      Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC								
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES		\$10.49	2021-2021	Loss
Check Amount:						\$10.49		
Check Number: 41352      Check Date: 03/28/2023      Payee Name: ALIGN DIRECT BILL LLC								
2021210129	INDEMNITY	07/14/2020	BRIGANTINE CITY	M-PHYSICIAN FEES		\$95.00	2020-2020	Loss
Check Amount:						\$95.00		
Check Number: 41353      Check Date: 03/28/2023      Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES								
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-ORTHO/NEURO FEES		\$129.53	2022-2022	Loss
Check Amount:						\$129.53		
Check Number: 41354      Check Date: 03/28/2023      Payee Name: FUSION HEALTHCARE SOLUTIONS								
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-DME/PROSTHETICS		\$1,188.00	2020-2020	Loss
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-DME/PROSTHETICS		\$1,188.00	2021-2021	Loss
Check Amount:						\$2,376.00		



Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41355		Check Date: 03/28/2023		Payee Name: JAG-ONE PHYSICAL THERAPY LLC				
2023287795		MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$126.00	2022-2022	Loss
2023295046		INDEMNITY	01/22/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$153.00	2023-2023	Loss
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$216.00	2023-2023	Loss
Check Amount:						\$495.00		
Check Number: 41356		Check Date: 03/28/2023		Payee Name: myMATRIXX				
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	M-PHARMACY	\$38.66	2021-2021	Loss
Check Amount:						\$38.66		
Check Number: 41357		Check Date: 03/28/2023		Payee Name: ORTHONJ, LLC				
2023283434		INDEMNITY	09/17/2022	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$284.08	2022-2022	Loss
2023294217		INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$1,057.73	2023-2023	Loss
2020191692		MEDICAL ONLY	12/03/2019	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$171.14	2019-2019	Loss
2021229484		INDEMNITY	02/10/2021	ABSECON CITY	M-ORTHO/NEURO FEES	\$44.76	2021-2021	Loss
2023293330		INDEMNITY	01/10/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$2,038.23	2023-2023	Loss
2023296228		INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2023297803		INDEMNITY	03/02/2023	NORTHFIELD CITY	M-PHYSICIAN FEES	\$239.32	2023-2023	Loss
2023297171		INDEMNITY	02/22/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023297016		INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2023298388		MEDICAL ONLY	03/07/2023	DENNIS TOWNSHIP	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
2021228131		INDEMNITY	01/26/2021	OCEAN CITY	M-ORTHO/NEURO FEES	\$3,546.08	2021-2021	Loss
2023298397		MEDICAL ONLY	03/08/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
2023292067		MEDICAL ONLY	12/22/2022	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$297.81	2022-2022	Loss
Check Amount:						\$8,494.29		
Check Number: 41358		Check Date: 03/28/2023		Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC				
2023298952		MEDICAL ONLY	03/15/2023	MARGATE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2022267947		INDEMNITY	03/16/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$400.00	2022-2022	Loss
Check Amount:						\$480.00		
Check Number: 41359		Check Date: 03/28/2023		Payee Name: ORTHONJ, LLC				
2023295775		MEDICAL ONLY	02/07/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$385.74	2023-2023	Loss
2023295799		INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2023297550		INDEMNITY	02/26/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$232.42	2023-2023	Loss
Check Amount:						\$740.13		



Check Register  
Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Name	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 41360		Check Date: 03/28/2023		Payee Name: SOUTH JERSEY REHAB & SPINE INC				
2021240978		INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$2,272.03	2020-2020	Loss
2023292297		INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$232.03	2022-2022	Loss
2023286210		INDEMNITY	10/15/2022	BRIGANTINE CITY	M-PHYSICIAN FEES	\$1,344.35	2022-2022	Loss
2023285230		INDEMNITY	10/03/2022	OCEAN CITY	M-PHYSICIAN FEES	\$144.35	2022-2022	Loss
2022276965		INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$144.35	2022-2022	Loss
2023279027		INDEMNITY	07/25/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$144.35	2022-2022	Loss
2023289340		INDEMNITY	11/18/2022	OCEAN CITY	M-PHYSICIAN FEES	\$376.38	2022-2022	Loss
Check Amount:						\$4,657.84		
Check Number: 41361		Check Date: 03/28/2023		Payee Name: QUALCARE INC				
2023299823		MEDICAL ONLY	03/24/2023	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023299416		MEDICAL ONLY	10/01/2022	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2022-2022	Loss
2023299606		INDEMNITY	03/22/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023299800		MEDICAL ONLY	03/21/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023299476		MEDICAL ONLY	03/21/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023299428		MEDICAL ONLY	03/17/2023	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:						\$3,330.00		

Total of ATLANTIC CNTY JIF IV Account

Number of Check:	387	Total Payments:	\$1,231,452.62
Number of Payments:	1129	First Check Number:	40975
Expense Payments:	26,827.02	Last Check Number:	41361
Legal Payments:	85,070.88		
Loss Payments:	1,119,554.72		

SUBROGATION BY YEAR  
AND ADJUSTMENT RECEIPTS PER MONTH

DESCRIPTION	TOTAL	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
<b>RECOVERY REGISTER</b>													
EXCESS REIMBURSEMENTS	\$ -												
SUBROGATION	\$ 109,796.79	\$ 12,705.20	\$ 34,455.48	\$ 62,636.11									
REFUNDS	\$ -												
ALL OTHER	\$ 3,000.00		\$ 3,000.00										
TOTALS	\$ 112,796.79	\$ 12,705.20	\$ 37,455.48	\$ 62,636.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>ADJUSTMENT REGISTER: TOTAL</b>													
	\$ 741.32		\$ 500.00	\$ 241.32									
<b>OTHER RECEIPTS</b>													
	\$ -												
	\$ -												
	\$ -												
INVESTMENTS REDEEMED	\$ -												
	\$ -												
	\$ -												
INTEREST: INVESTORS BANK	\$ 31,542.27	\$ 11,241.19	\$ 10,038.98	\$ 10,262.10									
<b>ASSESSMENTS:</b>													
PRIOR YEAR	\$ -												
CURRENT YEAR	\$ 3,519,690.00	\$ 1,090,187.00	\$ 2,429,503.00										
	\$ 3,519,690.00	\$ 1,090,187.00	\$ 2,429,503.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL</b>													
	\$ 3,664,770.38	\$ 1,114,133.39	\$ 2,477,497.46	\$ 73,139.53	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ -												
BANK STATEMENT=	\$ 3,664,770.38												
CHECK EQUAL -0-	\$ -												
<b>RECOVERY REGISTER</b>													
<b>SUBROGATION BY YEAR</b>													
2023	\$ 500.00			500									
2022	\$ 13,461.90		\$ 9,869.80	\$ 3,592.10									
2021	\$ 62,399.94	\$ 2,093.36	\$ 18,378.78	\$ 41,927.80									
2020	\$ 31,119.38	\$ 10,611.84	\$ 5,708.33	\$ 14,799.21									
2019	\$ 421.57		\$ 398.57	\$ 23.00									
2018	\$ -												
2017	\$ 1,794.00			\$ 1,794.00									
2016	\$ -												
2015	\$ -												
2014	\$ -												
2013	\$ -												
2012	\$ 100.00		\$ 100.00										
2011	\$ -												
2010	\$ -												
2009	\$ -												
	\$ 109,796.79	\$ 12,705.20	\$ 34,455.48	\$ 62,636.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ -												
REFUNDS AND OTHER													
2023	\$ -												
2022	\$ 3,000.00		\$ 3,000.00										
2021	\$ -												
	\$ 3,000.00	\$ -	\$ 3,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ -												



