

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, July 19, 2023 at 3:00 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/83508312698>

Meeting ID: 835 0831 2698

Telephone Access: 646-876-9923 US (New York)

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

July 19, 2023 – 3:00 PM

Via Zoom

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 **June 21 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
 - A. Approval of the **June 21, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – July 13, 2023.....Handout
- XIII. Claims Administrator’s Report
 - A. Lessons Learned from LossesPage16

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. Transitional Duty Report/Examples.....	Pages 21-22
	F. PPO Savings and Penetration Reports.....	Pages 23-24
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 25
	H. Prescription Benefit Report.....	Page 26
	I. Quick Notes.....	Page 27
XV.	Law Enforcement Risk Management	
	A. Report.....	Pages 28-29
	B. Training Notice.....	Pages 30-31
XVI.	Solicitor's Report	
	A. MEL Helpline and Contact List.....	Pages 32-34
XVII.	Wellness Director Report	
	A. Wellness Report.....	Page 35
	B. Wellness Approved Wellness Items & Activities.....	Pages 36-37
	C. Wellness Survey.....	Pages 38-55
XVIII.	Committee Reports	
	Nothing to Report	
XIX.	Executive Director.....	Pages 56-100
	A. Lost Time Accident Frequency.....	Pages 60-61
	B. Certificates of Insurance.....	Pages 62-67
	C. Financial Fast Track Report.....	Page 68
	D. Regulatory Filing Checklists.....	Pages 69-70
	E. 2022 Safety Incentive Program.....	Page 71
	F. 2023 Optional Safety Budget.....	Page 72
	G. 2023 Wellness Incentive.....	Page 73
	H. 2023 EPL/Cyber Risk Management Budget.....	Page 74
	I. EPL Compliance Status	Page 75
	J. Statutory Bond Status.....	Pages 76-78
	K. Skateboard Park Approval Status.....	Page 79
	L. Capehart Scatchard Updates.....	Pages 80-84
	M. Monthly Calendars.....	Pages 85-86
	N. Land Use Training Certification.....	Page 87
	O. 2024-2025 MEL EPL Risk Mgmt Program.....	Pages 88-98
	P. Managerial & Supervisory Training	
	Q. Anti-Harassment Training Announcement.....	Page 99
	R. Renewing Members	
	S. Membership Renewal Visits	
	T. 2024 Exposure Renewal Process	
	U. 2023 Property Appraisal Reports	
	V. 2023 Coverage Documents	
	W. Quarterly Attendance.....	Page 100
	X. Website	

Y. New Member Activity

- XX. Safety Director's Report
A. Activity Report Pages 101-103

- XXI. Technology Risk Services
A. Reports.....Pages 104-113

- XXII. Treasurer's Report as of June 30, 2023.....Pages 114-219
A. Fund Status
B. Investment Report
C. Investment JCMI
D. Payment Register – **Motion to Approve - Roll Call**
E. July Bill List – **Motion to Approve – Roll Call**.....Page 214
F. RMC Bill List – **Motion to Approve – Roll Call**.....Page 215
G. Analysis of Non-Assessment Receipts

- XXIII. MEL/RCF/ CYBER JIF Reports
A. NJ Cyber JIF Meeting Report – June 22, 2023.....Page 220

- XXIV. Miscellaneous Business
A. Authorization to Process and Pay Fund Vendors in August 2023 – **Motion – Roll Call**

<p>The next meeting of the ACMJIF will be held on Wednesday, September 20, 2023 at 3:00 pm at the Avalon Community Center, Avalon, NJ There is no August meeting, enjoy!</p>

- 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

Avalon Community Center

3001 Avalon Ave, Avalon, NJ

June 21, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on June 21, 2023 at 3:00 PM, prevailing time, at Avalon Community Center, 3001 Avalon Ave, Avalon, NJ, 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:

Scott Wahl, **Avalon Borough**
Bill Nimohay **Buena Borough**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Lisa Marcologno, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Karen Fournier, **Lower Twp.**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Lucy Samuelson, **Somers Point City**
Kate McGonagle, Alt., **Stone Harbor Borough**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Joe Segrest, **West Wildwood City**
Steve O'Connor, **Wildwood City**

Absent Fund Commissioners:

Jessica Thompson, **Absecon City**
Mollye O'Neill, **Brigantine City**
Deb Lindholm, **Cape May City**
Dawn Marie Bascelli, **Deerfield Twp.**
Bob Campbell, **Downe Twp.**
Tom D'Intinio, **Egg Harbor Twp.**
Alim Parks, Sr., **Galloway Twp.**
Monica Kyle, **Longport Borough**
Ray Compari, **Millville City**
Mary Canesi, **Northfield City**
Kellie Seib, **Sea Isle City**
Gary DeMarzo, **Upper Twp.**
Carol Sabo, **West Cape May Borough**
DJ Ayres, **Weymouth Twp.**
Connie Mahon, **Wildwood Crest**
Alex Bauer, **Woodbine Borough**

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*
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.*
Scott DeWeese, Esquire, *The DeWeese Law Firm, P.C.*
John Hansen, Fund Treasurer
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Absent Fund Professionals:

Christopher J. Winter, Sr., CPM, Law Enforcement Risk Management Consultant

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

Barclay Insurance Group

BCA Insurance

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

APPROVAL OF MINUTES– OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the May 17, 2023 Executive Committee Meeting.

Motion by Ms. Bishop, seconded by Ms. Keun, to approve the meeting minutes of the May 17, 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 May 17, 2023 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Mr. Grant, to approve the Closed Session minutes of the May 17, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the May 17, 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 #2023-31

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 2023-31.

Motion by Ms. Bishop, seconded by Mr. Spoltore, to adopt Resolution 2023-31 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

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. Keun, 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 Mr. Wahl, seconded by Ms. Keun to approve the claims payments as discussed in Closed Session.

They are as follows:

May 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>Auto</i>
(MLT-2022259943) 2022259943 2022259945	2023302386	2023298538
2023299606	2023300618	
2022271533	2023302981	
2021232192	2023284181	
2023302344		
2022262682		
2023300609		
2023277910		
2023280970		
2021235698		
2023300580		
2020191799		

ROLL CALL***Yeas:***

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

Secretary Bishop made a motion to abandon subrogation efforts on the following Qual Lynx files:

Qual-Lynx Files
2022242950
2022253879

2022275475
2022267269
2021241820
MLT-2022269456

Motion by Ms. Bishop, seconded by Mr. Spoltore to abandon subrogation efforts on the presented Qual-Lynx files.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Ed Grant, **Cape May Point**
 Heather Sparks, **Commercial Township**
 Jessica Bishop, **Sec, Dennis Township**
 Varvara Keun, **Middle Township**
 Liz Woods, **Chair, Ocean City**
 Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Napoli noted that eighteen (18) PARs including thirteen (13) Workers Compensation (*7 Police, 1 Fire, and 5 Other*), none (0) General Liability, one (1) Auto, and four (4) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – June

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Hurricane Preparedness. He reminded members that it is the start of hurricane season. He provided suggestions on what to do before and after the storm. He reminded members: Confirm flood policies in place for A or V zones before the storm. He noted that a common delay is when a member does not have a point person for claims. This usually causes a delay so please appoint someone for this position. He noted to report claims immediately to Qual-Lynx. He asked members to review the bulletin on page 14 in the agenda packet.

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).

	May	YTD
<i>Total Intakes (New Claims)</i>	74	304
<i>Report Only</i>	37	118
<i>Report Only % of Total</i>	50%	39%
<i>Medical Only</i>	31	137
<i>Lost Time</i>	6	48
<i>Medical Only/Lost Time Ratio</i>	84:16	74:26
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	1
<i>COVID-19</i>	0	7
<i>Average Days to Report to QL</i>	20.1	9.4
<i>Average Days to Report to employer</i>	9.2	3.1

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	May	YTD
<i>Bill Count</i>	817	2,905
<i>Original Provider Charges</i>	\$1,185,415	\$4,175,681
<i>Re-priced Bill Amount</i>	\$374,831	\$1,245,425
<i>Savings</i>	\$810,584	\$2,930,256
<i>% of Savings</i>	68%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	95%	94%
<i>Participating Provider Penetration Rate-Provider Charges</i>	94%	95%
<i>EPO Penetration Rate – Bill Count</i>	96%	96%
<i>EPO Penetration Rate –Provider Charges</i>	95%	97%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	YTD
<i>Transitional Duty Days Available</i>	3,413
<i>Transitional Duty Days Worked</i>	2,353
<i>% of Transitional Duty Days Worked</i>	69%
<i>Money Saved by Accommodating</i>	\$229,243
<i>Transitional Duty Days NOT Accommodated</i>	1,060
<i>% of Transitional Duty Days NOT Accommodated</i>	31%
<i>Cost of Days NOT Accommodated</i>	\$111,250

Ms. Beatty reminded the members of the Managed Care quick notes . She reported that this claimant was a police officer on traffic duty and rolled his ankle. It was a report only situation until the claimant requested treatment a few days later. She noted that because treatment was delayed, there is probability that symptoms worsened. She reminded members that nurse case managers are available to review symptoms and make recommendations. She asked members to review her report in the agenda packet.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter was not present so Mr. Forlenza commented that the Law Enforcement report is self-explanatory, but please take note of the training notice for a Report Writing Class on July 12, 2023 information is on pages 26 and 27.

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

SOLICITOR'S REPORT

Closed Claims

Mr. Scott DeWeese noted that there were nine (9) cases closed since his last report.

MEL EPL Helpline

Mr. Scott DeWeese stated that there is a reminder regarding the MEL EPL Helpline in the agenda. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 29-30 and update them. The resolution to make changes is on the ACM JIF website.

GL Cases

Mr. DeWeese noted that there are currently 92 active GL cases inclusive of the civil rights cases. If you would like your member files sent to you, please contact the Fund Solicitor's office.

Resolution 2023-32 Resignation of Cooper Levenson

Mr. DeWeese explained the Resolution to Accept the Resignation of Cooper Levenson from the Defense Panel. The firm will be continuing on three cases to which they have already been assigned. Ms. Stollenwerk inquired why they were resigning from the panel. Mr. DeWeese noted that they are in conflict with too many members due to other aspects of their firms work by representing the JIF members as well. Chair Woods entertained a motion for Resolution 2023-32 Confirming and Accepting the Resignation of Cooper Levenson as assigned Defense Counsel.

Motion by Mr. Spoltore, second by Mr. Wahl to approve Resolution 2023-32 Confirming and Accepting the Resignation of Cooper Levenson as assigned defense counsel as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

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

WELLNESS DIRECTOR REPORT

Ms. Simone gave the Wellness Director's report. She stated that the report is included in the agenda packet. She encouraged the members to read through the materials beginning on page 33 and share it with the employees. She reminded members to spend their wellness money.

Ms. Simone noted that the Wellness Advisory Committee met and minutes are on pages 45-49.

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; however, the mobile unit will travel to your location for free if you are an hour outside Marlton. Mr. Forlenza commented that although this is a good program, please read your contract with them as it lacks some standard insurance information and indemnification language such as proof of medical malpractice coverage. Please reach out to the Executive Director's office for assistance with this contract.

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

COMMITTEE REPORTS

Executive Safety Committee Meeting May 18, 2023

Mr. Wahl reported that the Executive Safety Committee met on May 18, 2023 and the minutes are in the agenda packet on pages 54-78. He highlighted the following: no members were under safety intervention; fifteen municipalities are up for renewal on January 1, 2024; Mr. Garish of J.A. Montgomery released 30 new bulletins and six more are coming one of which is best practices for municipalities who transport members of the public in municipal vehicles; Mr. Winter has scheduled the report writing class on July 12, 2023; the Safety Breakfast was reviewed by 31 members and the comments will be taken into consideration; the Planning Retreat was discussed and any suggested topics will always be welcomed. Mr. Wahl asked if there were any questions. No questions were entertained.

Finance Committee Meeting June 2, 2023

Ms. Stollenwerk reported that the Finance Committee met on June 2, 2023 and the minutes were a handout via email today. She highlighted that the audit was presented to the Committee on that date. She asked members to review the MD&A in which Mr. Forlenza did a fantastic job explaining the factors that impact the JIF assessments. She reported that the fund remains financially strong and has \$47 million in cash; \$25 million in case reserves; and a surplus of \$13 million which is down approximately \$5.8 million from 12/31/21. She noted that the decrease is in part from the unrealized loss in investments which will eventually settle out since most investments are held until maturity. She stated that a resolution is on the agenda for acceptance of the 2022 Audit (Resolution 2023-33 Accepting Annual Audit).

The MEL and RCF JIF both have supplemental assessments, but the Finance Committee has been preparing for these and they will be paid out over the next ten years and will be re-evaluated each year prior to payment. In order to track more exactly, the Finance Committee is recommending establishing a new RCF Supplemental Account (Resolution 2023-35 Authorizing the Creation of the RCF Supplemental Assessment Account) for the \$956,000 to be paid out over the next 10 years. She reiterated that even if members leave the JIF, they are still responsible for this supplemental assessment.

Ms. Stollenwerk reported the JIF FY2019 WC line has a \$630,000 deficit and so the Finance Committee is recommending an intrafund transfer of \$1.5 million from the deductible line to cover the deficit (Resolution 2023-34 Authorizing an Intrafund Transfer of \$1.5 million from 2019 Deductible to the 2019 WC line). She noted that the resolution is being presented today.

Absecon Relief

Ms. Stollenwerk explained that Absecon is seeking relief of \$3,400 premium adjustment for an EPL/POL claim that settled, but was not removed from the claims report. She noted that Absecon has inquired several times regarding this claim and it was not addressed by the carrier. The Finance Committee reviewed their loss ratio during the 2023 budget process for EPL/POL premium and it resulted in a 14% increase due to this open claim. The Finance Committee is recommending that the difference of \$3,400 be refunded to Absecon through the budget amendment in September. She encouraged all members to review their loss

ratio reports in Origami when they are posted and if there is an error, please reach out to Qual-Lynx for correction.

Ms. Stollenwerk further noted that several members are shopping their coverage this year. She reminded the members that when you are pulling the claims data from Origami, the JIF claims data is capped at the SIR and the MEL claims are capped at their SIR so they do not give a clean picture of all claims. She suggested asking Qual-Lynx for the full data to get a true depiction of a member's loss history.

Adopting of Revised Finance Committee Charter

Chair Woods entertained a motion to adopt the revised Finance Committee Charter.

Motion by Mr. Spoltore, seconded by Ms. Keun to adopt the revised Finance Committee Charter as presented. All in favor. Motion carried.

Resolution 2023-33 Accepting the Annual Audit 12-31-22

Chair Woods entertained a motion to approve Resolution 2023-33 Accepting the Annual Audit.

Motion by Mr. Wahl, seconded by Mr. Grant to approve Resolution 2023-33 Accepting the Annual Audit as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Township**
Jessica Bishop, **Sec, Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, **Chair, Ocean City**
Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2023-34 Authorizing an Intrafund Transfer

Chair Woods entertained a motion to approve Resolution 2023-34 Authorizing an Intrafund Transfer of \$1,500,000 from the 2019 Deductible line to the 2019 WC line.

Motion by Mr. Spoltore, seconded by Ms. Keun to approve Resolution 2023-34 Authorizing an Intrafund Transfer of \$1,500,000 from the 2019 Deductible line to the 2019 WC line as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Township**
Jessica Bishop, **Sec, Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, **Chair, Ocean City**
Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2023-35 Authorizing the Creation of the RCF Supplemental Assessment Account

Chair Woods entertained a motion to approve Resolution 2023-35 Authorizing the Creation of the RCF Supplemental Assessment Account.

Motion by Mr. Grant, seconded by Mr. Wahl to approve Resolution 2023-34 Authorizing the Creation of the RCF Supplemental Assessment Account as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Ed Grant, **Cape May Point**

Heather Sparks, **Commercial Township**

Jessica Bishop, **Sec, Dennis Township**

Varvara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

EXECUTIVE DIRECTOR'S REPORT

Third Installment Billing - Mr. Forlenza noted that third JIF installment billing will be released next week by Ms. Forlenza to avoid the holiday out of office, so please be on the lookout.

2023 Coverage Documents-Mr. Forlenza noted that the 2023 coverage documents were loaded into Origami earlier today. A memorandum outlining how to access them will be sent out shortly.

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. 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 SIP, OSB, Wellness and EPL/Cyber balances for 2023 are listed in the agenda. Please do not wait until the end of the year to submit reimbursement requests so you do not lose them.

Employment Practices Liability Compliance – Mr. Forlenza noted on page 116 there is a checklist denoting the members' current status. He reminded the members to review their reports. He reminded the members that the model policies and procedures need to be re-adopted. On May 17, 2023 an email was sent regarding the materials needed and where to access them.

Managerial & Supervisory Training – Mr. Forlenza noted there are six Manager and Supervisory Training sessions set up via zoom conferencing. Participation is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. A reminder was sent today. He also stated that if you work in multiple municipalities you only need to complete the training one time.

Police Command Staff Training – Mr. Forlenza noted that Chief Hummel has completed two sessions thus far and the third sessions are tomorrow. He noted that more classes can be scheduled if needed to comply with the requirements by November 1, 2023.

Statutory Bond Status – Mr. Forlenza asked the members to review the list of statutory bonds included in the agenda packet. Please direct any changes to Jonathon Tavares at the Underwriter's office. He noted that as part of the underwriting process for renewing members, all statutory positions will have to re-underwritten.

Membership Renewal Visits

Mr. Forlenza reminded members that all members up for renewal effective 1/1/2024 will be contacted by his office to schedule a presentation to the governing body about the ACM JIF programs. The renewal paperwork was sent in early June to any member up for renewal. Mr. Forlenza reiterated that per the

bylaws, October 1, 2023 is the deadline for submitting all executed renewal paperwork. He stated that if the governing body does not take affirmative action by October 1, 2023, the member is automatically out of the JIF so please take this into consideration. Mr. Forlenza also noted that Ms. Patel is visiting members speaking about the factors impacting the 2024 assessments, the resources and programs available through the JIF.

Fireworks Coverage Reminder Mr. Forlenza stated that the MEL will provide coverage for fireworks coverage, but it is NOT automatic. Please see MEL Bulletin 2023-05 for an outline of the items that need to be completed prior to fireworks coverage being granted; it is not automatic. Please do not wait until the last minute to apply for coverage.

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 126. 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; however, the MEL app is currently down so please use the MEL website for all registering, information, etc. A new section called MSI latest news has been added to assist during this MEL app's down time.

Mr. Garish noted the new LMS (Learning Management System) has been updated and released. The training administrators are assigned to each member and are responsible to make sure all employees have access to the system. Each employee will be sent access links to this system for training. All employees must be registered in this system. If you experience any issues, please contact J.A. Montgomery or the BIS helpline directly.

Mr. Garish noted that tomorrow is the last day to register for the MEL Leadership Academy for any individuals stating that the next open enrollment period is December 1-22, 2023.

Mr. Garish stated that June 26, 2023 in Mt Laurel, NJ is the next entry level driver program that pertains to anyone with CDL drivers. This is a train the trainer program; individuals must have two (2) years experience. Register through the MSI Live. Please contact his office for more information. Ms. McLaughlin asked if this is a one-time training. Mr. Garish noted yes it is.

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 129. He noted that the Cyber Awareness Training statistics for the month are included in his report. ACM JIF shows that 100% of the members have acknowledged receiving the questionnaires required to complete for the Minimum and Advanced deductible reduction-great job!

Mr. Caruso noted that there is now a FAQ page on the JIF website. He noted that changes in rosters should be done following the steps on page 131 in the agenda; less than five, please email him directly. Any trouble obtaining your rosters from Wizer, please contact him for assistance. He reported that members had the opportunity to apply for a grant by June 9, 2023 with more details to come. Mr. Caruso stated that the Wizer program is issuing new training in early July.

He stated that a No on the MEL Cyber Security questionnaire is not OK as they are requirements so please reach out with questions. He also encouraged the remaining members to submit their IT collection

information (verification of IP Addresses) as ACM JIF is almost complete. We cannot do testing without this!

Mr. Caruso encouraged members to read the Cyber Bulletin on pages 137-138 which discusses IT for local government.

Mr. Caruso asked if there were any questions. Ms. Stollenwerk noted that part of the requirements for the MEL Cyber JIF was to adopt a Technology policy. She stated a list of recommendations was sent out, however, it was not in a policy format that would make it easy to adopt. She asked if he could re-release this in this format so it would be easier to comply. She noted that smaller towns are very overwhelmed trying to comply with these requirements. She asked that maybe he give some examples of when the members should call him and what he can do for them. Mr. Caruso noted that he would look into this and encouraged members to contact him when they have any questions. Mr. Forlenza will see if he can also assist streamlining this information. No other questions were entertained.

TREASURER'S REPORT

Reports

Mr. Hansen presented the Treasurer's Report for the period ending **May 31, 2023**. The reports were made part of the agenda packet beginning on page 139. He noted the following information:

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

Member	5/31/2023 (Final Audit Balances)
Egg Harbor City	42,913.92
Hamilton Township	86,814.39
Hammonton Township	196,540.74
Middle Township	176,745.50
Mullica Township	28,297.51
Northfield	112,523.09
Pleasantville City	515.27
Stone Harbor	9,602.17
Upper Deerfield Township	75,086.86
Upper Township	183,486.77
Waterford Township	28,543.53
Total	\$941,069.75

Receipt Activity for the Period:

	May	YTD
Subrogation Receipts	\$18,702.48	\$266,776.19
Other	\$0	\$3,000.00

Adjustment	\$0	\$5,255.98
Assessments-2 nd installments	\$4,832,414.01	

Claim Activity for the Period

Claim activity for the month of **May** for claims paid by the Fund and claims payable by the Fund. Total of 417 checks issued; 1,490 claims payments in the amount of \$834,417.92 with effect on cash position of \$834,417.92.

Cash Activity for the Period

The Fund s Cash Position at month end was \$45,238,206.40 which is a reduction of \$132,193.52 from the prior month end.

Investment Interest

Interest Income:	May	YTD
JCMI	\$34,868.55	\$163,958.03
Treasury	\$3,722.92	\$108,648.15
Citizens	\$12,398.27	\$51,677.97

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* - 1.355%

Allocation of Invested Funds

FUND	April Total	April Percentage	May Total	May Percentage
Treasury	\$22,194,143.85	49%	\$22,183,617.88	49%
JCMI	\$19,823,045.00	44%	\$19,736,933.40	44%
Investors	\$3,088,824.03	7%	\$3,317,655.12	7%
TOTALS	\$45,106,012.88		\$45,238,206.40	

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

Payment Register

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Heather Sparks, **Commercial Township**
Jessica Bishop, **Sec, Dennis Township**
Varvara Keun, **Middle Township**
Liz Woods, **Chair, Ocean City**

	Roy Spoltore, Upper Deerfield Township
<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

Bill List – June

For the Executive Committee's consideration, Mr. Hansen presented the ***June 2023 Bill List*** in the amount of **\$312,858.67**.

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

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

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

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

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

Ms. McLaughlin reported on the MEL/RCF/Cyber meetings that were held on June 2, 2023. She highlighted that the auditor presented year end financials in which there were no comments or recommendations. She noted that the MEL has \$105 million in total assets and \$78 million in cash with a Net Position as of 12/31/22 of \$8.8 million. She stated that the Fund Actuary was present and issued statement that reserves were accurate and reasonable. She commented that there was a suggestion in the MEL management reports to continue to monitor the operations of the fund due to the decline in Net Position over the last five years.

Ms. McLaughlin also stated that the MEL awarded a contract to Benchmark Analytics for a police accreditation program for amount NTE \$39,500. She also reported that the Governor signed a bill establishing a licensing process for police. The MEL Fund Attorney will work with J.A. Montgomery's law enforcement unit to prepare a bulletin.

RCF JIF Ms. McLaughlin reported that the RCF JIF introduced their amendment to the 2022 budget which was for transferring the 2018 Fund Year liability into the Closed Years and a public hearing will be held in September.

Cyber JIF- Ms. McLaughlin noted that the Cyber JIF meeting will be held tomorrow, June 22, 2023.

Ms. McLaughlin entertained any questions. No questioners were asked.

MISCELLANEOUS BUSINESS

Resolution 2023-36 Honoring James Goos Retirement

Chair Woods entertained a motion for adoption of Resolution 2023-36 honoring the retirement and many years of services from Jim Goos. Chair Woods read the resolution to the members.

Motion by Ms. Bishop, seconded by Ms. Keun, to adopt resolution 2023-36 honoring the retirement and many years of services from Jim Goos as presented. All in Favor. Motion carried.

Mr. Goos thanked the members and Fund Professionals for all the opportunities and assistance the JIF has given him. He gave a special shout out to beloved late Stan Gunnison for all his training and wisdom over the years.

Next Meeting

Chair Woods reminded the members that the next meeting will be held on **Wednesday, July 19, 2023 at 3:00 PM** via Zoom.

PUBLIC COMMENT

Open Public Comment

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

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

MOTION TO ADJOURN

Motion by Mr. Wahl, seconded by Ms. Bishop, to adjourn the June 21, 2023 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:20 PM.

Tracy Forlenza, *Recording Secretary* for

Jessica Bishop, *Fund Secretary*

LESSONS LEARNED FROM LOSSES

LIABILITY CLAIMS REMINDER Monthly Newsletter – July 2023



This is a reminder that when a General or Auto Liability loss occurs, please report this to our office as soon as possible and let us handle the claim for you.

INITIALLY,

Please promptly notify us of an occurrence, or an offense, which may result in a claim.
We need to know how, when, and where the occurrence or offense took place.
Provide names and contact information for any injured person or witnesses.
The nature and location of any injury or damage arising out of the occurrence or offense.

SUBSEQUENTLY,

Immediately send copies of any demands, notices, summonses or legal papers received.
Authorize us to obtain records and other information.
Cooperate with us in the investigation, settlement or defense of the claim or suit at our request.

LASTLY,

No insured will, except at that insured's own expense, voluntarily make any payment, assume any obligation, or incur any expense, other than for first aid, without first obtaining our consent.



Atlantic County Municipal JIF
Managed Care Summary Report
2023

Intake	June-23	June-22	2023 June YTD	2022 June YTD
# of New Claims Reported	75	92	388	514
# of Report Only	34	45	157	217
% Report Only	45%	49%	40%	42%
# of Medical Only	36	42	171	230
# of Lost Time	4	5	57	66
Medical Only to Lost Time Ratio	90:10	89:11	75:25	78:22
Claim Petition First Notice/Occupational	1	0	3	1
COVID-19	0	84	7	347
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	13.9	13.5	10.2	7.1
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.9	1.0	2.6	1.0

Nurse Case Management	June-23	June-22
# of Cases Assigned to Case Management	90	106
# of Cases > 90 days	76	84

Savings	June-23	June-22	2023 June YTD	2022 June YTD
Bill Count	648	396	3553	3320
Provider Charges	\$891,343	\$684,007	\$5,067,024	\$3,801,647
Repriced Amount	\$278,354	\$214,636	\$1,523,779	\$1,461,233
Savings \$	\$612,989	\$469,371	\$3,543,245	\$2,340,415
% Savings	69%	69%	70%	62%

QualCare Network Provider Penetration Rate	June-23	June-22	2023 June YTD	2022 June YTD
Bill Count	96%	96%	94%	92%
Provider Charges	97%	93%	96%	93%

Exclusive Provider Panel Penetration Rate	June-23	June-22	2023 June YTD	2022 June YTD
Bill Count	98%	96%	96%	93%
Provider Charges	98%	98%	97%	94%

Transitional Duty Summary		2023 June YTD	2022 June YTD
% of Transitional Duty Days Worked		68%	78%
\$ Saved By Accommodating		\$288,379	\$242,549
% of Transitional Duty Days Not Accommodated		32%	22%
Cost Of Days Not Accommodated		\$149,298	\$63,000



Atlantic County Municipal JIF
Average Days Reported By JIF Member
(Indemnity, Medical Only, And Report Only)
1/1/2023 - 6/30/2023

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
ABSECON CITY	7	4.1	0.7
AVALON BOROUGH	11	1.9	1.2
BRIGANTINE CITY	8	5.4	4.8
BUENA BOROUGH	2	0.0	0.0
CAPE MAY CITY	23	93.9	27.9
COMMERCIAL TOWNSHIP	1	1.0	0.0
DENNIS TOWNSHIP	2	1.0	0.5
DOWNE TOWNSHIP	1	0.0	0.0
EGG HARBOR TOWNSHIP	43	4.5	1.6
FOLSOM BOROUGH	1	0.0	0.0
GALLOWAY TOWNSHIP	22	2.4	0.5
HAMILTON TOWNSHIP	19	2.1	0.4
LINWOOD CITY	3	0.7	0.3
LONGPORT BOROUGH	3	4.7	2.7
LOWER TOWNSHIP	13	3.1	0.2
MARGATE CITY	9	0.8	0.1
MIDDLE TOWNSHIP	9	1.3	0.0
MILLVILLE CITY	21	29.5	1.5
MULLICA TOWNSHIP	6	16.5	0.3
NORTH WILDWOOD CITY	9	3.0	2.4
NORTHFIELD CITY	3	0.0	0.0
OCEAN CITY	31	2.4	0.5
PLEASANTVILLE CITY	42	3.7	1.3
SEA ISLE CITY	20	2.7	0.9
SOMERS POINT CITY	11	4.1	0.4
STONE HARBOR BOROUGH	11	2.5	1.1
UPPER DEERFIELD TOWNSHIP	1	0.0	0.0
UPPER TOWNSHIP	3	36.0	0.0
VENTNOR CITY	14	3.4	2.7
WATERFORD TOWNSHIP	2	0.0	0.0
WEST CAPE MAY BOROUGH	2	0.5	0.0
WEYMOUTH TOWNSHIP	1	0.0	0.0
WILDWOOD CITY	26	0.8	0.5
WILDWOOD CREST BOROUGH	4	2.5	0.0
WOODBINE BOROUGH	1	4.0	0.0
Grand Total	385	10.2	2.6



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

June 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	1	391.0	391.0
INDEMNITY	4	3.0	1.5
MEDICAL ONLY	36	25.7	0.9
REPORT ONLY-WC	34	2.7	0.9
Grand Total	75	18.9	6.1

01/01/2023 - 6/30/2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	2	814.5	814.5
INDEMNITY	57	3.4	1.4
MEDICAL ONLY	171	16.9	4.9
Occupational	1	171.0	170.0
REPORT ONLY-WC	157	5.3	0.6
Grand Total	388	14.7	7.2

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	3.0	1.5
MEDICAL ONLY	36	25.7	0.9
REPORT ONLY-WC	34	2.7	0.9
Grand Total	74	13.9	0.9

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	55	3.4	1.4
MEDICAL ONLY	170	16.9	4.9
REPORT ONLY-WC	153	5.1	0.5
Grand Total	378	10.2	2.6

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Grand Total	0		

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	2	3.0	1.5
MEDICAL ONLY	1	4.0	0.0
REPORT ONLY-WC	4	12.0	2.3
Grand Total	7	8.3	1.7



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

Of Claims Open to Nurse Case Management

	Open		Re-Open		
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	GRAND TOTAL
ABSECON CITY	2	0	0	0	2
AVALON BOROUGH	2	1	0	0	3
BRIGANTINE CITY	3	0	0	0	3
CAPE MAY CITY	1	1	0	0	2
COMMERCIAL TOWNSHIP	1	0	0	0	1
DENNIS TOWNSHIP	1	0	0	0	1
EGG HARBOR TOWNSHIP	9	1	2	0	12
GALLOWAY TOWNSHIP	3	0	0	0	3
HAMILTON TOWNSHIP	3	0	1	0	4
LOWER TOWNSHIP	4	0	1	0	5
MARGATE CITY	1	0	3	0	4
MIDDLE TOWNSHIP	1	0	0	0	1
MILLVILLE CITY	3	1	0	0	4
NORTH WILDWOOD CITY	2	1	0	0	3
NORTHFIELD CITY	2	0	0	0	2
OCEAN CITY	6	1	1	0	8
PLEASANTVILLE CITY	5	2	1	1	9
SEA ISLE CITY	2	0	1	0	3
SOMERS POINT CITY	2	1	0	0	3
STONE HARBOR BOROUGH	1	0	1	0	2
VENTNOR CITY	2	1	1	0	4
WATERFORD TOWNSHIP	1	0	0	0	1
WEST WILDWOOD BOROUGH	2	0	0	0	2
WEYMOUTH TOWNSHIP	1	0	0	0	1
WILDWOOD CITY	5	0	1	0	6
WILDWOOD CREST BOROUGH	1	0	0	0	1
Grand Total	66	10	13	1	90



**Atlantic County Municipal JIF
Transitional Duty Summary Report
1/1/2023 - 6/30/2023**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Days Not Accommodated
AVALON BOROUGH	99	90	91%	\$3,664	9	9%	\$377
BRIGANTINE CITY	323	285	88%	\$25,964	38	12%	\$5,548
CAPE MAY CITY	292	143	49%	\$6,092	149	51%	\$9,546
DENNIS TOWNSHIP	19	19	100%	\$795	0	0%	\$0
DOWNE TOWNSHIP	6	6	100%	\$251	0	0%	\$0
EGG HARBOR TOWNSHIP	364	306	84%	\$35,633	58	16%	\$3,842
GALLOWAY TOWNSHIP	166	0	0%	\$0	166	100%	\$23,930
HAMILTON TOWNSHIP	520	92	18%	\$13,810	428	82%	\$59,370
LINWOOD CITY	17	17	100%	\$712	0	0%	\$0
LONGPORT BOROUGH	35	35	100%	\$1,465	0	0%	\$0
LOWER TOWNSHIP	411	369	90%	\$27,211	42	10%	\$3,007
MARGATE CITY	22	22	100%	\$921	0	0%	\$0
MIDDLE TOWNSHIP	209	209	100%	\$18,153	0	0%	\$0
MILLVILLE CITY	95	87	92%	\$4,308	8	8%	\$1,096
NORTH WILDWOOD CITY	125	0	0%	\$0	125	100%	\$10,100
NORTHFIELD CITY	82	82	100%	\$6,208	0	0%	\$0
OCEAN CITY	368	332	90%	\$44,878	36	10%	\$3,488
PLEASANTVILLE CITY	234	234	100%	\$29,237	0	0%	\$0
SEA ISLE CITY	316	269	85%	\$31,217	47	15%	\$5,063
SOMERS POINT CITY	73	73	100%	\$7,246	0	0%	\$0
STONE HARBOR BOROUGH	250	5	2%	\$209	245	98%	\$22,318
VENTNOR CITY	234	234	100%	\$25,303	0	0%	\$0
WATERFORD TOWNSHIP	4	4	100%	\$167	0	0%	\$0
WEYMOUTH TOWNSHIP	10	0	0%	\$0	10	100%	\$981
WILDWOOD CITY	59	50	85%	\$4,935	9	15%	\$634
Grand Total	4333	2963	68%	\$288,379	1370	32%	\$149,298



**Transitional Duty Assignment Examples
June 2023**

- Inventory parts, supplies, and/or tools
 - Inspect fire extinguishers & eye washes
 - Replenish first aid cabinets
 - Complete a safety inspection
 - Make telephone calls / answer telephones
 - Order supplies
 - Shipping (labeling & wrapping)
 - Train new employees
 - Drive a vehicle, run errands
 - Perform quality control inspections
 - Answer telephones
 - File paperwork
 - Shred documents
 - Complete safety training
 - Update MSDS manuals
 - Update safety bulletin board
 - Inspect flooring for need for maintenance or cleaning
-



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	619	\$865,679	\$256,065	\$609,614	70%
Negotiated	8	\$8,471	\$7,073	\$1,398	17%
Out Of Network	21	\$17,193	\$15,216	\$1,977	11%
Grand Total	648	\$891,343	\$278,354	\$612,989	69%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	0	0	1	1	\$150
Ambulatory Surgical Center	0	10	1	0	11	\$154,912
Anesthesiology	0	4	0	0	4	\$4,803
Behavioral Health	2	0	6	0	8	\$800
Durable Medical Equipment	2	0	0	1	4	\$3,305
Emergency Medicine	0	0	0	12	12	\$152
Hospital	0	10	0	0	10	\$130,649
Laboratory Services	0	0	0	3	3	\$196
Medical Transportation	8	0	0	0	8	\$1,476
MRI/Radiology	31	3	0	0	34	\$22,455
Neurology	1	0	0	0	1	\$46
Neurosurgery	13	0	0	0	13	\$1,594
Occupational Medicine	29	0	0	0	29	\$6,893
Orthopedic Surgery	61	2	0	0	63	\$143,468
Other	0	1	0	2	3	\$562
Pain Management	2	0	0	1	3	\$713
Physical Medicine & Rehab	15	0	0	0	15	\$19,377
Physical therapy	348	0	0	0	348	\$106,839
Physicians Fees	0	5	0	1	6	\$1,014
Podiatry	4	0	0	0	4	\$1,421
Sports Medicine	7	0	0	0	7	\$1,479
Urgent Care Center	61	0	0	0	61	\$10,686
Grand Total	584	35	8	21	648	\$612,989