Adjustment Register  
Insurer: AJF-ATL.JOINT INS.FUND

Payment Method Type: Reimbursement

Check Number	Check Date	Claim Number	Processed Date	Claimant Name	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Policy Period	Payment Type	Payment Amount
		2022268160	03/21/2023		1ST PARTY COLL	03/18/2022	M-MISC MED(WC) & PD (NON-WC) PR COLL	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	TANYA JOHNSON	2022-2022	Loss	-101.32
		2022274129	03/02/2023		INDEMNITY	05/24/2022	M-BEHAVIORAL HEALTH	DR CAROL SCHOBES	PLEASANTVILLE CITY	KAITLYN LEONARD	2022-2022	Loss	-140.00
Reimbursement Total:												2	-241.32

## Adjustment Register

Insurer: AJF-ATL.JOINT INS.FUND

Payment Method Type: Void

Check Number	Check Date	Claim Number	Processed Date	Claimant Name	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Policy Period	Payment Type	Payment Amount
39279	10/11/2022	2019173222	03/16/2023		POLICE PROF BI	02/25/2018	E-MISC ALL OTHER GL	GLENN MILLER ASSOCIATES LLC	MILLVILLE CITY	WILLIAM KISSANE	2018-2018	Expense	-2,650.00
39881	11/29/2022	2020196153	03/16/2023		POLICE PROF BI	03/24/2018	E-MISC ALL OTHER GL	GLENN MILLER ASSOCIATES LLC	MILLVILLE CITY	WILLIAM KISSANE	2018-2018	Expense	-2,650.00
39279	10/11/2022	2020196153	03/16/2023		POLICE PROF BI	03/24/2018	E-MISC ALL OTHER GL	GLENN MILLER ASSOCIATES LLC	MILLVILLE CITY	WILLIAM KISSANE	2018-2018	Expense	-1,050.00
39279	10/11/2022	2019173222	03/16/2023		POLICE PROF BI	02/25/2018	E-MISC ALL OTHER GL	GLENN MILLER ASSOCIATES LLC	MILLVILLE CITY	WILLIAM KISSANE	2018-2018	Expense	-1,050.00
40564	01/31/2023	2023288295	03/06/2023		INDEMNITY	11/03/2022	I-TEMPORARY TOTAL DISABILITY	NORTHFIELD CITY	NORTHFIELD CITY	BRYANA SUGGS	2022-2022	Loss	-446.29
38821	08/30/2022	2023277935	03/16/2023		INDEMNITY	07/11/2022	E-MISC ALL OTHER WC	PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ LLC	SOMERS POINT CITY	COURTNEY CHIALASTRI	2022-2022	Expense	-6.50
31168	01/26/2021	2021220189	03/13/2023		MEDICAL ONLY	11/12/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	MIDDLE TOWNSHIP	AUBREY MYERS-OLD	2020-2020	Loss	-193.91
31168	01/26/2021	2021216153	03/13/2023		INDEMNITY	09/30/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	SEA ISLE CITY	ALEXANDRIA MCMURREN	2020-2020	Loss	-164.16
27503	04/07/2020	2019160973	03/13/2023		INDEMNITY	12/13/2018	M-PHYSICIAN FEES	SHORE PATHOLOGY ASSOCIATES PC	DENNIS TOWNSHIP	MARY JANE TOMASELLO	2018-2018	Loss	-158.82
31168	01/26/2021	2021219797	03/13/2023		INDEMNITY	11/08/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	UPPER TOWNSHIP	KAITLYN LEONARD	2020-2020	Loss	-119.56
31168	01/26/2021	2021219573	03/13/2023		MEDICAL ONLY	11/06/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	OCEAN CITY	SHANNON CUSAC	2020-2020	Loss	-119.56
31168	01/26/2021	2021219372	03/13/2023		MEDICAL ONLY	11/03/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	SEA ISLE CITY	AUBREY MYERS-OLD	2020-2020	Loss	-119.56
31168	01/26/2021	2021221281	03/13/2023		INDEMNITY	11/20/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	NORTH WILDWOOD CITY	ALEXANDRIA MCMURREN	2020-2020	Loss	-119.56
31168	01/26/2021	2021219573	03/13/2023		MEDICAL ONLY	11/06/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	OCEAN CITY	SHANNON CUSAC	2020-2020	Loss	-119.36
31168	01/26/2021	2020207069	03/13/2023		MEDICAL ONLY	06/05/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	CAPE MAY CITY	AUBREY MYERS-OLD	2020-2020	Loss	-89.37
27503	04/07/2020	2020187256	03/13/2023		INDEMNITY	10/16/2019	M-PHYSICIAN FEES	SHORE PATHOLOGY ASSOCIATES PC	SEA ISLE CITY	ALEXANDRIA MCMURREN	2019-2019	Loss	-8.46
31168	01/26/2021	2021222793	03/13/2023		MEDICAL ONLY	12/07/2020	M-URGENT CARE CENTER	CAPE REGIONAL URGENT CARE	AVALON BOROUGH	SHANNON CUSAC	2020-2020	Loss	-119.36
40641	02/07/2023	2023290862	03/20/2023		INDEMNITY	12/09/2022	I-TEMPORARY TOTAL DISABILITY	SEA ISLE CITY	SEA ISLE CITY	BRYANA SUGGS	2022-2022	Loss	-2,130.00
41005	03/07/2023	2022276965	03/20/2023		INDEMNITY	06/24/2022	I-TEMPORARY TOTAL DISABILITY	WILDWOOD CITY	WILDWOOD CITY	BRYANA SUGGS	2022-2022	Loss	-1,722.82
Void Total:												19	-13,037.29