**Atlantic County Municipal JIF
PPO Savings Report
1/1/2023 - 6/30/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	3352	\$4,843,657	\$1,347,095	#####	72%
Negotiated	47	\$116,682	\$81,350	\$35,332	30%
Out Of Network	154	\$106,685	\$95,334	\$11,352	11%
Grand Total	3553	\$5,067,024	\$1,523,779	#####	70%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	41	1	0	42	\$565,653
Anesthesiology	0	46	6	4	56	\$52,578
Behavioral Health	19	0	29	10	58	\$5,862
Durable Medical Equipment	20	2	7	21	50	\$17,552
Emergency Medicine	0	1	0	70	71	\$2,340
Hospital	0	96	0	1	97	\$657,166
Inpatient Rehabilitation	3	3	0	0	6	\$24,999
Laboratory Services	5	0	0	23	28	\$1,937
Medical Transportation	9	0	0	0	9	\$2,083
MRI/Radiology	162	39	0	0	201	\$119,644
Neurology	3	4	1	0	8	\$6,893
Neurosurgery	93	1	0	0	94	\$425,919
Occupational Medicine	147	0	0	0	147	\$29,643
Orthopedic Surgery	436	8	0	0	444	\$869,831
Other	0	4	3	14	21	\$24,207
Pain Management	27	1	0	1	29	\$14,031
Physical Medicine & Rehab	57	2	0	1	60	\$60,015
Physical therapy	1811	0	0	0	1811	\$541,731
Physicians Fees	0	31	0	10	41	\$55,026
Podiatry	26	0	0	0	26	\$13,941
Sports Medicine	40	0	0	0	40	\$13,468
Urgent Care Center	213	0	0	1	214	\$38,726
Grand Total	3071	279	47	156	3553	\$3,543,245

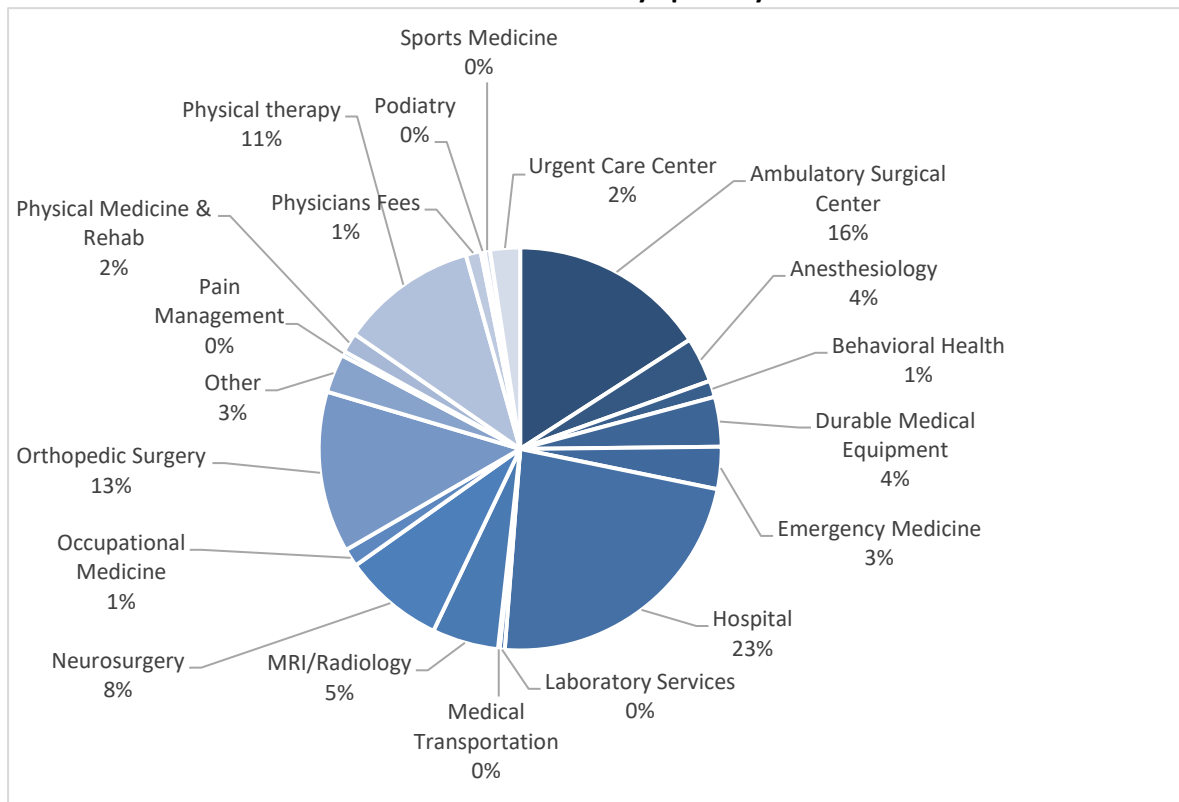


**Atlantic County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2023 - 6/30/2023**

Top 10 Providers

	Repriced Amount
SHORE AMBULATORY SURGICAL CTR, LLC	\$124,751
SHORE MEDICAL CENTER	\$117,654
ORTHONJ, LLC	\$107,398
ATLANTICARE REGIONAL MEDICAL CENTER	\$71,735
ONE CALL CARE DIAGNOSTICS	\$67,119
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$54,135
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	\$48,376
ROTHMAN ORTHOPAEDICS	\$45,556
CAPE REGIONAL MEDICAL CENTER	\$43,204
NEUROSURGICAL AND SPINE SPECIALIST LLC	\$42,369
Grand Total	\$722,297

Paid Provider By Specialty





**Atlantic County Municipal JIF
Prescription Benefit Program Summary
1/1/2023 - 6/30/2023**

	January	February	March	April	May	June	Year To Date
Script Count	21	31	23	19	22	12	73
Utilizing Patients Count	12	18	12	11	15	10	29
Billed Amount	\$2,113	\$3,394	\$1,703	\$1,973	\$5,348	\$590	\$15,121
Paid Amount	\$626	\$1,791	\$893	\$992	\$3,010	\$292	\$7,604
Total Savings Amount	\$1,487	\$1,603	\$810	\$981	\$2,338	\$298	\$7,517
% Savings	70%	47%	48%	50%	44%	51%	50%
Opioid Cost %	24.6%	7.2%	48.4%	5.1%	1.8%	15.7%	11.4%
Opioid Script %	33.3%	35.5%	34.8%	21.1%	13.6%	33.3%	28.9%
Generic Utilization %	100.0%	96.8%	91.3%	94.7%	100.0%	100.0%	96.9%
Cost per Patient	\$52	\$100	\$74	\$90	\$201	\$29	\$262
Cost per Script	\$30	\$58	\$39	\$52	\$137	\$24	\$104



Managed Care Quick Notes

Post Covid Virtual Care

During the pandemic virtual care was necessary to provide ongoing medical care to claimants in a safe environment for the claimant and the treating provider. Now that restrictions have loosened virtual care continues to play a valuable role.

- Access to specialty providers without geographic limitations
- Ability to continue care even when physical limitations and/or illness are present
- Reduces the time needed to attend an appointment by eliminating travel time
- Nurse Case Managers can participate in visits virtually instead of costly field visits

Some examples of enhanced access to specialties include:

- Pulmonary
- Behavioral Health
- Neurology
- Concussion Management

Our nurse case managers and adjusters work together to coordinate care in the most appropriate setting.



DATE July 08, 2023

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

FROM: Christopher Winter, L/E Risk Management Consultant

RE ACM Activities - June 2023

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:

Linwood PD.

Consultative Visits were provided to identify and discuss agency concerns, training, policy and procedures, trends and requests. L/E RMC services were outlined and provided to Chiefs and Command members present. Police agencies with Command changes will be a priority and visited as well. Agency visits are ongoing with an additional 9 scheduled at this time to continue to build relationships with the Law Enforcement agencies within the ACM JIF. Activity Reports will be forwarded to the FUND Commissioners upon completion.

3. Training

1 Report Writing Scheduled for 08/11/23, Cape May County Police Academy Training Notices were provided to all agencies and FUND Commissioners. See Attached .

2 Advanced Skills and Strategies for Resiliency Officers.

A class is being developed with Dr. Jennifer Kelly, Ph.D., ABPP and anticipated for the month of October. Training Notices will be posted to police agencies and FUND Commissioners when finalized.



4. Law Enforcement Bulletins / Newsletters No Bulletins in June posted.

5. ACMJIF Law Enforcement Committee: A L/E Committee is being formulated with three 3 Police Chiefs from each county to represent JIF police agencies in Atlantic and Cape May County. I will meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Association, to identify areas as previously mentioned and to reduce potential risks. Chiefs will be selected based on future agency visits.

6. Meetings Attended

L/E Consultant Meeting ACM	06/16/2023
Executive Claim Meeting ACM	06/08/2023
Executive Meeting	06//212023

Christopher J. Winter, L/E RMC

TRAINING NOTICE

REPORT WRITING

DATE: August 11, 2023

LOCATION: Cape May County Police Academy
171 Crest Haven Rd.
Cape May Court House, NJ 08210
(Exit 11 off GSP)

TIME: 8:30 am to 12

The outlined course will provide report writing guidelines for officers in writing a clear / concise report. Course topics include but are not limited to the following:

- Review of the basic report writing principles.
- Common pitfalls of report writing
- Advanced techniques to report writing
- Report Writing and BWC recordings
- Police investigation report critiques
- Overview of the New Jersey AG Guidelines pertaining to note taking and video recordings, review and reporting.



Class registration can be completed by forwarding the following information to Chriswinter1429@gmail.com as follows:

Rank, Name, Police Department.



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

**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	N/A
Upper Deerfield Township	Roy Spoltore, Clerk	Amy Colaneri
Upper Township	Rhonda Sharp	Gary DeMarzo
Ventnor City	Lisa Hand	N/A
Waterford Township	Thomas Giangiulio, Jr.	Michael Dougherty
West Cape May Borough	Lauren Vitelli	Theresa Enteadó
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 WELLNESS DIRECTOR'S REPORT

To Municipal Fund Commissioners, Safety Coordinators, and Risk Managers

From Jordan Simone, ACM JIF Wellness Director

Date July 19, 2023 - Virtual, Zoom

Contact Information simone.wellness@gmail.com 609 435-0708

ACMJIF WELLNESS - JULY UPDATES

JIF Employee Wellness Survey: At the beginning of June, all Wellness Coordinators were asked to distribute survey link to all municipal employees, with responses due by June 8th. There were a total of 48 respondents. Please see the attached survey results below.

2023 JIF Approved Wellness Items & Activities: There are 5 months remaining to utilize 2023 wellness funds Please refer to this handout when purchasing items with your wellness funds. This has been updated for 2023 and can also be found on the JIF website under the Wellness section. Please contact me prior to purchasing items to make sure that they will be reimbursable.

Revised Wellness Incentive Program Meeting: This meeting was held virtually on June 26th with members of the Burlco, Trico and ACM JIFs to discuss revisions and updates to the current JIF Wellness Program. Discussions are ongoing and updates will be provided as soon as they are available.

Wellness Resources:

- *Dr. Elias Transformational Leadership Group Coaching Program for Law Enforcement*
Mid-Level Leaders and Chiefs from Burlco, Trico and ACM are currently participating in the most recent round of the program. They are expected to complete the program in August.
- *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>

Quarter 3 ACM JIF In Good Health Newsletter:

The newsletter topic for July through September will focus on Sleep

The comorbidities highlighted in the handouts for Quarter 3 will be Obesity and Inflammation

The 3rd newsletter will be distributed by email on July 12th

Workplace Wellness Initiatives

Municipal
Joint
Insurance
Fund
South Jersey Communities Securing Their Future



January 2022

Activities

CHALLENGES

- Sports Themed Challenges
- Healthy Lifestyle for Sustainable Weight Loss
- Hydration Challenge
- Step/Walking Challenges
- One Mile a Day Challenge
- Plank Challenge
- T-shirt Wellness Slogan Contest
- Healthy Cook Offs (Only prize reimbursements)
- Wellness/Fitness Bingo Challenges

JUST FOR FUN

- Family Feud, Jeopardy, Bingo, Trivia Questions
- “Walking Wednesday” or “Wellness Wednesday”
- Healthy Recipe Swap
- Employee Managed Raised Box Garden
- Team Building Activities:
 - ⇒ *Escape Rooms, Axe Throwing, Bowling, Paint Night, 5K Race, Charity Events*
- Gratitude or “Paying it Forward” Board/Wall
- Start a Book Club or Walking Club
- Monthly Clothing Theme:
 - ⇒ *Pink in October, Red for Heart Month*
- Update Wellness Bulletin Board with Different Themes Throughout the Year
- Walking Meetings

PRESENTATIONS

- Smoking/Vaping/Chewing Cessation
- Local Chiropractic or Acupuncture Education
- Chair Massages or Reflexology for Stress Management
- Nutritionist and Personal Trainers
- Cooking, Yoga, Meditation Demonstrations
- Smoothie Demo with Sampling & Recipes (*must be approved by Wellness Director*)
- Health Fairs
- Examples of Other Various Wellness Topics:
 - ⇒ *Decoding the Nutrition Label*
 - ⇒ *Beginner Meditation & Mindfulness*
 - ⇒ *Sleep Hygiene*
 - ⇒ *Workplace Ergonomics*
 - ⇒ *Basic Office Exercises*
 - ⇒ *Gut Health*

PREVENTION

- Annual Biometric Screenings
- Annual Mammogram Van Visit
- Quarterly Blood Pressure Screenings Through Your County or Municipality EMT or Fire Department
- Flu Clinics
- EAP Promotion
- NJ WELL Program
- Health & Lifestyle Coaching

FOR MORE INFO VISIT THE WELLNESS SECTION ON YOUR MUNICIPAL JIF WEBSITE:
www.acmjif.org | Jordan Simone | jsimonewellness@gmail.com
www.burlcojif.org & www.tricojif.org:
Debby Schiffer | debby_schiffer@targetingwellness.com

Workplace Wellness Initiatives

Municipal
Joint
Insurance
Fund
South Jersey Communities Securing Their Future



January 2022

JIF Approved Wellness Items

HEALTHY FOODS

- Fresh Fruit/Vegetable Trays
- Healthy Produce for “Farmers Market Day”
- Farm Market/Co-op Gift Certificates
- Healthy Fresh Produce Subscription Box
- Water and Healthy Snacks (*Limited to 50% of annual wellness funds*):
 - ⇒ *Almonds/Walnuts/Trail Mix/Seeds/Fruits and Vegetables/Pre-approved Bars**
- Try a New Recipe from the Monthly Wellness Newsletter!
- Download Healthy Meal Planner Guide

NOTE: Office luncheons are not covered

DE-STRESS

- Create an Employee “Quiet Room” with Sound Machine, Salt Lamp, Comfortable Chairs, Relaxing Music, Inspirational Posters, Eye Pillows, Dim Lighting, Essential Oil Diffuser, Motivational Books
- Create a Gratitude Board
- Download a Meditation App
- Healthy Magazine Subscription
- Break Room De-Stressors:
 - ⇒ *Community Puzzle/Word Search/Sudoku, Crossword Puzzle & Coloring Books, Healthy Magazines*

INCENTIVES/DOOR PRIZES

- Exercise Equipment:
 - ⇒ *Resistance Bands/Dumbbells/Yoga Mat*
- Office Treadmill or Bicycle for Lunch Break Use
- Exercise Tracking Devices, Gym Bags, Lunch Coolers, Reusable Water Bottles
- Cover Registration Fee for Local Races/Walks
- Offer Gym Reimbursement
- Massage/Spa Day Gift Certificates
- Gardening Tools, Camping Equipment
- Kitchen Appliances for Healthy Cooking Demos:
 - ⇒ *Blender/Air Fryer/Pressure Cooker/InstaPot*
- Desk Arm/Foot Pedal

**Total prize values cannot exceed \$250/challenge.*

Gift cards not permissible unless contest/door prize for event. Prior Wellness Director approval needed.

ERGONOMICS

- Standing Desk (Anti-fatigue mats)
- Ergonomically Correct Office Chairs
- Active Sitting Discs
- Screen Glare Protector
- Ergonomic Chairs/Keyboards/Mouse

PROTECT YOURSELF

Wrist Blood Pressure Machine • Bike Helmet • Running Hat/Visor • Sports Sunglasses • Sunscreen

*Pre-approved Bars: Primal Kitchen Protein/RX Bars/Bulletproof/GoMacro/Health Warrior Pumpkin Seed Superfood/KIND Protein -Real Food (No other brands accepted)

NOTE: Only the food items listed above will be covered. No sandwiches, salads, or beverages other than water.