## Recovery Register

Insurer: **AJF-ATL.JOINT INS.FUND**

Line: **PROPERTY**

Check Number	Check Date	Claim Number	Processed Date	Claimant Name	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
--------------	------------	--------------	----------------	---------------	---------------	-----	------------------	------------	--------------	----------	--------------	----------------

**Policy Period: 2017-2017**

2018108717	03/21/2023	LOWER TOWNSHIP	MONEY/SEC INSIDE	06/29/2017	R-SUBROGATION OTR LOSS PR	LOWER TOWNSHIP	LOWER TOWNSHIP	EILEEN	Loss	-1,794.00	
									2017-2017 Total:	1	-1,794.00
									Excess Reimbursement Total:	0	0.00
									Subrogation Total:	1	-1,794.00
									Refund Total:	0	0.00
									All Other Total:	0	0.00

**Policy Period: 2020-2020**

2021213080	03/02/2023	Longport Borough	INLAND MARINE	08/21/2020	R-SUBROGATION OTR LOSS PR	LONGPORT BOROUGH	LONGPORT BOROUGH	EILEEN	Loss	-1,775.00
2021221250	03/14/2023	Sea Isle City	INLAND MARINE	10/31/2020	R-SUBROGATION OTR LOSS PR	SEA ISLE CITY	SEA ISLE CITY	THENRY	Loss	-208.33
2021222603	03/21/2023	North Wildwood City	INLAND MARINE	12/03/2020	R-SUBROGATION OTR LOSS PR	NORTH WILDWOOD CITY	NORTH WILDWOOD CITY	THENRY	Loss	-10,281.88
2020-2020 Total:									3	-12,265.21
Excess Reimbursement Total:									0	0.00
Subrogation Total:									3	-12,265.21
Refund Total:									0	0.00
All Other Total:									0	0.00

**Policy Period: 2021-2021**

2021226302	03/02/2023	Millville City	1ST PARTY COLL PD	01/13/2021	R-SUBROGATION COLL/COMP	MILLVILLE CITY	MILLVILLE CITY	EILEEN	Loss	-7,831.40	
2021228205	03/09/2023	Hamilton Twp	1ST PARTY COLL PD	01/31/2021	R-SUBROGATION COLL/COMP	HAMILTON TOWNSHIP	HAMILTON TOWNSHIP	THENRY	Loss	-6,552.46	
2022246661	03/23/2023	Middle Twp	1ST PARTY COLL PD	08/28/2021	R-SUBROGATION COLL/COMP	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	THENRY	Loss	-26,505.51	
2021228145	03/23/2023	Galloway Twp	1ST PARTY COLL PD	01/31/2021	R-SUBROGATION COLL/COMP	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	DMOORE	Loss	-525.27	
									2021-2021 Total:	4	-41,414.64
									Excess Reimbursement Total:	0	0.00
									Subrogation Total:	4	-41,414.64
									Refund Total:	0	0.00
									All Other Total:	0	0.00

**Policy Period: 2022-2022**

2023291526	03/02/2023	Mullica Twp	1ST PARTY COLL PD	08/04/2022	R-SUBROGATION COLL/COMP	MULLICA TOWNSHIP	MULLICA TOWNSHIP	CMORTELLIT	Loss	-1,524.80
------------	------------	-------------	-------------------	------------	-------------------------	------------------	------------------	------------	------	-----------

## Recovery Register

**Insurer: AJF-ATL.JOINT INS.FUND**

**Line: PROPERTY**

Check Number	Check Date	Claim Number	Processed Date	Claimant Name	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount	
		2023288034	03/02/2023	Ocean City	1ST PARTY COLL PD	04/19/2022	R-SUBROGATION COLL/COMP	OCEAN CITY	OCEAN CITY	CMORTELLIT	Loss	-1,062.62	
		2023292394	03/21/2023	Millville City	1ST PARTY COLL PD	12/29/2022	R-SUBROGATION COLL/COMP	MILLVILLE CITY	MILLVILLE CITY	CMORTELLIT	Loss	-1,004.68	
											2022-2022 Total:	3	-3,592.10
											Excess Reimbursement Total:	0	0.00
											Subrogation Total:	3	-3,592.10
											Refund Total:	0	0.00
											All Other Total:	0	0.00
Policy Period: 2023-2023													
		2023294166	03/23/2023	Upper Deerfield Twp	BLDG/CONTENT	01/19/2023	R-SUBROGATION BLD & CNT	UPPER DEERFIELD TOWNSHIP	UPPER DEERFIELD TOWNSHIP	THENRY	Loss	-500.00	
											2023-2023 Total:	1	-500.00
											Excess Reimbursement Total:	0	0.00
											Subrogation Total:	1	-500.00
											Refund Total:	0	0.00
											All Other Total:	0	0.00
											PROPERTY Total:	12	-59,565.95
											Excess Reimbursement Total:	0	0.00
											Subrogation Total:	12	-59,565.95
											Refund Total:	0	0.00
											All Other Total:	0	0.00