FOR MORE INFO VISIT THE WELLNESS SECTION ON YOUR MUNICIPAL JIF WEBSITE:

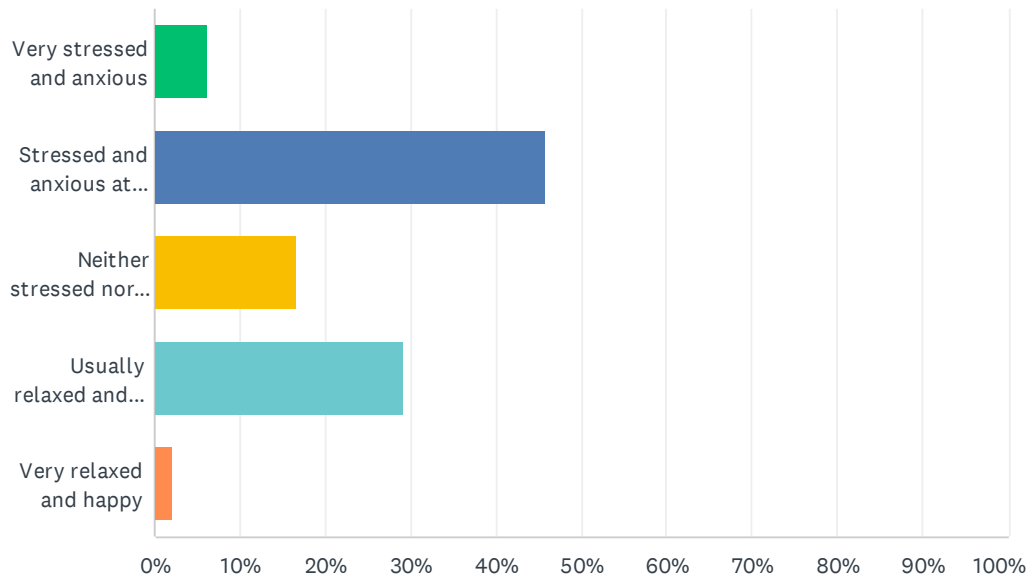
www.acmjif.org | Jordan Simone | jsimonewellness@gmail.com

www.burlcojif.org & www.tricojif.org:

Debby Schiffer | debby_schiffer@targetingwellness.com

Q1 How do you feel day to day? (Select one)

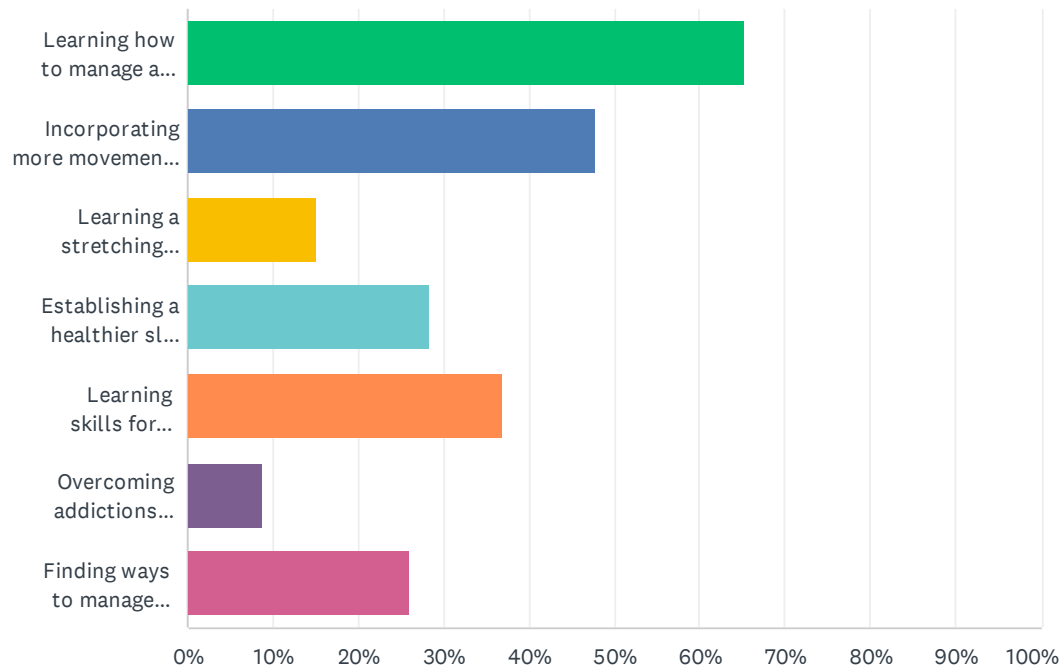
Answered: 48 Skipped: 0



ANSWER CHOICES	RESPONSES	
Very stressed and anxious	6.25%	3
Stressed and anxious at times	45.83%	22
Neither stressed nor anxious	16.67%	8
Usually relaxed and happy	29.17%	14
Very relaxed and happy	2.08%	1
TOTAL		48

Q2 What is of most importance to you? (Check all that apply)

Answered: 46 Skipped: 2



ANSWER CHOICES		RESPONSES	
Learning how to manage a healthy weight		65.22%	30
Incorporating more movement into my daily activities/work		47.83%	22
Learning a stretching routine		15.22%	7
Establishing a healthier sleep routine		28.26%	13
Learning skills for dealing with stress		36.96%	17
Overcoming addictions (i.e. food, tobacco, phone, substances, etc.)		8.70%	4
Finding ways to manage mental wellness (feelings of sadness, hopelessness, etc.)		26.09%	12
Total Respondents: 46			

#	OTHER (PLEASE SPECIFY)	DATE
1	more support for natural supplements	6/14/2023 10:48 AM
2	finding ways to deal with the pressure the city puts on me	6/1/2023 1:12 PM

Q3 What wellness activities do you enjoy the most that help support what matters most to you?

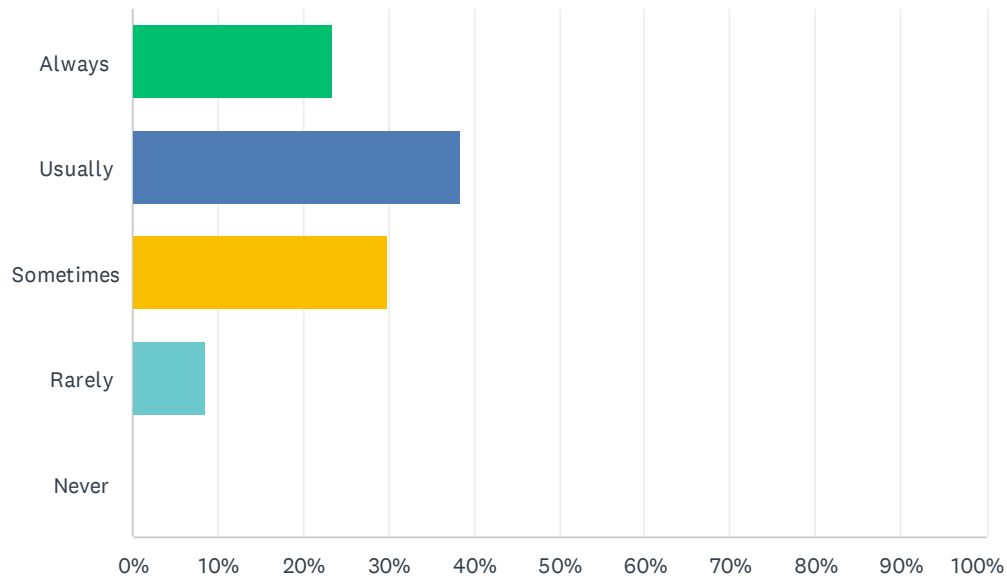
Answered: 42 Skipped: 6

#	RESPONSES	DATE
1	Stretching, stress management	6/15/2023 8:37 AM
2	running	6/15/2023 7:09 AM
3	Working out and running.	6/14/2023 10:20 PM
4	Running and weight lifting	6/14/2023 10:08 PM
5	Attending jiu jitsu classes.	6/14/2023 9:31 PM
6	golfing and cardio	6/14/2023 9:26 PM
7	Keeping a healthy mindset of doing the right things, showing up early, being there for people that need me, staying in a constant state of improvement.	6/14/2023 4:08 PM
8	Family time, lawn care	6/14/2023 4:03 PM
9	Video games	6/14/2023 4:00 PM
10	walking	6/14/2023 3:56 PM
11	Massage	6/14/2023 3:44 PM
12	running, weight lifting	6/14/2023 3:40 PM
13	Walking, Weight lifting, meditation	6/14/2023 11:37 AM
14	Walking, praying, taking natural supplements, preparing and eating healthy foods/meals	6/14/2023 10:48 AM
15	Daily Exercise Routine	6/14/2023 10:09 AM
16	Walking, nutrition	6/14/2023 9:27 AM
17	Cooking/eating creative, delicious but healthy foods	6/12/2023 5:06 PM
18	Walking Challenges, Healthy Eating Seminars	6/9/2023 9:32 AM
19	walking dogs!	6/8/2023 6:11 PM
20	Walking, mindfulness meditation, yoga	6/8/2023 1:11 PM
21	exercise	6/7/2023 9:38 AM
22	exercise	6/6/2023 2:28 PM
23	walking	6/6/2023 12:23 PM
24	Rest	6/5/2023 9:16 PM
25	Gym time and walking	6/5/2023 4:37 PM
26	BASKETBALL	6/5/2023 4:21 PM
27	Walking	6/5/2023 3:33 PM
28	Playing sports, playing with my kids, walking, running, biking, surfing.	6/5/2023 3:13 PM
29	walking	6/5/2023 12:20 PM
30	walking	6/5/2023 11:52 AM
31	gym exercise	6/5/2023 7:54 AM

32	Walking, biking	6/3/2023 3:29 AM
33	bike riding, hiking	6/2/2023 1:34 PM
34	Workout	6/2/2023 1:26 PM
35	Walking, hiking, pickleball	6/1/2023 2:16 PM
36	Walking, spending time with family	6/1/2023 1:48 PM
37	Trying to just get outside and walk	6/1/2023 1:48 PM
38	Running, Biking and trying to get to the gym	6/1/2023 1:47 PM
39	walking	6/1/2023 1:37 PM
40	walking	6/1/2023 1:28 PM
41	walking	6/1/2023 1:12 PM
42	walking, cycling, low intensity work outs, swimming, surfing	6/1/2023 1:12 PM

Q4 How often do you participate in these wellness activities?

Answered: 47 Skipped: 1



ANSWER CHOICES	RESPONSES	
Always	23.40%	11
Usually	38.30%	18
Sometimes	29.79%	14
Rarely	8.51%	4
Never	0.00%	0
TOTAL		47

Q5 What habit(s) would you most like to change?

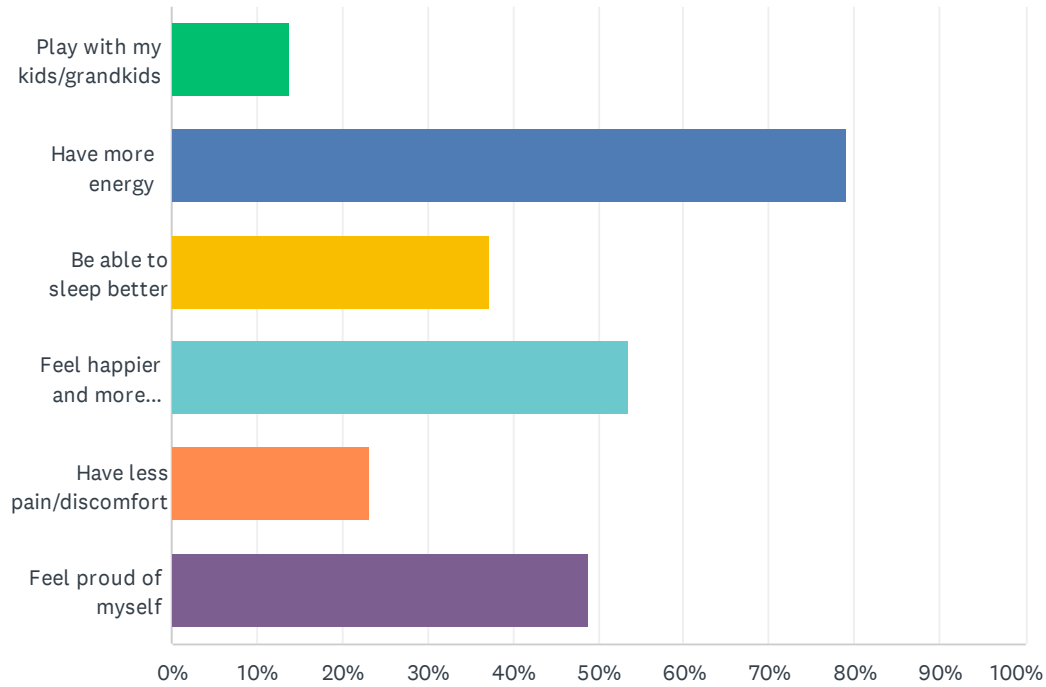
Answered: 37 Skipped: 11

#	RESPONSES	DATE
1	stress	6/15/2023 7:09 AM
2	Eating	6/14/2023 10:20 PM
3	Eating unhealthy	6/14/2023 10:08 PM
4	Bad eating habits, bad sleep habits	6/14/2023 9:31 PM
5	Not being able to sleep	6/14/2023 9:26 PM
6	Chewing tobacco, eat healthier	6/14/2023 4:08 PM
7	Less drinking, less sedentary lifestyle.	6/14/2023 4:03 PM
8	Walking more	6/14/2023 4:00 PM
9	snacking all the time	6/14/2023 3:56 PM
10	Productivity	6/14/2023 3:44 PM
11	would like to incorporate more stretching, strength exercises and more movement (maybe Tai Chi?) overall	6/14/2023 10:48 AM
12	Stress build up	6/14/2023 10:09 AM
13	incorporating healthy meal planning and prep	6/14/2023 9:27 AM
14	Better sleep habits	6/12/2023 5:06 PM
15	Snacking, Lack of Activity	6/9/2023 9:32 AM
16	Sitting so long! I work at a desk	6/8/2023 6:11 PM
17	Overeating, unhealthy eating, lack of sleep or poor sleep schedule.	6/8/2023 1:11 PM
18	More time for exercise	6/7/2023 9:38 AM
19	na	6/6/2023 2:28 PM
20	Staying up too late.	6/6/2023 9:17 AM
21	Sleep deprivation	6/5/2023 9:16 PM
22	Smoking	6/5/2023 4:37 PM
23	EXERCISE MORE	6/5/2023 4:21 PM
24	Exercise more.	6/5/2023 3:33 PM
25	Eating unhealthy when on the go.	6/5/2023 3:13 PM
26	poor sleep habits	6/5/2023 11:52 AM
27	none	6/5/2023 7:54 AM
28	Eating	6/3/2023 3:29 AM
29	sitting after work	6/2/2023 1:34 PM
30	Unhealthy eating	6/2/2023 1:26 PM
31	unhealthy snacking between meals	6/1/2023 2:16 PM
32	Lack of energy	6/1/2023 1:48 PM

33	Cut back drinking. Be more active	6/1/2023 1:48 PM
34	controlling eating too much (at times)	6/1/2023 1:47 PM
35	None	6/1/2023 1:37 PM
36	reduce my screen time	6/1/2023 1:28 PM
37	impulsive eating	6/1/2023 1:12 PM

Q6 What would accomplishing this change allow you to do? (Check all that apply)

Answered: 43 Skipped: 5

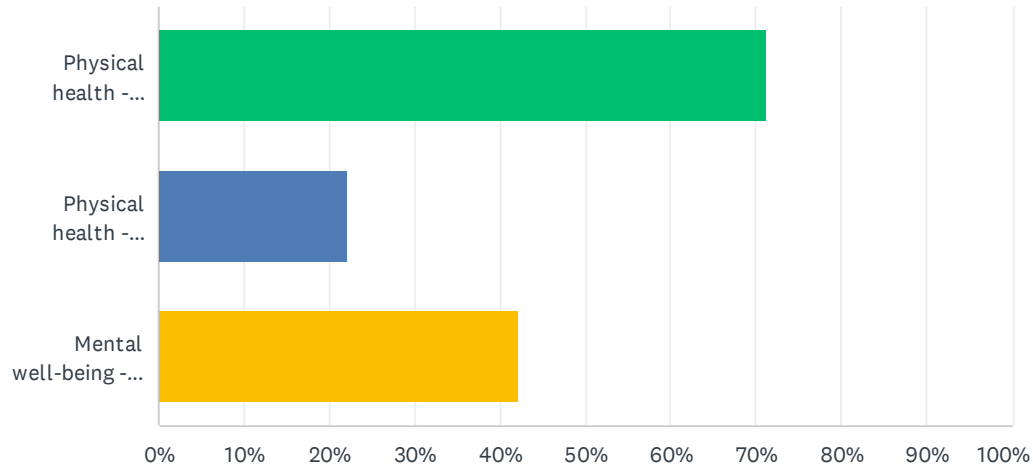


ANSWER CHOICES		RESPONSES	
Play with my kids/grandkids		13.95%	6
Have more energy		79.07%	34
Be able to sleep better		37.21%	16
Feel happier and more positive		53.49%	23
Have less pain/discomfort		23.26%	10
Feel proud of myself		48.84%	21
Total Respondents: 43			

#	OTHER (PLEASE SPECIFY)	DATE
1	N/A	6/14/2023 4:08 PM
2	Be totally relaxed	6/14/2023 10:09 AM
3	lower blood sugar	6/1/2023 1:12 PM

Q7 What is the biggest concern you have regarding your health and wellness?

Answered: 45 Skipped: 3

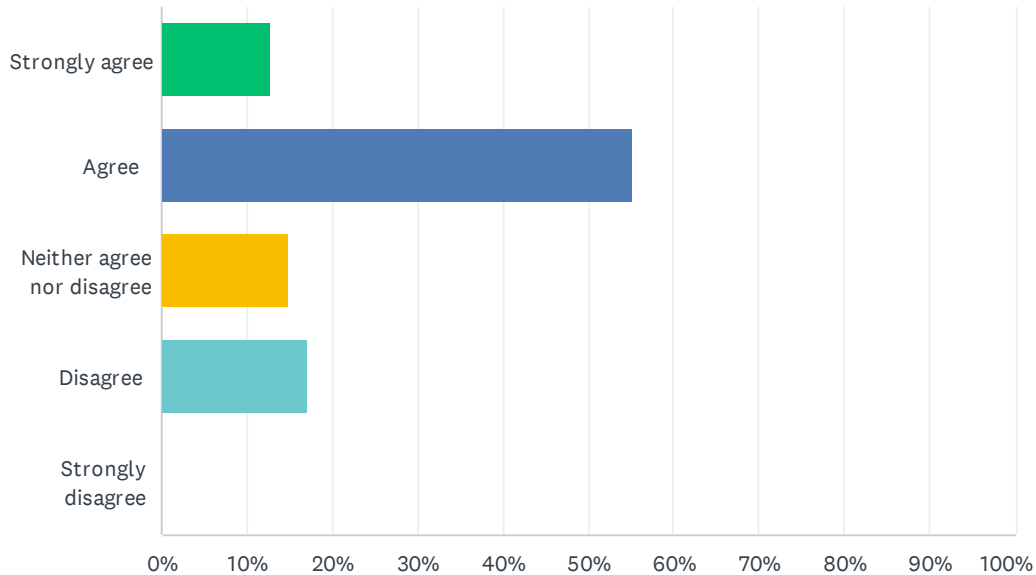


ANSWER CHOICES		RESPONSES	
Physical health - lifestyle related changes such as nutrition, exercise, sleep, etc.		71.11%	32
Physical health - medical conditions or injury		22.22%	10
Mental well-being - managing stress, anxiety, feelings of sadness or hopelessness, etc.		42.22%	19
Total Respondents: 45			

#	OTHER (PLEASE SPECIFY)	DATE
1	N/A	6/14/2023 4:08 PM
2	No Concerns	6/14/2023 10:09 AM
3	limitations due to arthritis	6/5/2023 11:52 AM

Q8 For the next 3 questions, what best describes how you would respond: "I generally feel good about my overall health and well-being."

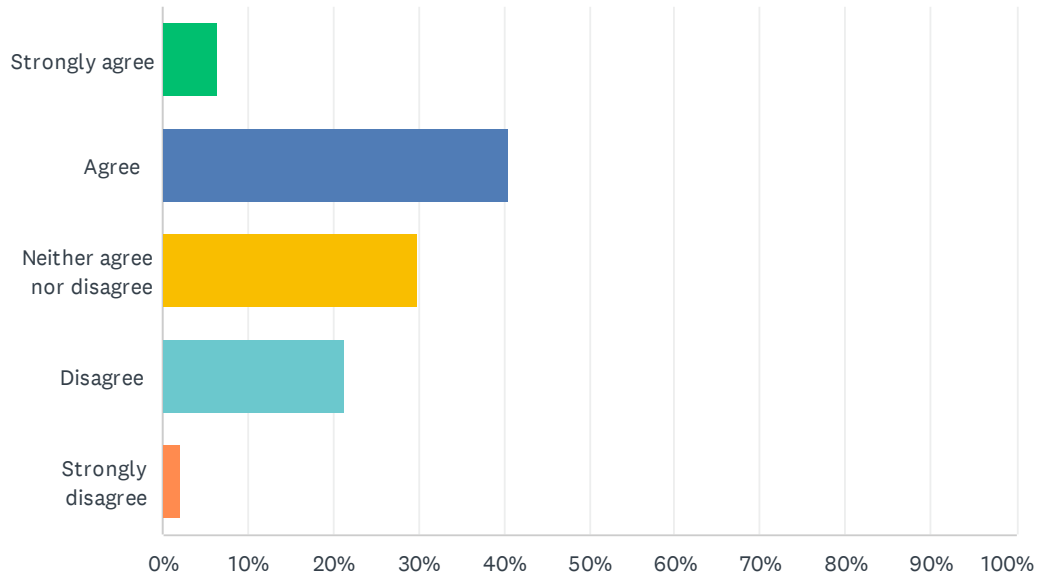
Answered: 47 Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly agree	12.77%	6
Agree	55.32%	26
Neither agree nor disagree	14.89%	7
Disagree	17.02%	8
Strongly disagree	0.00%	0
TOTAL		47

Q9 "My home and work environment encourage me to live a healthy lifestyle."

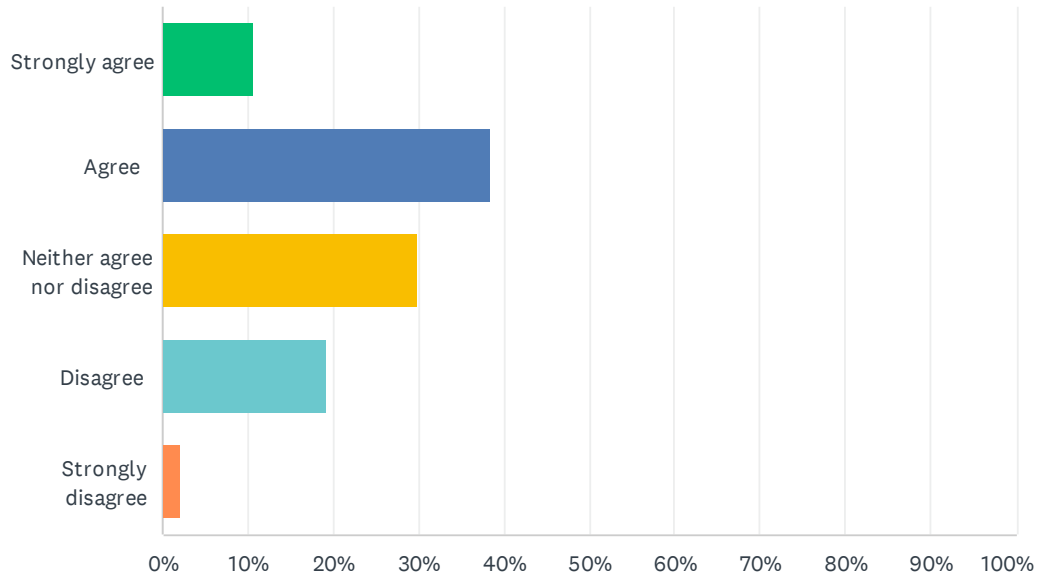
Answered: 47 Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly agree	6.38%	3
Agree	40.43%	19
Neither agree nor disagree	29.79%	14
Disagree	21.28%	10
Strongly disagree	2.13%	1
TOTAL		47

Q10 "My home and work environment support me to live a healthy lifestyle."

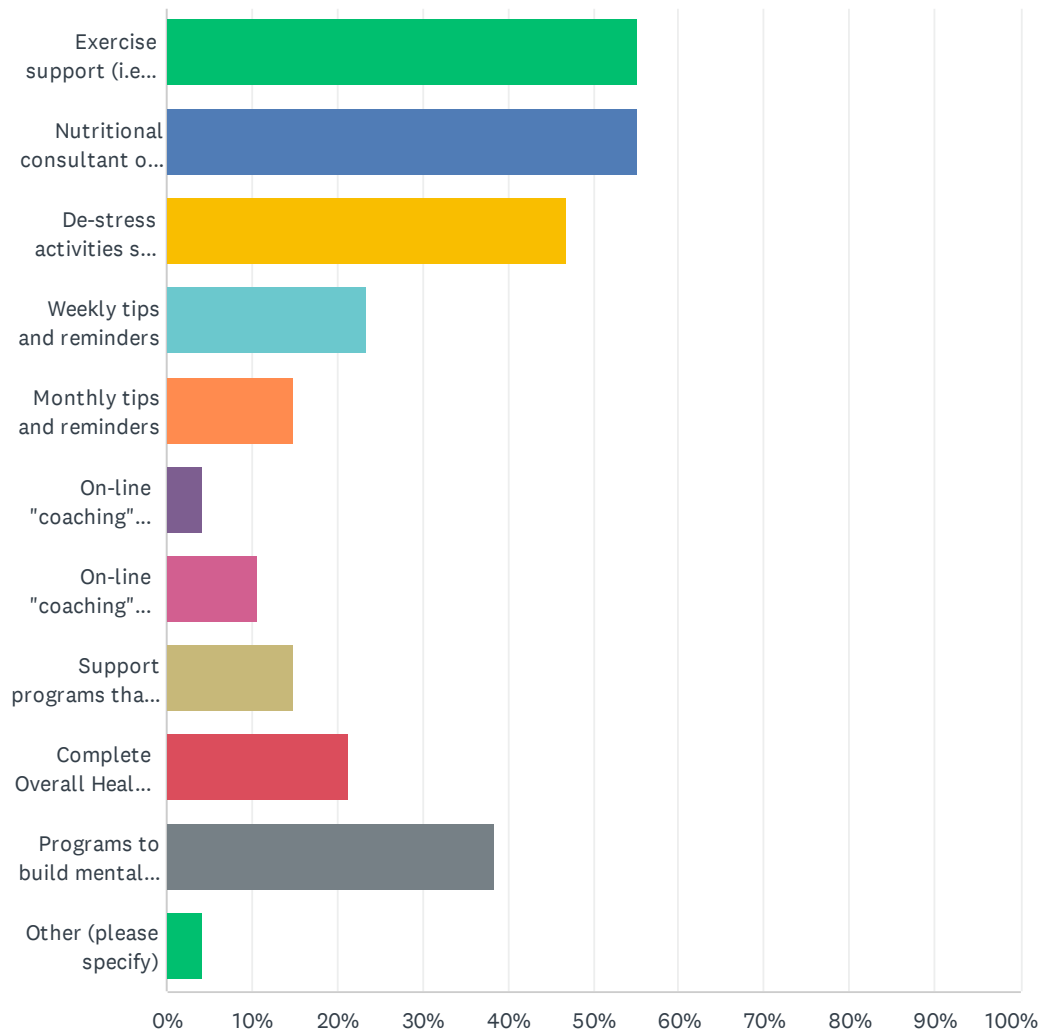
Answered: 47 Skipped: 1



ANSWER CHOICES	RESPONSES	
Strongly agree	10.64%	5
Agree	38.30%	18
Neither agree nor disagree	29.79%	14
Disagree	19.15%	9
Strongly disagree	2.13%	1
TOTAL		47

Q11 What kind of wellness program might you find most useful? (Check all that apply)

Answered: 47 Skipped: 1

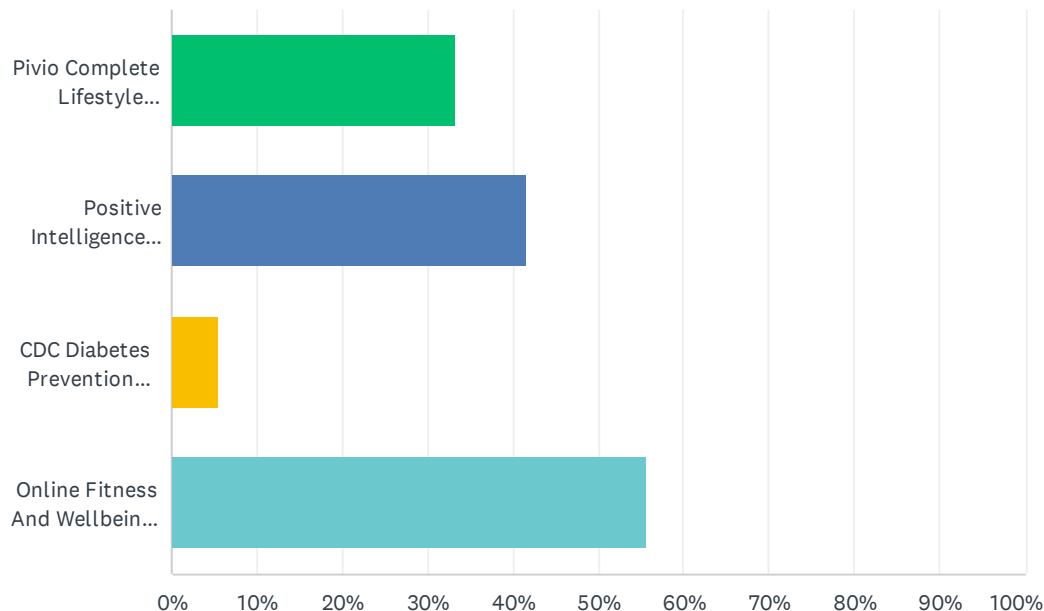


ANSWER CHOICES	RESPONSES	
Exercise support (i.e. gym membership or workplace led groups)	55.32%	26
Nutritional consultant or healthy eating subscriptions	55.32%	26
De-stress activities such as yoga, meditation, tai chi, etc.	46.81%	22
Weekly tips and reminders	23.40%	11
Monthly tips and reminders	14.89%	7
On-line "coaching" sessions - Live Group	4.26%	2
On-line "coaching" sessions- Recorded	10.64%	5
Support programs that address preventing, reducing or reversing chronic disease (diabetes, high blood pressure, high cholesterol, etc.)	14.89%	7
Complete Overall Health Improvement Programs offered by outside resources	21.28%	10
Programs to build mental fitness and stress management	38.30%	18
Other (please specify)	4.26%	2
Total Respondents: 47		

#	OTHER (PLEASE SPECIFY)	DATE
1	Some type of FUN group activity, PLAY is important for adults too.	6/14/2023 10:48 AM
2	no idea what would be useful honestly	6/1/2023 1:12 PM

Q12 If you had the opportunity to participate in any of the following Health Enhancement and Support Programs, which would you be most interested in trying:

Answered: 36 Skipped: 12



ANSWER CHOICES	RESPONSES	
Pivio Complete Lifestyle Improvement Program - 12 weeks	33.33%	12
Positive Intelligence Mental Fitness Foundation Training - 6 weeks	41.67%	15
CDC Diabetes Prevention Program - 12 months	5.56%	2
Online Fitness And Wellbeing Opportunity To Growth Program – Phone App Subscription	55.56%	20
Total Respondents: 36		

#	OTHER IDEAS? (PLEASE SPECIFY)	DATE
1	N/A	6/14/2023 4:08 PM
2	Stretching program or other HOLISTIC programs	6/14/2023 10:48 AM
3	Something similar to Weight Watchers	6/12/2023 5:06 PM
4	Gym Membership discount/partnership with local gym	6/5/2023 3:13 PM
5	Calm	6/1/2023 1:28 PM
6	Get the municipalities to understand that we are pulled in 100 directions and we need support. Not sure how to do that but most employees seem to feel the stress of it all	6/1/2023 1:12 PM

Q13 Contact information (optional)

Answered: 17 Skipped: 31

ANSWER CHOICES	RESPONSES	
Name	94.12%	16
Municipality	100.00%	17
Address	0.00%	0
Address 2	0.00%	0
Department	94.12%	16
State/Province	0.00%	0
ZIP/Postal Code	0.00%	0
Country	0.00%	0
Email Address	0.00%	0
Phone Number	0.00%	0

#	NAME	DATE
1	Mike Majane	6/15/2023 7:09 AM
2	William Barcas	6/14/2023 9:26 PM
3	Charles Ehrgood	6/14/2023 4:08 PM
4	Kevin Lewis	6/14/2023 3:40 PM
5	Brady Schoenrock	6/12/2023 5:06 PM
6	Kimberly Stevenson	6/8/2023 6:11 PM
7	Bill Kehner Jr	6/8/2023 1:11 PM
8	Louis DeStefano	6/6/2023 5:31 PM
9	Megan McAfee	6/6/2023 2:28 PM
10	Victor Nappen	6/5/2023 3:13 PM
11	Anita vanHeeswyk	6/5/2023 12:20 PM
12	Brian Zeck	6/5/2023 7:54 AM
13	Sharon Riley	6/3/2023 3:29 AM
14	Shannon Campbell	6/1/2023 2:16 PM
15	Susan DeLeone	6/1/2023 1:47 PM
16	Christie Ostrander	6/1/2023 1:12 PM
#	MUNICIPALITY	DATE
1	Lower Township	6/15/2023 7:09 AM
2	Lower Township	6/14/2023 9:26 PM
3	Cape May county	6/14/2023 4:08 PM

4	Lower Township	6/14/2023 3:40 PM
5	Cape May Point	6/12/2023 5:06 PM
6	Cape May Point	6/8/2023 6:11 PM
7	Sea Isle City	6/8/2023 1:11 PM
8	Mullica Township	6/6/2023 5:31 PM
9	Township of Upper	6/6/2023 2:28 PM
10	City of Margate	6/6/2023 12:23 PM
11	Upper Twp	6/5/2023 3:13 PM
12	Borough of Cape May Point	6/5/2023 12:20 PM
13	Mullica Township	6/5/2023 7:54 AM
14	Mullica Towny	6/3/2023 3:29 AM
15	Northfield	6/1/2023 2:16 PM
16	Sea Isle City	6/1/2023 1:47 PM
17	Sea Isle City	6/1/2023 1:12 PM

#	ADDRESS	DATE
---	---------	------

There are no responses.

#	ADDRESS 2	DATE
---	-----------	------

There are no responses.

#	DEPARTMENT	DATE
---	------------	------

1	Lower Twp. Police	6/15/2023 7:09 AM
2	Police Department	6/14/2023 9:26 PM
3	Lower Township	6/14/2023 4:08 PM
4	Police	6/14/2023 3:40 PM
5	Public Safety	6/12/2023 5:06 PM
6	Tax Office	6/8/2023 6:11 PM
7	Recreation	6/8/2023 1:11 PM
8	Construction	6/6/2023 5:31 PM
9	Tax Assessment	6/6/2023 2:28 PM
10	Committeeman	6/5/2023 3:13 PM
11	Revenue and Finance	6/5/2023 12:20 PM
12	Mullica Police	6/5/2023 7:54 AM
13	Tax Collector	6/3/2023 3:29 AM
14	Clerk's Office	6/1/2023 2:16 PM
15	Records	6/1/2023 1:47 PM
16	Community Services	6/1/2023 1:12 PM

#	STATE/PROVINCE	DATE
---	----------------	------

There are no responses.

#	ZIP/POSTAL CODE	DATE
---	-----------------	------

There are no responses.

#	COUNTRY	DATE
	There are no responses.	
#	EMAIL ADDRESS	DATE
	There are no responses.	
#	PHONE NUMBER	DATE
	There are no responses.	



To: Fund Commissioners

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

Date: July 19, 2023

Re: **Executive Director's Report**

- A. Lost Time Accident Frequency Report (pgs.60-61)**
The May 2023 Lost Time Accident Frequency Summary and the Statewide Recap for May 2023 are attached for your review.
- B. Certificates of Insurance (pgs.62-67)**
Summaries of the Certificates of Insurance issued during June 2023 are attached for your review.
- C. Financial Fast Track Report (pg. 68)**
The Financial Fast Track Report as of May 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of May 31, 2023 was **\$13,654,018**
- D. Regulatory Filing Checklists (pgs. 69-70)**
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 outlined.
- E. 2022 Safety Incentive Program Awards (pg. 71)**
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. 72)**
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. 73)**
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. 74)

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. 75)

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. 76-78)

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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

K. Skateboard Park Approval Status (pg. 79)

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 (pgs. 80-84)

John Geaney, Esq. of the law firm of Capehart & Scatchard periodically provides updates on court cases dealing with workers' compensation, ADA, and FMLA issues. Copies of his latest updates are included for your information.

M. Monthly Activity Calendars (pgs. 85-86)

Attached for your review is the monthly activity calendar for the months of July/August

N. Land Use Training Certification (pg. 87)

Attached for your review is a list of members that have provided a certification to the Fund Underwriter indicating that at least some of their Board Members have completed the Optional Land Use Training Program. Land Use Board members that complete the training program 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 Jonathon Tavares at 856-614-4493 or jtavares@connerstrong.com.

O. 2024-2025 MEL EPL Risk Mgmt. Program (pg. 88-98)

On or about May 17, 2023, a memorandum outlining the required steps necessary to remain, or come into compliance with, the MEL's EPL Risk Management Program was emailed to all Municipal Clerk's, Fund Commissioners, and Risk Management Consultants. Information pertaining to the availability of the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training was included in the memorandum. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance. All members are reminded to complete the necessary steps and submit their compliance checklist by November 1, 2023.

P. 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., via Zoom conferencing. Participation by your managers & supervisors in this training is required for compliance with the 2024-2025 MEL EPL Plan of Risk Management. An email was sent to all Clerks, Fund Commissioners and RMC's on May 17, 2023 with additional information as well as links to RSVP for the various sessions offered. The attendance sheets from any past sessions are on the JIF website for your reference.

Q. Anti-Harassment Training Announcement (pg. 99)

As a follow up to the May 17, 2023 MEL EPL Risk Management Program Memorandum, on July 10, 2023, an announcement on how to access Anti-Harassment Training was emailed to all Municipal Clerks, Fund Commissioners, and Risk Management Consultants. This announcement should be provided to all non-supervisory personnel (including police) and volunteers. Notifying these personnel of the availability of this training is a required element for compliance with the 2024-2025 MEL EPL Risk Management Program. Members are reminded that as employers they are required to notify all non-supervisory personnel (including police) and volunteers of the availability of this training; however, these personnel are not required to complete this training. All members should document and retain the process by which this notification process occurred. Anyone that has questions pertaining to this Program should contact the Executive Director's Office for assistance.

R. Renewing Members

Letters were emailed on or about June 5, 2023, to the ten (10) members whose membership in the JIF is up for renewal on January 1, 2024. These members are: *City of Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor City, Folsom Borough, Linwood City, Mullica Township, Ocean City, Upper Township, West Wildwood Borough, Weymouth Township and Wildwood City*. Included in the email was a Resolution for Renewal of Membership in the Atlantic County Municipal JIF, a Certification required under the Local Public Contracts Law, and an Agreement to Renew Membership in the Atlantic County Municipal JIF. Members were asked to place the Renewal Resolution on the agenda of an upcoming governing body meeting and return both the approved Resolution and executed Agreement to our office by Friday, **August 18, 2023**. To date we have received Renewal paperwork from: Estell Manor, Linwood, Ocean City and West Wildwood.