## Recovery Register

**Insurer: AJF-ATL.JOINT INS.FUND**

**Line: WORKERS COMPENSATION**

Check Number	Check Date	Claim Number	Processed Date	Claimant Name	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount	
Policy Period: 2019-2019													
		2019171198	03/02/2023	Webb, Matthew	MEDICAL ONLY	04/12/2019	R-SUBROGATION MED	WILDWOOD CREST BOROUGH	WILDWOOD CREST BOROUGH	SCUSAC	Loss	-23.00	
											2019-2019 Total:	1	-23.00
											Excess Reimbursement Total:	0	0.00
											Subrogation Total:	1	-23.00
											Refund Total:	0	0.00
											All Other Total:	0	0.00
Policy Period: 2020-2020													
		2020208043	03/02/2023	Magazzu, Christian	INDEMNITY	06/21/2020	R-SUBROGATION MED	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	CCHIALASTR	Loss	-1,000.00	
		2020208043	03/02/2023	Magazzu, Christian	INDEMNITY	06/21/2020	R-SUBROGATION EXP WC	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	CCHIALASTR	Expense	-1,000.00	
		2020208043	03/02/2023	Magazzu, Christian	INDEMNITY	06/21/2020	R-SUBROGATION TTD	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	CCHIALASTR	Loss	-500.00	
		2021222460	03/02/2023	Cuomo, Jenna	INDEMNITY	12/04/2020	R-SUBROGATION MED	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	BRYUGGS	Loss	-28.00	
		2021222460	03/02/2023	Cuomo, Jenna	INDEMNITY	12/04/2020	R-SUBROGATION MED	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	BRYUGGS	Loss	-6.00	
											2020-2020 Total:	5	-2,534.00
											Excess Reimbursement Total:	0	0.00
											Subrogation Total:	5	-2,534.00
											Refund Total:	0	0.00
											All Other Total:	0	0.00
Policy Period: 2021-2021													
		2022258289	03/02/2023	Scheer, Stephen	MEDICAL ONLY	12/26/2021	R-SUBROGATION MED	CAPE MAY CITY	CAPE MAY CITY	BRYUGGS	Loss	-258.00	
		2021235698	03/02/2023	D'Alonzo, James	INDEMNITY	04/21/2021	R-SUBROGATION MED	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	BRYUGGS	Loss	-203.16	
		2022242390	03/02/2023	Rowland, David	MEDICAL ONLY	07/07/2021	R-SUBROGATION MED	OCEAN CITY	OCEAN CITY	SCUSAC	Loss	-52.00	
											2021-2021 Total:	3	-513.16
											Excess Reimbursement Total:	0	0.00
											Subrogation Total:	3	-513.16
											Refund Total:	0	0.00
											All Other Total:	0	0.00
											WORKERS COMPENSATION Total:	9	-3,070.16
											Excess Reimbursement Total:	0	0.00
											Subrogation Total:	9	-3,070.16
											Refund Total:	0	0.00
											All Other Total:	0	0.00



***SECTION C***

***BUDGET STATUS  
REPORT***

Interest Allocation Flag 1=1

1

1

1

1

0

1

0

0

1

1

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2023											
Month Ending: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	132,947.22	284,886.93	55,995.92	1,147,775.46	248,698.45	303,998.57	59,242.20	656,841.85	(859,272.83)	0.00	2,031,113.76
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	500.00
Invest Pymnts	1,295.58	2,775.71	545.76	11,184.38	0.00	2,961.74	0.00	0.00	29.11	0.00	18,792.28
Invest Adj	(1.99)	(4.26)	(0.84)	(17.16)	0.00	(4.54)	0.00	0.00	0.00	0.00	(28.79)
Subtotal Invest	1,293.59	2,771.45	544.92	11,167.22	0.00	2,957.20	0.00	0.00	29.11	0.00	18,763.49
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,793.59	2,771.45	544.92	11,167.22	0.00	2,957.20	0.00	0.00	29.11	0.00	19,263.49
EXPENSES											0.00
Claims Transfers	16,587.10	775.50	12.75	92,339.48	0.00	0.00	0.00	0.00	0.00	0.00	109,714.83
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	288,075.28	0.00	288,075.28
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,587.10	775.50	12.75	92,339.48	0.00	0.00	0.00	0.00	288,075.28	0.00	397,790.11
END BALANCE	118,153.71	286,882.88	56,528.09	1,066,603.20	248,698.45	306,955.77	59,242.20	656,841.85	(1,147,319.00)	0.00	1,652,587.14

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2022											
Month Ending: March											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	129,917.39	1,769,000.00	338,569.15	4,216,513.39	(314,957.67)	1,709,347.27	0.00	(484,210.47)	1,458,361.67	363,086.12	9,185,626.85
RECEIPTS											
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	3,592.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,592.10
Invest Pymnts	1,296.81	17,487.44	3,348.10	41,726.25	0.00	16,897.16	0.00	0.00	14,450.38	3,589.16	98,795.30
Invest Adj	(1.94)	(26.44)	(5.06)	(63.03)	0.00	(25.55)	0.00	0.00	(21.80)	(5.43)	(149.25)
Subtotal Invest	1,294.87	17,461.00	3,343.04	41,663.22	0.00	16,871.61	0.00	0.00	14,428.58	3,583.73	98,646.05
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,886.97	17,461.00	3,343.04	41,663.22	0.00	16,871.61	0.00	0.00	14,428.58	3,583.73	102,238.15
EXPENSES											
Claims Transfers	39,552.56	813.75	1,000.00	270,659.36	0.00	0.00	0.00	0.00	0.00	0.00	312,025.67
Expenses	0.00	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	0.00
TOTAL	39,552.56	813.75	1,000.00	270,659.36	0.00	0.00	0.00	0.00	0.00	0.00	312,025.67
END BALANCE	95,251.80	1,785,647.25	340,912.19	3,987,517.25	(314,957.67)	1,726,218.88	0.00	(484,210.47)	1,472,790.25	366,669.85	8,975,839.33

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

Month **March**  
Current Fund Year **2023**

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	18,719.00	16,587.10	500.00	34,806.10	34,806.10	0.00	0.00	0.00
	Liability	3,051.00	775.50	0.00	3,826.50	3,826.50	0.00	0.00	0.00
	Auto	4,149.81	12.75	0.00	4,162.56	4,162.56	(0.00)	(0.00)	0.00
	Workers Comp	75,226.24	92,339.48	0.00	167,565.72	167,565.72	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>101,146.05</b>	<b>109,714.83</b>	<b>500.00</b>	<b>210,360.88</b>	<b>210,360.88</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2022	Property	836,335.78	39,552.56	3,592.10	872,296.24	872,296.24	(0.00)	(0.00)	0.00
	Liability	58,591.25	813.75	0.00	59,405.00	59,405.00	0.00	0.00	0.00
	Auto	43,884.30	1,000.00	0.00	44,884.30	44,884.30	0.00	0.00	0.00
	Workers Comp	2,293,652.03	270,659.36	0.00	2,564,311.39	2,564,311.39	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>3,232,463.36</b>	<b>312,025.67</b>	<b>3,592.10</b>	<b>3,540,896.93</b>	<b>3,540,896.93</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
2021	Property	1,092,732.55	4,525.27	41,414.64	1,055,843.18	1,055,843.18	0.00	0.00	0.00
	Liability	379,914.08	11,856.75	0.00	391,770.83	391,770.83	0.00	0.00	0.00
	Auto	44,540.26	0.00	0.00	44,540.26	44,540.26	0.00	0.00	0.00
	Workers Comp	5,287,400.60	276,472.40	513.16	5,563,359.84	5,563,359.84	(0.00)	(0.00)	0.00
	<b>Total</b>	<b>6,804,587.49</b>	<b>292,854.42</b>	<b>41,927.80</b>	<b>7,055,514.11</b>	<b>7,055,514.11</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>0.00</b>
2020	Property	929,814.95	1,000.00	12,265.21	918,549.74	918,549.74	0.00	0.00	0.00
	Liability	608,513.10	32,951.03	0.00	641,464.13	641,464.13	0.00	0.00	0.00
	Auto	132,386.05	0.00	0.00	132,386.05	132,386.05	0.00	0.00	0.00
	Workers Comp	5,874,637.90	48,450.19	2,534.00	5,920,554.09	5,920,554.09	0.00	(0.00)	0.00
	<b>Total</b>	<b>7,545,352.00</b>	<b>82,401.22</b>	<b>14,799.21</b>	<b>7,612,954.01</b>	<b>7,612,954.01</b>	<b>0.00</b>	<b>(0.00)</b>	<b>0.00</b>
2019	Property	828,028.22	0.00	0.00	828,028.22	828,028.22	0.00	0.00	0.00
	Liability	671,358.47	284,810.75	0.00	956,169.22	956,169.22	0.00	0.00	0.00
	Auto	158,893.00	3,043.67	0.00	161,936.67	161,936.67	0.00	0.00	0.00
	Workers Comp	7,849,078.93	140,882.27	23.00	7,989,938.20	7,989,938.20	(0.00)	(0.00)	(0.00)
	<b>Total</b>	<b>9,507,358.62</b>	<b>428,736.69</b>	<b>23.00</b>	<b>9,936,072.31</b>	<b>9,936,072.31</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>
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
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL</b>		<b>27,190,907.52</b>	<b>1,225,732.83</b>	<b>60,842.11</b>	<b>28,355,798.24</b>	<b>28,355,798.24</b>	<b>(0.00)</b>	<b>(0.00)</b>	<b>(0.00)</b>

***SECTION D***

***BILL LIST REVIEW***

**ATLANTIC COUNTY MUNICIPAL JIF  
BILL LIST -APRIL 2023**

	<b>Payable To:</b>	<b>FY 2023</b>	<b>FY 2022</b>	<b>Appropriation</b>	<b>Description</b>
1	PERMA	11,458.00		Prof Services/Admin. Consultant	April, May, June 2023 Fees
2	Arthur J. Gallagher Risk Management Services, Inc	88,142.00		Prof Services/Administration	April 2023 Fees
3	Arthur J. Gallagher Risk Management Services, Inc	94.17		Misc/Postage/Copies/Fax	March 2023 Fees
4	Arthur J. Gallagher Risk Management Services, Inc	67.00		Misc/JIF Website	WP forms annual fee for website(split)
5	Arthur J. Gallagher Risk Management Services, Inc	557.10		Safety Incentive Program	Door prizes for safety breakfast (MM amex)
6	The DeWeese Law Firm, P.C.	11,549.00		Prof Services/Attorney	April 2023 Fees
7	Bowman & Company LLP		10,291.00	Prof Services/Auditor	#106779 progress bill for 12/31/2022 audit
8	Bowman & Company LLP	11,381.00		Prof Services/Payroll Auditor	#106780 1st half bill for WC payroll audit
9	Qual-Lynx	74,723.00		Prof Services/Claims Administration	April 2023 Fees
10	Joyce Media	390.00		Misc/JIF Website	April 2023 Fees
11	Christopher J. Winter Sr.	2,167.00		Training/Police Risk Services	Law Enforcement Consultant-April 2023 fee
12	Tracy Forlenza	560.00		Misc/Recording Secretary	April 2023 Fees
13	J.A. Montgomery Risk Control Services	19,587.00		Prof Services/Safety Director/Loss Control	April 2023 Fees
14	Wintsec Consulting LLC	4,863.00		Prof Services/Technology Risk Serv Dir	April 2023 Fees
15	John Hansen	2,125.00		Prof Services/Treasurer	April 2023 Fees
16	Conner Strong & Buckelew	1,062.00		Prof Services/Underwriting Mgr	April 2023 Fees
17	Conner Strong & Buckelew	2,549.00		Misc/Fidelity Bond (Admin/TPA/Treasurer)	Exe Dir/Treasurer/Claims admin fidelity bond
18	Jordan Simone	5,420.00		Wellness/Wellness Incentive Program	April 2023 Fees
19	Apex Insurance Services c/o Lexington Insurance	947,040.00		EPL/POL Policy - Excess Insurance	EPL, POL, LU Coverage; P#038248750-00; 1/1/23-1/1/24; Inv#8660680 2 of 2 installment
20	Appliedinfo Partners, Inc dba D2 Cybersecurity	67,509.50		EPL/CYBER/Cyber Risk Services	Penetration testing by D2; 50% installment
21	AAA Rush Signs2	1,578.00		Safety Incentive Program	SC/CC hats and pens
22	ARC Reprographics	480.00		Safety Incentive Program	Handouts for Safety Breakfast
23	Iron Mountain	194.81		Misc/Records Retention Service	"Inv#HKPN431; Storage 4/1-30/23; Service 2/22-3/28/23 plus 2021 offsite files
24	Merighi's Savoy Inn	7,628.82		Safety Incentive Program	3-23-23 Safety Breakfast
25	Office Depot	112.90		Safety Incentive Program	Order #301412123-001 folders for SIP breakfast
26	City of Absecon		2,500.00	Safety Incentive Program	Direct Check
27	City of Brigantine		2,750.00	Safety Incentive Program	Direct Check
28	Borough of Cape May Point		2,000.00	Safety Incentive Program	Direct Check
29	Corbin City		2,000.00	Safety Incentive Program	Direct Check
30	Downe Township		2,000.00	Safety Incentive Program	Direct Check
31	Egg Harbor Township		3,000.00	Safety Incentive Program	Direct Check
32	Borough of Folsom		2,000.00	Safety Incentive Program	Direct Check
33	Galloway Township		3,000.00	Safety Incentive Program	Direct Check
34	Galloway Township	725.00		EPL/CYBER/EPL/Cyber Incentive Program	EPL matters
35	Township of Lower		2,750.00	Safety Incentive Program	Direct Check
36	City of Margate	725.00		EPL/CYBER/EPL/Cyber Incentive Program	EPL matters
37	City of Millville		3,000.00	Safety Incentive Program	Direct Check
38	City of Millville	403.88		Wellness/Wellness Incentive Program	Wellness demo
39	Township of Mullica		2,250.00	Safety Incentive Program	Direct Check
40	City of Northfield		2,500.00	Safety Incentive Program	Direct Check
41	City of Ocean City		3,000.00	Safety Incentive Program	Direct Check
42	City of Sea Isle City		2,750.00	Safety Incentive Program	Direct Check
43	Upper Township		2,500.00	Safety Incentive Program	Direct Check
44	Upper Deerfield Township		2,250.00	Safety Incentive Program	Direct Check
45	City of Ventnor		2,750.00	Safety Incentive Program	Direct Check
46	Borough of West Cape May		2,000.00	Safety Incentive Program	Direct Check
47	City of Wildwood		3,000.00	Safety Incentive Program	Direct Check
48	Borough of Wildwood Crest		2,500.00	Safety Incentive Program	Direct Check
49	Hardenbergh Insurance Group	982.00		Risk Management Consultants	1st Qtr Pymt-Estell Manor
	<b>Subtotals</b>	<b>1,264,074.18</b>	<b>60,791.00</b>		
	<b>JIF BILL LIST TOTAL</b>	<b>1,324,865.18</b>			