S. Membership Renewal Visits

Beginning in May, a Representative from the Executive Director's office contacted those members up for renewal this year to schedule an appointment with the Fund Commissioner, Risk Management Consultant, and Representatives of the Governing Body. These appointments are an opportunity to discuss the member's participation in the JIF and the many programs available to them. The Executive Director's office believes it is very important for the decision makers in each member municipality to understand the value of JIF membership. Those members up for Renewal are: City of Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor City, Folsom Borough, Linwood City, Mullica Township, Ocean City, Upper Township, West Wildwood Borough, Weymouth Township and Wildwood City.

T. 2024 Exposure Renewal Process

On or about July 20, 2023, all members and their risk managers will receive a notification that the 2024 Exposure Renewal Process will begin on or about July 25, 2021. As occurred last year, members will receive an email from Origami containing a link to the Origami renewal site. Included in the correspondence is important information pertaining to your property and equipment schedules, employee payroll information/counts, and other exposure data. In addition, the correspondence includes important information regarding coverage exclusions and limits. All members and risk managers are urged to carefully review this information prior to starting the renewal process. Anyone with questions regarding the exposure renewal process should contact Jodi Palmeri (Jodi_Palmeri@RPAdmin.com) or Tracy Forlenza (Tracy_Forlenza@RPAdmin.com). Members are asked to complete the 2024 exposure renewal process no later than Thursday, August 31, 2023.

U. 2023 Property Appraisal Reports

In the next week or so, members that received a physical appraisal this year will receive a copy of their appraisal report via email. The reports will be emailed to the Municipal Clerk and copied to their RMC and Fund Commissioner. Members are encouraged to review the report and notify the Property Appraisal if any properties were missed during the appraisal process. Any questions regarding the report can be addressed to Mel Ngayan at AssetWORKS at Melvin.ngayan@assetworks.com or 215-354-1078.

V. 2023 Coverage Documents

On July 11, 2023, an email was sent to all members notifying them of the availability of the 2023 Coverage Documents in Origami. The email also included instructions on how to access the Coverage Documents in Origami. It is strongly recommended that the Coverage Documents be downloaded and/or printed and kept as a long term record by each member municipality. If you have any questions, please contact Kamini_Patel@rpadmin.com or Tracy_Forlenza@rpadmin.com

W. Quarterly Attendance (pg. 100)

A report detailing attendance records through the second quarter of the 2023 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Kris Kristie at Kristi_Kristie@RPAdmin.com with any questions or concerns.

X. Website (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.

Y. 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 May 31, 2023

MEMBER_ID	MEMBER	# CLAIMS ** FOR * 5/31/2023	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	0.93
2	3 Buena Borough	0	0	0.00	0.00	0.00	2 Buena Borough	0.00
3	6 Commercial Township	0	0	0.00	3.08	2.78	3 Commercial Township	2.41
4	7 Deerfield Township	0	0	0.00	0.00	2.44	4 Deerfield Township	1.02
5	8 Dennis Township	0	0	0.00	0.00	0.00	5 Dennis Township	0.00
6	11 Estell Manor City	0	0	0.00	0.00	0.00	6 Estell Manor City	0.00
7	12 Folsom Borough	0	0	0.00	0.00	0.00	7 Folsom Borough	0.00
8	16 Longport Borough	0	0	0.00	0.00	0.00	8 Longport Borough	0.00
9	21 Newfield Borough	0	0	0.00	0.00	0.00	9 Newfield Borough	0.00
10	22 North Wildwood City	0	0	0.00	1.08	0.96	10 North Wildwood City	0.85
11	27 Somers Point City	0	0	0.00	2.96	2.16	11 Somers Point City	2.14
12	29 Upper Deerfield Township	0	0	0.00	0.00	1.13	12 Upper Deerfield Township	0.48
13	32 West Cape May Borough	0	0	0.00	0.00	0.00	13 West Cape May Borough	0.00
14	33 West Wildwood Borough	0	0	0.00	7.69	0.00	14 West Wildwood Borough	3.06
15	35 Wildwood Crest Borough	0	0	0.00	0.92	0.44	15 Wildwood Crest Borough	0.55
16	36 Woodbine Borough	0	0	0.00	4.00	0.00	16 Woodbine Borough	1.59
17	375 Upper Township	0	0	0.00	1.42	3.57	17 Upper Township	2.10
18	376 Corbin City	0	0	0.00	0.00	0.00	18 Corbin City	0.00
19	377 Cape May Point Borough	0	0	0.00	0.00	0.00	19 Cape May Point Borough	0.00
20	465 Linwood City	0	0	0.00	0.00	2.72	20 Linwood City	1.11
21	475 Wildwood City	0	0	0.00	1.47	1.92	21 Wildwood City	1.43
22	530 Margate City	0	0	0.00	0.88	1.47	22 Margate City	1.01
23	569 Absecon City	0	0	0.00	0.00	2.35	23 Absecon City	1.00
24	595 Downe Township	0	0	0.00	0.00	0.00	24 Downe Township	0.00
25	24 Ocean City	1	2	0.70	2.19	2.45	25 Ocean City	2.03
26	26 Sea Isle City	0	1	0.98	3.63	1.93	26 Sea Isle City	2.46
27	2 Brigantine City	0	1	0.98	2.48	0.80	27 Brigantine City	1.52
28	17 Lower Township	1	1	1.05	2.74	2.29	28 Lower Township	2.26
29	18 Middle Township	0	1	1.21	1.67	2.76	29 Middle Township	2.08
30	25 Pleasantville City	1	1	1.22	7.24	6.98	30 Pleasantville City	6.09
31	19 Millville City	2	2	1.81	2.17	4.70	31 Millville City	3.11
32	30 Ventnor City	1	2	1.91	2.48	3.11	32 Ventnor City	2.65
33	13 Galloway Township	0	2	1.94	1.98	0.81	33 Galloway Township	1.49
34	14 Hamilton Township	0	2	1.97	2.84	1.75	34 Hamilton Township	2.24
35	10 Egg Harbor Township	0	5	2.55	2.24	4.25	35 Egg Harbor Township	3.10
36	31 Waterford Township	1	1	2.71	2.16	0.00	36 Waterford Township	1.37
37	23 Northfield City	0	1	2.73	5.78	1.20	37 Northfield City	3.40
38	20 Mullica Township	0	1	3.56	0.00	1.39	38 Mullica Township	1.18
39	5 Cape May City	1	4	3.58	2.49	1.07	39 Cape May City	2.06
40	28 Stone Harbor Borough	0	4	5.19	3.32	0.50	40 Stone Harbor Borough	2.41
41	34 Weymouth Township	0	1	6.32	0.00	0.00	41 Weymouth Township	1.02
Totals:		8	32	1.24	2.12	2.01		1.92

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

May 31, 2022

0.96

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

May 31, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.38	0.86	0.99	0.83
Ocean County	0.61	1.24	1.79	1.36
Camden County	0.82	1.46	1.41	1.33
Bergen County	0.84	1.51	1.59	1.43
Suburban Metro	0.95	1.48	1.48	1.38
NJ Utility Authorities	0.99	1.35	2.03	1.56
Gloucester, Salem, Cumberland	1.01	1.35	2.00	1.57
Atlantic County Municipal JIF	1.24	2.12	2.01	1.92
NJ Public Housing Authority	1.31	1.85	1.53	1.62
Burlington County Municipal JI	1.39	1.28	1.33	1.32
Morris County	1.44	1.24	1.56	1.41
Central New Jersey	1.50	2.10	1.54	1.76
Professional Municipal Manage	1.65	1.39	1.54	1.50
Suburban Municipal	1.69	1.26	1.34	1.37
South Bergen County	1.99	2.32	2.08	2.16
AVERAGE	1.19	1.52	1.62	1.50

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

Conner Strong - Report by Insured

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
4LAL9	Atlantic County Municipal JIF	City of Ocean City	RE: Installation of Rented ProjectorCertificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the ins	Broadway Media Distribution, Inc.	5132 North Palm Avenue	#357	Fresno	CA	93704	06/14/2023	Automobile Liability
											Commercial General Liability
											Crime
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
FQFLH	Atlantic County Municipal JIF	City of Ocean City		Federal Emergency Management Agency	500 C Street SW		Washington	DC	20024	05/31/2023	Automobile Liability
											Commercial General Liability
											Crime
											Excess Liability
											Workers Compensation and Employers' Liability
											Automobile Liability
			RE: Assistance for COVID-19 work under FEMA's Public Assistance Program	Federal Emergency Management Agency	500 C Street SW		Washington	DC	20024	05/31/2023	Commercial General Liability
											Crime

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
G2E04	Atlantic County Municipal JIF	City of Wildwood	RE: Country Music FestivalThe 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 assistance with the Country Music Festival.	Lower Twp Board of Fire Commissioners, District 1	& Villas Fire Company	PO Box 1	Villas	NJ	08251	06/13/2023	Excess Liability
											Workers Compensation and Employers' Liability
											Automobile Liability
											Commercial General Liability
											Excess Liability
G2E65	Atlantic County Municipal JIF	Township of Weymouth	Evidence of insurance as respects the use of premises for the Rent Control Board Hearing.	Weymouth Township School	1202 11th Avenue		Dorothy	NJ	08317	06/15/2023	Commercial General Liability
											Property
											Automobile Liability
G2FMO	Atlantic County Municipal JIF	Township of Weymouth	RE: Use of School Evidence of insurance as respects the use of the school as shelter for emergencies.	Weymouth Township Elementary School	1202 11th Avenue		Dorothy	NJ	08317	06/02/2023	Commercial General Liability
											Excess Liability
											Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Workers Compensation and Employers' Liability
G2FOC	Atlantic County Municipal JIF	Township of Upper Deerfield	RE: Coin DropThe 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 Upper Deerfield Township Fire Company #3 conducting a Coin Drop o	Upper Deerfield Twp. Fire Company #3	69 Cornwell Drive		Bridgeton	NJ	08302	06/06/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
OSW51	Atlantic County Municipal JIF	Borough of Newfield	RE: After Dinner Play DateThe 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 After Dinner Play Date at the Edgarton Christian Aca	Newfield Board of Education	212 Catawba Avenue		Newfield	NJ	08344	06/09/2023	Automobile Liability
											Commercial General Liability
											Excess Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Workers Compensation and Employers' Liability
OSXIO	Atlantic County Municipal JIF	City of Sea Isle City	RE: Trailer #A017638 RentalCertificate 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 TRAILE	Hale Trailer Brake & Wheel	551 Cooper Road		West Berlin	NJ	08091	05/22/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
OT83R	Atlantic County Municipal JIF	Borough of West Cape May	RE: Flag Day CeremonyThe 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 a Flag Day ceremony and ranks of the BSA Troop 73 at the	Cape May County	4 Moore Road		Cape May Court House	NJ	08210	06/08/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Workers Compensation and Employers' Liability
P4XHL	Atlantic County Municipal JIF	City of Sea Isle City	RE: Whippoorwill CampgroundThe Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facility Whippoorwill Campground.	Whippoorwill Campground	810 Route US 9 South Drive		Marmora	NJ	08223	05/22/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
P5812	Atlantic County Municipal JIF	City of Cape May	RE: Lease AgreementCertificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following location p	Washington Commons Equities, LLC and	Washington Common Condominium Association	P. O. Box 455	Cape May	NJ	08204	06/14/2023	Automobile Liability
											Commercial General Liability
											Excess Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
P59D4	Atlantic County Municipal JIF	City of Wildwood	RE: Sculptures on LoanThe 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 sculptures on loan to be displayed in City parks.	The Seward Johnson Atelier	14 Fairgrounds Road		Hamilton	NJ	08619	05/25/2023	Property
											Workers Compensation and Employers' Liability
											Automobile Liability
											Commercial General Liability
											Excess Liability
XVIPR	Atlantic County Municipal JIF	City of Linwood	Evidence of insurance as respects the Grant/Loan agreement	State of NJ, Dept of Community Affairs	Div of Housing & Community Resources	PO Box 0811	Trenton	NJ	08625	06/21/2023	Workers Compensation and Employers' Liability
											Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

ATLANTIC COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF May 31, 2023

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	2,271,663	11,358,313	529,499,650	540,857,964
2. CLAIM EXPENSES				
Paid Claims	834,418	4,008,379	254,161,021	258,169,400
Case Reserves	248,447	560,653	18,992,224	19,552,878
IBNR	200,281	1,976,397	12,141,012	14,117,408
Recoveries	(5,229)	(21,410)	(1,084,476)	(1,105,886)
TOTAL CLAIMS	1,277,918	6,524,019	284,209,781	290,733,801
3. EXPENSES				
Excess Premiums	1,056,953	3,486,913	117,875,391	121,362,304
Administrative	283,983	1,539,767	84,545,779	86,085,546
TOTAL EXPENSES	1,340,937	5,026,680	202,421,170	207,447,850
4. UNDERWRITING PROFIT (1-2-3)	(347,192)	(192,386)	42,868,699	42,676,313
5. INVESTMENT INCOME	(12,218)	793,563	21,653,261	22,446,825
6. DIVIDEND INCOME	0	0	2,749,272	2,749,272
7. STATUTORY PROFIT (4+5+6)	(359,410)	601,177	67,271,232	67,872,410
8. DIVIDEND	0	0	50,088,945	50,088,945
9. RCF & MEL Additional Assessments	0	0	4,129,447	4,129,447
10. STATUTORY SURPLUS (7-8-9)	(359,410)	601,177	13,052,841	13,654,018

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(5,852)	269,035	10,829,248	11,098,284
MEL Unencumbered Surplus Account	(540)	34,093	2,054,647	2,088,740
2019	(982)	(122,617)	(81,527)	(204,145)
2020	(1,327)	(201,411)	2,224,487	2,023,076
2021	(1,508)	410,716	(3,052,241)	(2,641,525)
2022	(2,866)	230,184	1,078,227	1,308,411
2023	(346,335)	(18,823)		(18,823)
TOTAL SURPLUS (DEFICITS)	(359,410)	601,177	13,052,841	13,654,018
TOTAL CASH				45,238,202

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	1,980	327	233,038,037	233,038,363
FUND YEAR 2019				
Paid Claims	92,517	684,448	9,420,172	10,104,621
Case Reserves	(75,739)	(616,725)	2,906,237	2,289,512
IBNR	(16,778)	121,460	877,622	999,081
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(0)	189,183	13,204,031	13,393,214
FUND YEAR 2020				
Paid Claims	80,037	446,395	7,332,675	7,779,070
Case Reserves	1,591	161,459	2,682,352	2,843,811
IBNR	(76,400)	(297,542)	1,224,862	927,320
Recoveries	(5,229)	(21,410)	(1,084,476)	(1,105,886)
TOTAL FY 2020 CLAIMS	0	288,902	10,155,414	10,444,316
FUND YEAR 2021				
Paid Claims	184,445	821,452	6,515,763	7,337,214
Case Reserves	(177,531)	(935,180)	5,327,667	4,392,487
IBNR	(6,914)	(195,086)	3,226,782	3,031,696
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	0	(308,814)	15,070,212	14,761,398
FUND YEAR 2022				
Paid Claims	281,280	1,502,725	2,675,957	4,178,682
Case Reserves	(88,138)	477,035	3,629,567	4,106,603
IBNR	(193,142)	(2,015,030)	6,436,564	4,421,534
Recoveries	-	0	0	0
TOTAL FY 2022 CLAIMS	0	(35,269)	12,742,088	12,706,819
FUND YEAR 2023				
Paid Claims	194,160	553,032		553,032
Case Reserves	588,264	1,474,064		1,474,064
IBNR	493,514	4,362,594		4,362,594
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	1,275,938	6,389,690		6,389,690
COMBINED TOTAL CLAIMS	1,277,918	6,524,019	284,209,781	290,733,801

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect anticipated recoverable amounts from the MEL of \$1,262,928 (Paid: \$1,101,886 Reserves: \$157,042)

Atlantic County Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2023 for Month of June

ITEM	FILING STATUS
Meeting Minutes	7/20/23
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>)	4/23/23
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	6/29/23
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
Actuary – Actuarial Advantage	X	7/1/23	N/A	7/1/23	N/A
Administrative Consultant PERMA	X	12/10/23	N/A	12/10/23	N/A
Administrator – AJG	X	10/1/23	5/1/20	10/1/23	N/A
Asset Manager – Wilmington Trust	X	5/1/23	JIF	10/1/22	N/A
Banking – M & T	X	N/A	5/1/23	N/A	N/A
Attorney – DeWeese	X	9/1/23	N/A	9/1/23	N/A
Attorney (Subrogation) – DeWeese	X	9/1/23	N/A	9/1/23	N/A
Auditor - Bowman	X	1/1/24	N/A	N/A	N/A
Claims Administrator – Qual-Lynx	X	6/30/23	4/3/23	6/30/23	12/31/18
Managed Care – QualCare	X	6/30/23	N/A	6/30/23	N/A
Payroll Auditor – Bowman	X	1/1/24	N/A	1/1/24	N/A
Property Appraiser – Assetworks	X	9/27/23	N/A	9/27/23	N/A
Safety Director – JA Montgomery	X	12/10/23	N/A	12/10/23	N/A
Underwriting Manager – Conner Strong	X	12/10/23	N/A	12/10/23	N/A
Technology Risk Svcs – Wintsec	X	4/11/24	N/A	4/11/24	N/A
Website – Joyce Media	X	N/A	N/A	N/A	N/A
Treasurer – J. Hansen	X	N/A	5/1/18	N/A	N/A
Recording Secretary - T. Forlenza	X	N/A	N/A	N/A	N/A
Law Enforcement RMC – Chris Winter	X	3/31/23	N/A	N/A	N/A
Wellness Director – Jordan Simone	X	N/A	N/A	N/A	N/A

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

Member Municipality	To n Si e	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					2,750.00									2,750.00	0.00	
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					2,250.00									2,250.00	0.00	
Dorset 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					3,000.00									3,000.00	0.00	
Linden 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							1,695.88							1,695.88	1,054.12	
Middle Township	L	2,750.00					2,750.00									2,750.00	0.00	
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	10,750.00	0.00	1,695.88	0.00	0.00	0.00	0.00	0.00	0.00	62,945.88	37,804.12	

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							\$1,408.71							\$1,408.71	\$91.29	
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							\$237.90							\$237.90	\$1,262.10	
Corbin City																N/A	
Deerfield Township																N/A	
Dennis Township																N/A	
Dorchester 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	
Linden City	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																N/A	
Lordsburg 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	\$1,646.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,646.61	\$26,353.39	