***SECTION E***  
***RECONCILIATIONS***

ACMJIF  
ACCOUNT ACTIVITY RECONCILIATION  
FY 2023

	January	February	March	Year To Date Total		
Opening Balance for the Period:	47,017,369.53	45,859,989.06	46,126,634.19			
RECEIPTS:						
INTEREST AND INTEREST ACTIVITY						
CITIZENS INVESTORS						
INTEREST	11,241.19	10,038.98	10,262.10	31,542.27	INTERST	
JCMI				0.00	31,542.27	
JCMI INTEREST	31,610.42	30,789.17	32,902.23	95,301.82	95,301.82	
JCMI ACTIVITY	238,796.43	(302,041.13)	350,057.79	286,813.09		
JCMI ADMINISTRATIVE EXPENSE	(2,130.54)	(2,101.79)	(2,143.02)	-6,375.35		
				0.00		
TREASURY				0.00		
INTEREST		95,663.97	9,261.26	104,925.23	104,925.23	AELCF ALLOC
TREASURY ACTIVITY	10,550.20	(11,514.49)	66,585.37	65,621.08	231,769.32	2.32%
TREASURY ADMINISTRATIVE EXPENSE	(2,599.63)			-2,599.63		\$ 5,388.18
<b>TOTAL INTEREST ACTIVITY</b>	<b>287,468.07</b>	<b>(179,165.29)</b>	<b>466,925.73</b>	<b>575,228.51</b>		
Premium Assessment Receipts	1,090,187.00	2,429,503.00		3,519,690.00		
Prior Yr. Premium Assessment Receipts				0.00		
<b>TOTAL ASSESSMENT RECEIPTS</b>	<b>1,090,187.00</b>	<b>2,429,503.00</b>	<b>-</b>			

Subrogation & Reimb. Receipts:

Fund Year 2023			500.00	500.00	
Fund Year 2022		12,869.80	3,592.10	16,461.90	
Fund Year 2021	2,093.36	18,378.78	41,927.80	62,399.94	
Fund Year 2020	10,611.84	5,708.33	14,799.21	31,119.38	
Fund Year 2019		398.57	23.00	421.57	
Closed Fund Year-2009				0.00	
Closed Fund Year-2010				0.00	
Closed Fund Year-2011				0.00	
Closed Fund Year-2012		100.00		100.00	
Closed Fund Year-2013				0.00	
Closed Fund Year-2014				0.00	
Closed Fund Year-2015				0.00	
Closed Fund Year-2016				0.00	
Closed Fund Year-2017			1,794.00	1,794.00	
Closed Fund Year-2018				0.00	
				0.00	
				0.00	
<b>TOTAL SUBROGATION AND OTHER REFUND</b>	<b>12,705.20</b>	<b>37,455.48</b>	<b>62,636.11</b>	<b>112,296.79</b>	
				0.00	
				0.00	
				0.00	
				0.00	
				0.00	
<b>TOTAL OTHER RECEIPTS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>114,190.79</b>	
				0.00	
<b>TOTAL GRAND RECEIPTS</b>	<b>1,390,360.27</b>	<b>2,287,793.19</b>	<b>529,561.84</b>	<b>801,716.09</b>	

DISBURSEMENTS:

Net Claim Payments:

Fund Year 2023	16,007.33	85,138.72	109,714.83	210,860.88
Fund Year 2022	286,271.86	282,894.42	312,025.67	881,191.95
Fund Year 2021	162,873.10	146,423.81	292,854.42	602,151.33
Fund Year 2020	173,342.39	55,654.72	82,401.22	311,398.33
Fund Year 2019	150,024.62			150,024.62

Closed Fund Year-2009	349.65			349.65	
Closed Fund Year-2010				0.00	
Closed Fund Year-2011				0.00	
Closed Fund Year-2012				0.00	
Closed Fund Year-2013				0.00	
Closed Fund Year-2014				0.00	
Closed Fund Year-2015				0.00	
Closed Fund Year-2016				0.00	
Closed Fund Year-2017				0.00	
Closed Fund Year-2018 {void checks}			(7,558.82)	-7,558.82	
OTHER-CRI per druber {2018-wc}	83.27			83.27	
<b>Total Net Claim Payments</b>	<b>691,962.22</b>	<b>604,662.17</b>	<b>1,218,174.01</b>	<b>2,514,798.40</b>	
Exp. & Admin Bill List Payments:					
Exp. & Cont. Charges FY 2024				0.00	
Exp. & Cont. Charges FY 2023	1,663,268.27	1,382,880.30	288,075.28	3,334,223.85	
Exp. & Cont. Charges FY 2022	16,462.12	21,010.96		37,473.08	
Exp. & Cont. Charges FY 2021	9,912.51	12,594.63		22,507.14	
Exp. & Cont. Charges FY 2020				0.00	
				0.00	
Closed Fund Year	166,135.62			166,135.62	
				0.00	
MISC:ROUNDING				0.00	
<b>Total Bill List Payments</b>	<b>1,855,778.52</b>	<b>1,416,485.89</b>	<b>288,075.28</b>	<b>3,560,339.69</b>	
Auditor's Adjustments				0.00	
<b>TOTAL DISBURSEMENTS:</b>	<b>2,547,740.74</b>	<b>2,021,148.06</b>	<b>1,506,249.29</b>	<b>6,075,138.09</b>	
<b>Closing Balance for the Period:</b>	<b>45,859,989.06</b>	<b>46,126,634.19</b>	<b>45,149,946.74</b>		
INVESTORS					
Account Net Cash Change During the Period:					
Loss Account	(1,491,645.13)	561,011.57	(1,214,935.69)	-2,145,569.25	
Investment Account	10,550.20	(912,823.46)	1,078,957.87	176,684.61	
Wealth Management Account	(2,599.63)	996,972.94	(1,003,111.24)	-8,737.93	
INVESTMENT:JCM	268,276.31	(273,353.75)	380,817.00	375,739.56	
Exp & Contin Reconciliation Account	-			0.00	
Claims Imprest Reconciliation Account	58,037.78	(105,162.17)	(218,415.33)	-265,539.72	
<b>Total Change in Account Net Cash:</b>	<b>(1,157,380.47)</b>	<b>266,645.13</b>	<b>(976,687.39)</b>	<b>-1,867,422.73</b>	
<b>Proof:</b>	<b>0.00</b>	<b>0.00</b>	<b>0.06</b>		
ADJUSTED BANK BALANCE FROM CIR_ACM	\$ 45,859,984.12	\$ 46,126,629.24	\$ 45,149,941.80		
CONTROL	\$ 4.94	\$ 4.95	\$ 4.94		
NOTE/OFF NOW	NOTE/OFF NOW	NOTE/OFF NOW	NOTE/OFF NOW		
\$5 PER LD/CL	\$5 PER LD/CL	\$5 PER LD/CL	\$5 PER LD/CL		