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						988.00								988.00	\$12.00	
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							49.99							49.99	\$225.01	
Corbin City	275.00														0.00	\$275.00	
Deerfield Township	275.00														0.00	\$275.00	
Dennis Township	600.00						600.00								600.00	\$0.00	
Dorchester 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						217.96								217.96	\$57.04	
Galloway Township	1,000.00														0.00	\$1,000.00	
Hamilton Township	1,000.00														0.00	\$1,000.00	
Linden City	800.00														0.00	\$800.00	
Longport Borough	800.00														0.00	\$800.00	
Lower Township	1,000.00							1,000.00							1,000.00	\$0.00	
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			574.60							978.48	\$521.52	
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	\$1,805.96	\$1,624.59	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,834.43	\$29,665.57	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																	Date Encumbered
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	
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						725.00								725.00	\$0.00	
Dorset 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	
Linden City	725.00														0.00	\$725.00	
Longport Borough	725.00														0.00	\$725.00	
Lorimer 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							725.00							725.00	\$0.00	
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 Township	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	\$725.00	\$725.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,625.00	\$26,100.00	

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 :		July 6, 2023						
Total Participating Members		41						
Complaint		39						
Percent Compliant		95.12%						
			01/01/23		2023			
	Checklist Submitted	Compliant	EPL		POL	Amended Deductible	Co-Insurance	Amended
Member Name	*		Deductible		Deductible	Date	01/01/23	Date
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	\$ 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
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	
WILDWOOD CITY	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
WILDWOOD CREST	Yes	Yes	\$ 5,000		\$ 5,000		0%	
WOODBINE	No	No	\$ 100,000		\$ 20,000		20% of 1st 2Mil/20% of 1st 250K POL	
* Member does NOT participate in EPL coverage								

MEL STATUTORY BONDS as of 7/9/23

Name	Applicant	Active Statutory	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 1	Second Position 2	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2	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	No	Treasurer	09/30/2013	Approved	05/03/2023						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 City	Kevin Hanie	Yes	CFO (Assuming Treasurer Duties)	05/03/2023	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 Treas	03/07/2022	Approved		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

MEL STATUTORY BONDS as of 7/9/23

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
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	No	Library Treasurer	06/26/2020	Approved			03/16/2023	Approved
Northfield City	Laura Cohen	Yes	Tax Collector	09/07/2022	Approved				Approved
Northfield City	Wayne Palaia	Yes	Library Treasurer	03/16/2023	Approved Advanced				Approved Advanc
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
Sea Isle City	Maureen Conte	Yes	Tax Collector	02/08/2022	Approved				CFO (Assuming Treas 07/01/2010
Sea Isle City	Jennifer Mvlver	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved				02/01/2022
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
Somers Point City	Shana Kestrel	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved				Utility Clerk
Stone Harbor Borough	James Craft	Yes	Treasurer	05/05/2014	Approved			01/01/2015	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

MEL STATUTORY BONDS as of 7/9/23

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			
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

Member Municipality	Stage	Status	Notes
Absecon			
Avalon	Removed	Removed	Park Equipment Removed 6/2017
Brigantine	Approved	Complete	
Buena	General Inquiry	Inactive	The Executive Director/Safety Director are unaware of any ongoing activity
Cape May			
Cape May Point			
Corbin City			
Commercial	Approved	Complete	
Deerfield			
Dennis			
Dorine			
Egg Harbor Township			
Estell Manor			
Folsom			
Galloway	Removed	Removed	Park Equipment Removed
Hamilton	Removed	Removed	Park Equipment Removed as of 11/1/08
Lindwood			
Longport			
Lozier	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 Township	Approved	Complete	
Ventnor			
Waterford			
West Cape May			
West Wildwood			
Weymouth			
Wildwood			
Wildwood Crest			
Woodbine			

Recording and Taping IMEs in New Jersey Workers' Compensation

The rules for recording and taping IMEs in New Jersey became much clearer with the June 15, 2023, New Jersey Supreme Court ruling in DiFiore v. Pezic, Nos. A-58/59/60-21 087091. While the case involved three separate civil court defense appeals, there is no reason that the principles set forth in this consolidated decision will not be applied to workers' compensation cases.

The basic rule in this case is that if the examinee/petitioner wishes to record or tape an examination, counsel for petitioner needs to make a request of respondent. Although the case does not discuss physician recording of examinations, it would seem that the same rule should apply to physicians. The Supreme Court reviewed the three separate cases where objections were made by the defense to allowing third parties to attend an IME or to record an IME. The Court said, ***We therefore hold that if a plaintiff seeks to bring a neutral third-party observer to a Rule 4:19 exam (defense medical examination), or to audio or video record the exam, plaintiff's counsel should notify defendant. If defense counsel opposes the third-party observation or recording, the parties should meet and confer in an effort to reach agreement. Failing an agreement, defendant can move for a protective order under Rule 4:10-3 to bar the observation or recording.***"

In the three cases at issue in DiFiore, two involved objections to bringing a third party to the examination and one involved recording a psychological examination. One plaintiff had a cognitive disorder, and another had a language barrier. In the case involving a neuropsychological exam, the neuropsychologist refused to conduct the examination if it could be audio-recorded. A protective order was sought in that case. The Supreme Court said that the burden of seeking a protective order is on the defendant, not on the plaintiff.

The practice of seeking a protective order is not likely to spread to workers' compensation given that there are about 100,000 active claim petitions in the Division and literally hundreds of thousands of IMEs done each year by a fairly limited number of physicians. Judges are already handling enormous numbers of cases daily, so parties will simply work out the requests to record. Many IME doctors already assume that recording is frequently being done without a request being made. There may also be IME doctors who are not recording examinations as well without a request being made. *The rule of this case is that a request must be made to record* otherwise, the recording will not be evidentiary. This rule will almost certainly be applied to physicians as well as examinees. The Supreme Court and the Appellate Division in DiFiore noted that the advent of smart phones makes it easy to unobtrusively record an examination.

While some may long for the old days when recording examinations was unheard of, those days are long gone. There may be positives that emerge from the practice of seeking consent to record. The rumor mill is often busy with comments that a certain doctor only spent one minute conducting the medical examination, or a certain claimant told the IME doctor that he or she had no complaints whatsoever. Recorded exams done by consent will provide answers and slow down the rumor mill. The Division should consider some basic rules for all practitioners to follow in requesting consent to record either by the physician or examinee or both.

Navigating Cannabis Regulations and Employment Law in New Jersey

Legalization of Cannabis in New Jersey:

In November 2020, New Jersey residents voted in favor of the legalization of adult-use cannabis. The New Jersey Cannabis Regulatory, Enforcement Assistance, and Marketplace Modernization Act (“NJCREAMMA”) was subsequently enacted to regulate the cultivation, distribution, and use of cannabis in the state. While NJCREAMMA allows employers to randomly drug test, screen applicants, and do routine testing of current employees, it is limited to testing for marijuana use during work hours. In addition, in order to find misconduct of cannabis use by an employee, the “ordinary”^[1] test(s) and the “expert” both have to find the employee was impaired during work hours – which is intricate in itself. Unlike alcohol, marijuana can remain in a person’s blood system for a long period of time. Intoxication experts will be dealt with in the forthcoming sections, but concrete guidelines have yet to be released by the New Jersey Cannabis Regulatory Commission (the “CRC”).

Further, many issues that may arise include but are not limited to disability discrimination and accommodation issues, drug testing rights and responsibilities, state and federal statutory and regulatory compliance matters, workplace safety questions, varied obligations pertaining to government contractors, intoxication “expert” requirements, workers’ compensation implications, and employee privacy protections.

Employee Rights and Employer Responsibilities:

a. Workplace Drug Policies: Although cannabis is legal for adult use in New Jersey, employers retain the right to maintain a drug-free workplace. Employers can establish and enforce drug policies that prohibit cannabis use during work hours or on company premises. In today’s age, it is essential employers maintain clear and concise policies that align with the proposed guidelines from the CRC under NJCREAMMA.

b. Drug Testing: Employers in New Jersey are still permitted to conduct drug testing for cannabis (and other substances) as part of their pre-employment screening or during random, post-accident, or reasonable suspicion testing. However, it is critical to ensure drug testing policies comply with existing laws and are applied consistently to avoid potential discrimination claims.

c. Medical Marijuana: New Jersey’s Compassionate Use Medical Marijuana Act (“CUMMA”) protects qualified patients’ rights to use medical cannabis. Employers should engage in an interactive process with employees to determine the extent of ones’ use. Cannabis use during “on the clock” work hours remains forbidden, and a terminable employment action, under applicable state law. An employer is not required to accommodate medical marijuana use in the workplace, during work hours, or while operating, navigating or physically controlling a vehicle in the performance of job duties. Employers should consult with a legal professional if they find employee pushback under the state’s medical marijuana program.

Off-Duty Cannabis Use and Employment:

a. Non-Discrimination: The NJCREAMMA explicitly states that employers cannot take adverse employment actions against individuals based solely on their status as a cannabis consumer or their participation in the state’s legal cannabis program. This means that off-duty cannabis use, within the boundaries of the law, should not be grounds for hiring, termination, or discrimination – unless it would violate a federal law, contract, or funding agreement.

b. Current Rights and Remedies: There is skepticism within New Jersey as to who can bring a cause of action under NJCREAMMA and what remedies are available. According to a recent decision from a New Jersey federal court, NJCREAMMA does not provide aggrieved employees with a private right of action and remedy. In this recent decision (which is pending on appeal), *Zanetich v. Wal-Mart Stores East, Inc d/b/a Walmart, Inc., et al.*, the New Jersey District Court clarified that only the state’s Cannabis Regulatory Commission (CRC) – and not private citizens – has the authority to enforce NJCREAMMA.

Specifically, in this matter, the plaintiff applied for a job at a Wal-Mart store in New Jersey. Wal-Mart offered him the job subject to successful completion of a drug test. However, after his drug test revealed the presence of marijuana in his system, Wal-Mart rescinded the job offer. As a result, the plaintiff filed a class-action lawsuit alleging two claims: (1) violation of NJCREAMMA and (2) failure to hire and/or termination in violation of New Jersey public policy. The defendants moved to dismiss the complaint, arguing that NJCREAMMA does not explicitly provide a private cause of action and that New Jersey common law does not recognize a cause of action based on an employer’s failure to hire. In short, the court agreed and called upon state lawmakers to “amend the statute to clearly evidence” an intent to create a private cause of action, “as it has previously done in many other employment related statutes.” The appeal will likely not be the final declaration and comment on this issue, and developments remain to be seen. But, *for now*, this is a victory for employers across the state.

c. Impairment in the Workplace: While employers cannot discriminate against employees for off-duty cannabis use, they maintain the right to address impairment in the workplace. If an employee’s cannabis use affects their performance, compromises safety, or violates workplace policies, employers may take appropriate disciplinary action. With that being said, the CRC recently issued interim guidance of workplace impairment.

d. The Guidance and “WIRE” Experts: NJCREAMMA, provides guidance on drug tests that include “scientifically reliable objective testing methods and procedures, such as testing of blood, urine, or saliva” *and* “physical evaluation,” which must be conducted by a Workplace Impairment Recognition Expert (“WIRE”). The law gives the CRC the power to issue regulations establishing certification standards for WIREs, but none have been issued to date.

In September of 2022, the CRC issued its impairment guidance with a *sample* Reasonable Suspicion Report Form (“Form”) – which can be found [here](#). However, they stated, for now, employers need not use a WIRE to conduct a physical evaluation to determine suspected cannabis use or impairment during work hours (this is solely because the WIRE certification standards have yet to be published or established). The standards should be coming down from the CRC in the imminent future.

At this time, an employer should know they are still prohibited from taking adverse action solely because an employee has cannabis metabolites in their system, but should always consult with a lawyer to discuss the specifics of the matter. Moreover, employers should be proactive and begin using the sample report Form (employers are permitted to use their own form if they wish to do so), update their employee policies in accordance with the CRC guidance, and begin training or hiring employees who can determine cannabis intoxication during work hours.

Employer Obligations and Workplace Safety:

a. Safety-Sensitive Employees: Employers have a responsibility to ensure a safe working environment, particularly in safety-sensitive positions such as operating heavy machinery or handling hazardous materials. “Safety-sensitive” generally means that a position involves some aspect of a heightened danger that requires an employee’s full and unimpaired skills and judgment to safely execute his or her job. New Jersey effectively prohibits employers from taking adverse action against employees or job applicants based solely on a positive marijuana test, even if the position at issue would otherwise qualify as safety-sensitive.

If an employee is found to be impaired by cannabis at the time of a workplace accident (safety-sensitive or otherwise), the employer may have substantive grounds to contest a workers’ compensation claim and the related fault issues. These intoxication issues concerning a workplace incident should always been discussed with a lawyer well-versed in the space.

b. Federal Employees/Contracts: Moreover, the interim guidance from the CRC notes that certain employers may be required by federal contract or law to follow specific protocols related to determining reasonable suspicion and drug testing and they are expressly permitted to continue doing so. Additionally, employers must incorporate, and comprehend, the *soft* guidance in a manner that complies with federal anti-discrimination laws, federal positions, or other federal regulations.

i. Note on Federal Contracts: *N.J.S.A. 24:6I-52b(1)(b) specifically provides that if it is determined that any of the provisions set forth in that section of the law result in a provable adverse impact on an employer subject to the requirements of a federal contract, then the employer may revise their employee prohibitions to be consistent with federal law, rules, and regulations. As such, employers may be required by federal contract or law to follow specific protocols related to determining reasonable suspicion and drug testing and are permitted under N.J.S.A. 24:6I-52 to continue to do so.*

c. Reasonable Suspicion: Lastly, employers have the right to address employee impairment and can take action if there is reasonable suspicion that an employee’s cannabis use is affecting their job performance or safety. However, it is crucial to handle such situations delicately and follow established protocols to avoid potential legal pitfalls. As discussed above, the *ordinary* blood, urine, and saliva tests are not permissible on their own to determine impairment because of the discrepancy between use and intoxication, and how long THC remains detectable in the body. This is how cannabinoid use differs from alcohol use and detection.

As the sample Form outlines, the following are *some* of the factors/indicators that should be considered when one presumes reasonable suspicion of cannabis use of another: red/bloodshot eyes; flush/pale/sweaty face; dry mouth; disheveled appearance; agitated/insulting speech; uncharacteristically talkative; sleepy/stupor; anxious/fearful; loss of inhibition; and swaying/stumbling/staggering. It is clear these indicators remain highly subjective and suggestive, and will likely bring a slew of additional obstacles to the legal playing field.

Similarly, the drug testing method now recommends a blood, urine or saliva test along with a physical evaluation of the employee to determine (and prove) current impairment. At this time, until WIRE standards are published, it is recommended that employers designate an “interim staff member” or contractor to assist with determinations of suspected cannabis use. It is also strongly encouraged to document evidence/proof of impairment in the workplace to support the use of a drug test to confirm reasonable suspicion.

As New Jersey embraces the legalization of cannabis, employers and employees must navigate the evolving landscape of cannabis and employment law. It is understandable that many employers are left trying to make sense of how to comply with CREAMMA and this “optional” interim guidance. Once the CRC issues concrete guidance and publishes the standards and qualifications for WIREs, then employers (and employees) should become well-rounded and highly educated on these regulations. Understanding the rights and responsibilities associated with cannabis use in the workplace is essential for maintaining a productive and legally compliant work environment.

In sum, by adhering to pertinent state laws, establishing clear drug policies, and ensuring fairness and consistency, employers can strike a balance between employee rights and workplace safety in the era of legalized cannabis. Understanding the nuances of cannabis-related employment laws is vital to ensure compliance and foster a harmonious working environment for all parties involved.

Disclaimer: The information provided in this attorney blog post is for general informational purposes only and should not be considered as legal advice or a substitute for professional legal counsel. No attorney-client relationship is established by accessing or reading this blog post, and any communication or information exchanged through this platform is not confidential or privileged. The content presented here is solely for informational purposes and should not be attributed to any affiliated entity, organization, or company. The accuracy, completeness, and applicability of the information presented in this blog post cannot be guaranteed, and readers are advised to consult with a qualified attorney regarding their specific legal issues or concerns.

Reprinted with permission from the June 26, 2023 issue of *New Jersey Law Journal*. © 2023 ALM Media Properties, LLC. Further duplication without permission is prohibited. All rights reserved.

[1] The “ordinary” test(s) refer to those that have been administered over the years to detect and establish intoxication of persons. These tests often include the standard blood, urine, and/or saliva tests.

July 2023

Mon	Tue	Wed	Thu	Fri
3	4	5	6	7
10	11	12	13 9:00 AM/1:00 PM - Mgr & Spvy Training via Zoom 9:00 AM – Claims Comm Mtg via Zoom	14
17	18	19 3:00 PM – Exec Comm Mtg via Zoom	20 1:00 EPL/Tech Comm Mtg via Zoom	21
24	25	26	27 9:00 AM/1:00 PM - Mgr & Spvy Training via Zoom	28
31				

August 2023						
Mon	Tue	Wed	Thu	Fri	Sat	Sun
	1	2	3	4	5	6
7	8	9	10 9 00 AM ACM Claims Comm Mtg via oom	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25 9 00 AM ACM Finance Comm Mtg Folsom	26	27
28	29	30	31			

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
Galloway
Hamilton
Linwood
Longport
Margate
Middle
Millville
Mullica
North Wildwood
Northfield
Sea Isle City
Somers Point
Stone Harbor
Upper Deerfield
Upper Township
Ventnor
Waterford
West Cape May
Weymouth
Wildwood
Wildwood Crest
Woodbine



To: Member Municipality Fund Commissioners, Municipal Clerks, & Risk Managers

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

Date: May 17, 2023

Re: 2024-2025 Employment Practices Liability (EPL) Risk Management Program

As you are aware, once every two (2) years, the New Jersey Municipal Excess Liability Joint Insurance Fund (MEL) requires all members to update their compliance with the MEL's Employment Practices Liability (EPL) Risk Management Program. Compliance with this program requires all members to complete various steps including the adoption of updated personnel policies and procedures and attendance at, or completion of, various training events.

To assist you in this endeavor, attached, you will find information pertaining to compliance with the EPL Risk Management Program. Below, you will also find additional information regarding the compliance steps and important deadlines.

1. **Personnel Policies and Procedures:** Attached is a May 10, 2023 memorandum from the MEL that provides an outline of the changes made to the model policies and procedures, hyperlinks to access the revised documents, and compliance checklist. **All checklists must be submitted to the MEL at the address on the bottom of the checklist by November 1, 2023.**
2. **Managers and Supervisors Training:** Attached is the invitation to the Managers & Supervisor's training which is being held via Zoom. Please note if you serve in multiple municipalities, you only need to attend this course once on behalf of all municipalities where you work. **All Managers and Supervisors need to complete this training by November 1, 2023.**
3. **Police Command Officer Training:** Attached is the invitation to the Police Command Staff training. Officers with the rank of Chief, Deputy Chief, Captain, Lieutenant, and any officer that is eligible to sit for a Chiefs exam should attend this training. **Police Command staff need to complete this training by November 1, 2023.**
4. **Employee and Volunteer Training** (Other than Managers, Supervisors and Police Command Officers):
 - **Employment Practices:** A new on-line program is in production and will be available in the MEL Learning Management System shortly. When the program is available on-line, you will receive a notice to send to employees and volunteers. **All non-supervisory employees and volunteers including police (other than Command Officers) must be offered this training by November 1, 2023.**

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2024-2025
ACM/BURLCO/TRICO/GEN/SAM Plan of Risk Management Tab: 2024-2025



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Utility Authorities)

From: David N. Grubb, Executive Director

Date: May 10, 2023

Re: **2024 - 2025 Employment Practices Liability (EPL) Program**

Please allow this memorandum to serve as official notice that the 2024-2025 Employment Practices Liability Program has begun.