AVERAGE BALANCE	46,438,679.30	45,993,311.63	45,638,290.47		
	1,051,827.07	1,051,827.07	1,051,827.07		
	2.26%	2.29%	2.30%	2.32%	\$ -



AELCF REVISED  
FYE 2022

<b>AELCF:</b>	<u>12/31/2022</u>	<u>+/-</u>	<u>1/31/2023</u>	<u>2/28/2023</u>	<u>3/31/2023</u>
MEMBERS	\$ -		\$ -	\$ -	\$ -
BUENA VISTA TWP	\$ (0.00)		\$ (0.00)	\$ (0.00)	\$ (0.00)
EGG HARBOR CITY	\$ 43,099.09		\$ 43,099.09	\$ 43,099.09	\$ 43,099.09
Hamilton Township	\$ 87,196.65		\$ 87,196.65	\$ 87,196.65	\$ 87,196.65
Hammonton	\$ 197,074.61		\$ 197,074.61	\$ 197,074.61	\$ 197,074.61
Lower Township	\$ 166,135.62	-166135.62	\$ 0.00	\$ 0.00	\$ 0.00
Middle Township	\$ 177,523.73		\$ 177,523.73	\$ 177,523.73	\$ 177,523.73
Mullica Township	\$ 28,422.11		\$ 28,422.11	\$ 28,422.11	\$ 28,422.11
Northfield	\$ 113,018.55		\$ 113,018.55	\$ 113,018.55	\$ 113,018.55
Pleasantville	\$ 517.54		\$ 517.54	\$ 517.54	\$ 517.54
Port Republic	\$ 0.00		\$ 0.00	\$ 0.00	\$ 0.00
Upper Deerfield	\$ 75,417.48		\$ 75,417.48	\$ 75,417.48	\$ 75,417.48
Waterford	\$ 28,669.20		\$ 28,669.20	\$ 28,669.20	\$ 28,669.20
Upper Township	\$ 184,042.00		\$ 184,042.00	\$ 184,042.00	\$ 184,042.00
Stone Harbor	\$ 9,644.46		\$ 9,644.46	\$ 9,644.46	\$ 9,644.46
	\$ 1,110,761.05	\$ (166,135.62)	\$ 944,625.43	\$ 944,625.43	\$ 944,625.43
<b><u>DIVIDENDS FORMER MEMBERS</u></b>					
BUENA VISTA					
EGG HARBOR CITY					
HAMMONTON					
PORT REPUBLIC					
<b>THIS SCHEDULE IS FOR MEMO INFORMATION ONLY/UPDATED THROUGHOUT YEAR</b>					
<b><u>RETRO PROGRAM</u></b>					
<b>FISCAL YEAR</b>					
<b><u>EGG HARBOR TOWNSHIP</u></b>					
BALANCE 12/31/2016					



## Municipal Excess Liability Joint Insurance Fund

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

**Date:** March 25, 2022

**To:** Atlantic County Municipal Joint Insurance Fund

**Subject:** MEL June Report

**2022 MEL, MR HIF & NJCE JIF Educational Seminar:** The 11<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). A notice was distributed to members, risk managers and professionals via email.

**2021/2022 Elected Officials Seminar:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. A flyer with instructions to complete the course; flyer has been distributed to commissioners and is posted to the MEL's webpage – njmel.org.

The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2022. The credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is approximately 5% of the member's assessment.

**MEL Cyber Liability JIF:** A committee was formed at the MEL's 2022 Reorganization meeting to research the creation of a special JIF to insure Cyber Liability. The committee is comprised of MEL Commissioners, Executive Directors and Professionals; to date the full committee has met twice to meet the target start-up date of January 1, 2023. Enclosed is a memorandum on the progress to date. The topic will be more fully discussed during the retreat.

**2022 Financial Disclosures:** JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30<sup>th</sup>.

**Sexual Molestation Claims:** Local affiliated JIF members are beginning to see claims filed alleging sexual molestation with occurrence dates preceding JIF formation and/or membership terms. Fund Attorney conducted a search to find an Archivist Firm. Fund Attorney said the EJIF had hired a firm with great success in helping the EJIF recover from policies predating the JIF. That firm is no longer in existence. Resolution 20-22 adopted awarding a contract to Policy Find to help members identify prior policies to submit these claims for coverage.

**Anderson Kill:** The MEL is still working with Anderson Kill in the matter of Covid claims. Resolution 21-22 was adopted to renew the arrangement.

**RCF:** A copy of Commissioner Clarke's report on the RCF's January Reorganization, submitted for information. RCF also met prior to MEL meeting.

**September Meeting:** This year, we reset the scheduled meeting times for the MEL to avoid conflicts with holidays. However, we scheduled the September date for September 8th and that conflicts with other JIF meetings. The Board will be reconsidering the date of September meeting.

**Management Committee:** Committee met on January 14<sup>th</sup> to confirm excess insurance placements, the Middlesex Joint Insurance Fund, Enlyte purchase of Quani (Qual-lynx and Qualcare) and pilot program for table-top property appraisals. Minutes are enclosed, for information.

**Legislative Committee:** Committee met on February 25<sup>th</sup>; minutes are enclosed, for information.

**Marketing Committee:** We are in the process of scheduling a meeting of the Marketing Committee for early April.

**Safety & Education Committee:** Committee met on February 4<sup>th</sup>; enclosed are the minutes for information. FirstNet is no longer able to support the MEL's current Learning Management System. A competitive contracting RFP has been issued with a March 23<sup>rd</sup> due date. We hope to have a new vendor in place by July 1, 2022 to allow for a smooth transition.

**Coverage Committee:** Committee is in the process of scheduling a meeting for April.

**Claims Committee:** The Claims Review Committee met on January 6<sup>th</sup> and March 18<sup>th</sup>; minutes of these meetings are sent to the full MEL Board separately from the agenda. The Claims Review Committee is scheduled to meet next on May 5<sup>th</sup>.

#### **Due Diligence**

**Financial Fast Track** – as of 12/31/21. Report not yet completed but Executive Director reviewed the various items that have impacted the MEL Financials, such as the change in accidental disability pension offsets, Covid 19 claims for 2020 and 2021, and Hurricane Ida.

# ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023-\_\_\_\_\_

APPOINTING LISA McLAUGHLIN AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, THE RESIDUAL CLAIMS JOINT INSURANCE FUND, AND THE NEW JERSEY CYBER RISK MANAGEMENT JOINT INSURANCE FUND FOR THE REMAINDER OF THE 2023 FUND YEAR

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

**Whereas**, the Atlantic County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund; and

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

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

**Whereas**, Kellie Seib, Fund Commissioner from the City of Sea Isle who has served as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the past several months needed to step down; and

**Whereas**, the Fund Chair has determined that it is in the best interest of the Atlantic County Municipal Joint Insurance Fund to appoint Lisa McLaughlin, Fund Commissioner for the City of Margate, as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the remainder of the 2023 Fund Year effective April 19, 2023.

**Now, Therefore, Be it Resolved by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund** that Lisa McLaughlin, Fund Commissioner from the City of Margate, is hereby appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the remainder of the 2023 Fund Year; and

**Be it Further Resolved** that these appointments shall be effective April 19, 2023; and

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

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on April 19, 2023.

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND**

By: \_\_\_\_\_  
CHAIRPERSON

Attest: \_\_\_\_\_  
SECRETARY

Date: \_\_\_\_\_



## Municipal Excess Liability Joint Insurance Fund

Office of the Fund Attorney  
714 Main Street  
P.O. Box 228  
Boonton, New Jersey 07005  
Tel (973) 334-1900  
*fsemrau@dorseysemrau.com*

### BULLETIN

**TO: All Members**

**FROM: Fred Semrau, Fund Attorney**

**DATED: March 20, 2023**

**RE: Local Government Unit Websites**

---

In recent years, local government entities have expanded their use of their public-facing websites to make a wide variety of information to the general public. With this growth comes potential scrutiny by the public and State agencies, resulting in increased legal exposure.

Recently, certain State agencies and advocacy groups have been reviewing municipal websites for potential discrimination claims under the New Jersey Law Against Discrimination, N.J.S.A. 10:5-1 et seq. In particular, over the last six months there appears to be increased intent by the State to expand the NJLAD's scope of "places of public accommodation" and "public facilities" to include municipal public websites.

Unfortunately, to date the Division of Civil Rights (DCR) has not adopted an explicit policy or standard related to municipal websites, and legal guidance in this area remains unsettled on both the federal and State level. However, since last fall, the DCR has issued violation notices and instituted administrative proceedings against municipalities based on outdated forms and language contained on municipal websites.

Accordingly, if you have not already done so, we urge you to update your policies to address website content monitoring, and to regularly review your website materials to ensure that all areas are updated to meet with current legal standards. The following are some areas that you should pay particular attention to and update in this process:

1. Marriage license information
2. Special event requests
3. Birth certificates
4. Voter registration
5. Use of gender-neutral terms and language instead of gender-specific terms on all forms and website content

It is also important to check and update all links for correct, updated application forms, whether they be links to local, State or federal websites. In addition, N.J.S.A. 47:1B-1 et seq. (P.L.2021, c.371), more commonly known as “Daniel's Law”, is important legislation that prohibits disclosure via public records and internet postings, the home addresses, or in some cases, names, of former, active, and retired judicial officers, prosecutors and law enforcement officers, as well as certain immediate family members registered as “covered persons” with the State Office of Information Privacy (OIP).

You should consult with your municipal attorney to discuss ways to ensure that the above information pertaining to covered persons is redacted or removed from public-facing websites and records in compliance with Daniel's Law deadlines. Standards and guidance on Daniel's Law continues to evolve. However, it is critical that your respective public entities register with OIP as redactors so they receive timely notifications identifying individuals who are authorized covered persons so that redactors can immediately coordinate to prevent improper release of protected information.

We remind all Administrators to continue to regularly monitor the status of your websites to be certain that it is current and up-to-date. All forms, applications, information and other content should be reviewed and “audited” on a regular basis. Limit the number of employees to a small group with authorized access to upload material and/or make changes to the content on your website. Before any changes are uploaded to your municipal website, the content/text should be reviewed and approved by Department Heads and Administration.

Lastly, please ensure that public entity websites are fully compliant with the ADA requirements for website accessibility. For more information, please visit: <https://njmel.org/wp-content/uploads/2020/04/Bulletin-2019-Website-Compliance-with-ADA.pdf>.

As always, we suggest you consult with your legal counsel regarding these matters to ensure you have the most recent information.



## **Municipal Excess Liability Residual Claims Fund**

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

March 24, 2023

Memo to: Atlantic County Municipal Joint Insurance Fund

Re: RCF March 2023 Meeting Summary

**Contract Extension for Professional Contracts CC#20-01:** Professional contracts for the RCF are in their 3<sup>rd</sup> year of their term. A provision in the contracts allows the Board to extend the contracts for a 4<sup>th</sup> and/or 5<sup>th</sup> year. The Board adopted Resolution #12-23 to authorize extending the professional contracts for an additional two (2) years, from January 1, 2024, through December 31, 2025.

**RCF 2023 Professionals Contract Addendums:** The professional contract addendums for 2023 have been executed and are being distributed.

**Financial Disclosures:** JIF Commissioners should anticipate the Division of Local Government Services to distribute a notice with filing instruction in March with a deadline to file by April 30th.

**Claims Committee:** The Claims Review Committee met on January 6, 2023 and March 1, 2023; minutes of the meetings were distributed under separate cover.

**June Meeting:** As a reminder the June meeting is scheduled for Friday, June 2, 2023 at 10:30AM at the Forsgate Country Club.