Every two years the MEL reviews applicable laws and regulations to update the Model Personnel Manual, Model Employee Handbook and Model Volunteer Handbook. In addition, members are asked to complete training geared towards Managers & Supervisors, Non-Supervisory Employees and Police Command Staff training. For information, we are attaching a memorandum that outlines the changes made to the current model documents.

95% of MEL members have adopted the MEL's model employment practices risk control program and are eligible for lower deductibles. These programs must be updated every two years to remain eligible.

Please visit the MEL webpage – www.njmel.org - for downloadable copies of the revised model documents.
OR

Click this link to the program: <https://njmel.org/insurance/public-officials/risk-management-program/>

Members with updated loss control programs receive the standard EPL deductible of \$20,000 per claim plus a 20% co-pay capped at \$50,000 and may be eligible to buy down deductibles and co-insurance caps (See note below concerning members with adverse EPL claims experience).

To qualify for the lower deductibles, have your General Counsel or Employment Attorney complete the one-page form checking the minimum requirements for updating the plan. It is not necessary to attach any further documentation. Mail the completed form to MEL Fund Office, 9 Campus Drive, Suite 216, Parsippany, NJ 07054. (copy attached)

Members submitting the required form by **November 1, 2023** will qualify or continue to qualify for the deductible incentives. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.

Members without updated loss control programs will have a deductible of \$100,000 per claim plus a 20% co-pay with no cap. (See note below concerning members with adverse EPL claims experience).

Members with adverse EPL claims experience: Members with adverse loss experience will have a deductible of \$75,000 if they have an updated loss control plan and \$150,000 if they do not – in addition to the co-pay (as outlined above). In a few cases, the insurance carrier will establish higher deductibles for members due to exceptionally poor experience.

Required Elements for the Incentive

1. **Employment Attorney/Advisor:** An Employment Attorney or an Employment Advisor usually provides advice concerning personnel matters. However, the member may designate its General Counsel if experienced in employment matters.
2. **Personnel Policies and Procedures Manual:** To facilitate this process, the MEL has developed a Revised Model Personnel Policies and Procedure Manual that members are free to use at their discretion. Members can adopt the model, take sections from the model and place them in their existing personnel manual, or write their own policies that cover the subjects in the model.
3. **Conscientious Employee Protection Act Notice:** This notice (in both English and Spanish) must be posted on the bulletin board and distributed to all personnel. The notice required by the NJ Department of Labor is included in the Model Personnel Policies and Procedures Manual. (copy can also be found on the MEL webpage – njmel.org)
4. **Employee Handbook:** The handbook must be updated and distributed to all personnel. To facilitate this process, the MEL has developed a Model Employee handbook that members are free to use at their discretion which can be found on the MEL webpage – njmel.org.
5. **Model Local Unit Civil Rights Resolution (municipalities only):** Adopt the model resolution which can be found on the MEL webpage – njmel.org.
6. **Managerial and Supervisory Training:** Court decisions made personnel training for managerial and supervisory "mandatory". A signed acknowledgement that the manager or supervisor has completed training within the last 12 months must be placed in the personnel files. Training is also mandatory for the Municipal Judge, the heads of volunteer emergency service organizations such as Volunteer Fire Departments, EMS units, and the heads of organizations such as Library Boards and Planning Boards, etc., that are involved in personnel matters.
 - a. The MEL has developed a Model Managers & Supervisors training program that will be available be offered as a Live Webinar through the MEL Safety Institute. You will receive directions on how to access this program from you JIF's Executive Director.
7. **Police Chief, Captains and Lieutenants Training:** Because Police Departments are involved in a high percentage of employment related litigation, Police Chiefs and at least one other command officer must complete employment-practices training that takes into consideration the Attorney General's guidelines for police operations.
 - a. J.A. Montgomery's Law Enforcement Unit has already been conducting this training program & will be scheduling more throughout the state.
8. **Training for All Other Personnel:** Court decisions also require employers to offer anti-harassment and related personnel training to all employees.
 - a. The non-supervisory training video is in the final stages. Once available, instructions to access the program will be distributed by your JIF's Executive Director.
9. **MEL EPL Helpline:** The MEL includes a helpline to its members at no additional cost. For information, we are including a copy of the helpline.

For assistance, please contact the MEL office or the office of your local JIF Executive Director.

Attachments:

- Synopsis of Changes
- Checklist
- MEL Helpline

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

To: Member Entities
 From: Matthew J. Giacobbe, Esq.
 Nicholas DelGaudio, Esq.
 Fred Semrau, Esq.

Date: March 13, 2023

Re: Changes to Employee Handbook and Personnel Policies and Procedures Manual

The Municipal Excess Liability Joint Insurance Fund (“MEL”) has made suggested modifications to the Model Employee Handbook and Personnel Policies and Procedures Manual (“PPPM”) for our members’ consideration. Several of the changes made were to make the related policies in the Employee Handbook and PPPM more uniform, while other revisions were made due to changes in law. Below is a brief explanation of the changes that have been made.

- Sick Leave Policy

In accordance with COVID-19-related updates to the Earned Sick Leave Law, an additional reason for which sick leave may be used was added in both the PPPM and Employee Handbook. In addition, a note was added in both the PPPM and Employee Handbook to clarify that employers may choose to require up to seven (7) days’ notice for foreseeable sick leave usage under the Earned Sick Leave Law.

- Alcohol and Drug-Free Workplace

Changes were made in the PPPM to account for the legalization of recreational cannabis, including the addition of language relating to the requirement that there be documentation of physical signs of impairment in addition to a positive drug test in order to subject an employee to adverse action. Language was also added to provide that applicants cannot be denied employment based solely on a pre-employment positive drug test for cannabis, with some listed exceptions. In the Policy Prohibitions section, cannabis was added to the portion discussing alcohol, as it would no longer fit under the illegal drugs portion that precedes it.

Language that is no longer applicable due to the legalization of cannabis was also removed throughout the policy. On the Pre-Employment Consent and Release Form, the language “for certain employment positions” was added after “Cannabinoids” because employers will no longer need to test for cannabis in pre-employment panels for most positions. In the Employee Handbook, the word “unlawful” was removed before “drugs” in order to make clear that the use of cannabis in the workplace is still prohibited.

Oakland Office: 169 Ramapo Valley Road, UL 105, Oakland, NJ 07436 Tel 973 845-6700 Fax 201 644-7601
Somerville Office: 50 Division Street, Suite 501, Somerville, NJ 08876 Tel 732 583-7474 Fax 201 644-7601
Matawan Office: 955 State Route 34, Suite 200, Matawan, NJ 07747 Tel 732 583-7474 Fax 732 290-0753

www.cgajlaw.com

- Domestic Violence Policy

Letter (E) under the Domestic Violence Reporting Procedures in the PPPM was removed due to it only being applicable to issues between State employees.

- Personal Day Policy

More details were added to the Personal Day Policy in the PPPM in order to match the language included in the same policy found in the Employee Handbook.

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

The protected categories of pregnancy, breastfeeding and childbirth were added to make the policy uniform with the Employee Handbook policy. An additional paragraph regarding breastfeeding accommodations was also added to the Americans with Disabilities Policy to further explain necessary accommodations.

- Family and Medical Leave Policy

Language was added in the PPPM to clarify that the employer may choose to include in their policy that employees are either required to use accrued paid leave during an FMLA-covered leave or may choose to use accrued paid leave. A “utilization of paid leave” section was added to the Employee Handbook to mirror the PPPM. In addition, the Family Temporary Disability section was updated to remove the “six weeks” and “effective July 2020” language.

- New Jersey Family Leave

An additional reason that NJFLA leave may be taken was added in both the PPPM and Employee Handbook, in accordance with COVID-19 related updates to the law. Changes were also made in the PPPM Policy to reinforce and clarify that NJFLA leave may be taken consecutively, intermittently or on a reduced schedule with little restriction, and to clarify the notice requirements for intermittent leave.

- Policy for Use of Employer Vehicles (Non-Law Enforcement)

A provision regarding employees driving their own vehicles for employer business providing the employer with a copy of their current certificate of insurance was added in the PPPM in order to make this policy uniform with the Employee Handbook policy.

- Overtime

The highly-compensated employee overtime exemption was updated from \$100,000 to \$107,432 to reflect current law. In addition, language was added to clarify that the employer may choose to include in its policy that only time actually worked is considered for purposes of determining overtime compensation.

- Hours of Work

In the Employee Handbook’s Attendance and Tardiness section, a change was made to make the suggested time by which an employee must call out match the time found in the PPPM Absenteeism and Tardiness policy.

- Personnel Records

Some additions were made to the Employee Handbook policy in order to mirror the PPPM version of the policy.

The Ethical Conduct Policy and Resignation Policy found in the Employee Handbook were added to the PPPM in order to ensure every policy in the more streamlined Employee Handbook is also contained in the larger manual.

We urge you to consult with your entity's General or Labor Counsel regarding these recommended changes.

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

- ☐ Adopt and distribute to managerial/supervisory employees the Personnel Policies and Procedures Manual:

Required Policies to be included in Manual:

1. Equal Employment Opportunity Policy
2. Americans with Disabilities Act Policy
3. Contagious or Life Threatening Illnesses Policy
4. Safety Policy
5. Alcohol and Drug-Free Workplace
6. Workplace Violence Policy
7. Policy Against Harassment
8. Whistle Blower Policy
9. Overtime
10. Confidentiality of Personnel Files
11. Political Activity Policy
12. Performance Evaluation Policy
13. Discipline and Termination Policy
14. Use of Employer Vehicles Policy (Non-Law Enforcement)
15. Computer Use, Electronic Mail, and Internet Policy
16. Family and Medical Leave Act Policy
17. New Jersey Family Leave
18. Military Leave Policy
19. Domestic Violence Abuse Leave Policy
20. Employment Reference
21. Protection and Safe Treatment of Minors

SECTION TWO:

- ☐ Distribute a notice concerning the Conscientious Employee Protection Act to all personnel
- ☐ Adopt and distribute the Employee Handbook:
- ☐ Adopt the model civil rights resolution (municipalities only).
- ☐ Train managerial and supervisory personnel:
- ☐ Have Police Chief, Deputy Chief, Public Safety Director, Captains & Lieutenants complete the special EPL training course (municipalities only)
- ☐ Offer Anti-Harassment training to all other personnel:
- ☐ Review NJ MEL Helpline for Employment Practices.

I, _____, the (check __General Counsel or __Employment Attorney) of (member name)_____ hereby certify that the member has verified to me that the above actions have been completed and that I have read the Personnel Policies and Procedures Manual and the Employee Handbook.

Signature: _____

Date: _____ Telephone: _____

To qualify for the Employment Practices Liability standard policy deductible, this checklist should be returned to the MEL Fund Office (9 Campus Drive, Suite 216, Parsippany, NJ 07054 or scantwell@permainc.com as soon as possible. Members submitting this form by November 1, 2023 will qualify or continue to qualify for the deductible. Members submitting this form after the deadline will become eligible for the deductible incentive upon approval of the application, but not retroactively.



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.





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

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

Date: May 17, 2023

Subject: Managers & Supervisors – Employment Practices Liability Training

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

This training is being conducted virtually using Zoom by Armando Riccio, Esq. Among other subjects, this year's training will focus on harassment and discrimination in the workplace, workplace diversity issues, addressing employee complaints and discipline, workplace accommodations, your role and obligations as a supervisor or manager, and the enforcement of municipal policies and procedures.

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

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.

Thank you for your attention to this important matter.

File: ACM/BURLCO/TRICO/GEN/EPL Plan of Risk Management Tab: 2024-2025

Date	Course Topic - Registration Link	Time
7/13/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
7/13/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
7/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
7/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
9/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
9/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
9/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
9/27/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm
10/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	9:00 - 11:30 am
10/11/2023	MEL EPL Risk Management Program - Managers & Supervisors Training - ACM, BURLCO & TRICO JIF's	1:00 - 3:30 pm

2023 Police Command Staff Training Invitation

The 2023 Atlantic County Municipal Joint Insurance Fund, Burlington County Municipal Joint Insurance Fund, Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund Police Command Staff Training will be offered in person on 3 different dates with 2 sessions each day.*

Details:

As part of their continuing commitment to Police Command Staff Training, the Atlantic, Burlington, and Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Funds jointly sponsor a seminar on Police Risk Management. The seminar is intended for all Command Staff who manage or supervise other officers within your municipality. This includes but is not limited to Chiefs, Deputy Chiefs, Lieutenants, Captains, Sergeants, and Corporals. Attendance at bi-annual employment practices training is mandatory for Police Command Staff to comply with the MEL's 2024-2025 Employment Practices Liability EPL Plan of Risk Management. Failure to attend training can lead to costly litigation and may result in higher co-pays and deductibles for EPL.

Please forward this e-mail to your Police Department for their review and action. If you do not have a Police Department, you can disregard this invitation. Advanced registration is required for these in-person sessions. Each of the three 3 training dates will include AM PM sessions. Each session is identical in the materials to be covered.

*If multiple sessions are offered for any specific training, members only need to attend 1 session.

DATE: Thursday, June 8, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

RSVP

DATE: Thursday, June 8, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-in, then Lunch)
LOCATION: Merighi's Savoy Inn, 4940 Landis Ave, Vineland, NJ 08360

RSVP

DATE: Monday, June 12, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

RSVP

DATE: Monday, June 12, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)
LOCATION: Indian Spring Country Club, 115 S Elmwood Rd, Marlton, NJ 08053

RSVP

DATE: Thursday, June 22, 2023
TIME: 9:00 AM – 11:45 AM (8:15 AM Sign-In; then Breakfast)
LOCATION: Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

RSVP

DATE: Thursday, June 22, 2023
TIME: 1:00 PM – 3:30 PM (12:00 PM Sign-In; then Lunch)
LOCATION: Auletto Caterers, 1849 Cooper St, Deptford, NJ 08096

RSVP

QUESTIONS? Melissa Meccariello at 856-470-2070
mmeccariello@amontgomery.com

J.A. Montgomery
CONSULTING

WORKPLACE DISCRIMINATION & HARASSMENT



MEL



This online course discusses the right of each employee to a workplace free of harassment and each employee's duty to respect the rights of all other employees.

As part of the Employment Risk Management Program, this course should be offered to members non-supervisory personnel.

Click the button to access this online training through the MEL Safety Institute Learning Management System LMS

MSI LMS System

1. Log into the MSI LMS System.

If you have previously taken MSI classes, enter your username and password.

If you do not know your username/password, ask your Training Administrator to send an LMS activation email or call Andrea Felip at 856-552-4740.

2. Once logged into the LMS, go to the Request Training button for a list of online courses and videos.
3. Select the course or video you wish to complete and submit it at the bottom of the screen.
4. Your course will now show in the Assigned section of your dashboard. Click the title to launch the course or video.
5. Learning Transcripts are automatically updated in the MEL Safety Institute's Learning Management System and show in the Completed section of your homepage.

Questions? Contact Andrea Felip at 856-552-4740.

For additional MSI information and resources go to the **MEL Safety Institute**.

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	Y	Y	Y									6			
Absecon	Thompson/Snyder	N/A	FC	Alt	Alt	FC	N/A							2	2	6	33%	33%	67%
Avalon	Wahl/Waldron	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Brigantine	O'Neill	N/A	FC	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Buena Boro	Nimohay/ ones	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Cape May	h	ALT	FC	FC	FC	FC	N/A							4	1	6	67%	17%	83%
Cape May Point	Grant/Redington	N/A	FC	FC	N/A	FC	FC							4	0	6	67%	0%	67%
Commercial T p	Sparks/Horseman	FC	N/A	Alt	N/A	FC	FC							3	1	6	50%	17%	67%
Corbin City	Kirn/Schulte	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Deerfield	Bascelli/Seifrit	FC	N/A	FC	N/A	FC	N/A							3	0	6	50%	0%	50%
Dennis	Bishop/ ustice	FC	Alt	FC	FC	FC	FC							5	1	6	83%	17%	100%
Do ne	Campbell, B./Hernande	FC	Rep	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Egg Harbor T p.	D Intino/Tedesco	FC	FC	FC	FC	FC	N/A							5	0	6	83%	0%	83%
Estell Manor	Marcolongo./Masker	N/A	Alt	Alt	N/A	FC	FC							2	2	6	33%	33%	67%
Folsom	Gatto/Schenker	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Gallo ay	Parks/Spinelli	FC	FC	FC	N/A	FC	N/A							4	0	6	67%	0%	67%
Hamilton	Pollock/Noll	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Lin ood	Napoli/Streri	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Longport	Kyle/Kelly	N/A	FC	FC	N/A	FC	N/A							3	0	6	50%	0%	50%
Lo er	Fournier/Ridg ay	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Margate	McLaughlin/Adams	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Middle	Keun/Schumann	FC	Alt	FC	FC	FC	FC							5	1	6	83%	17%	100%
Millville	Compari/Shapiro	N/A	FC	FC	N/A	N/A	N/A							2	0	6	33%	0%	33%
Mullica	Stollen erk	N/A	FC	FC	FC	FC	FC							5	0	6	83%	0%	83%
Ne field	Marandino	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
North Wild ood	vanSant	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Northfield	Canesi/Campbell	FC	FC	FC	FC	Alt	N/A							4	1	6	67%	17%	83%
Ocean City	Woods/Wood	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
Pleasantville	Williams/Ste art	FC	Alt	FC	FC	N/A	Alt							3	2	6	50%	33%	83%
Sea Isle	Seib/Savastano	FC	FC	N/A	FC	FC	N/A							4	0	6	67%	0%	67%
Somers Point	Samuelson/Heath	FC	FC	N/A	FC	N/A	FC							4	0	6	67%	0%	67%
Stone Harbor	Craft/McGonagle	FC	Alt	Alt	N/A	FC	Alt							2	3	6	33%	50%	83%
Upper Deerfield	Spoltore/Vagnarelli	FC	FC	FC	FC	N/A	FC							5	0	6	83%	0%	83%
Upper To nship	DeMar o	N/A	FC	N/A	N/A	N/A	N/A							1	0	6	17%	0%	17%
Ventnor	Pacano ski/Iannu elli	ALT	FC	FC	FC	FC	FC							5	1	6	83%	17%	100%
Waterford	Dougherty/Regn	FC	FC	FC	FC	FC	FC							6	0	6	100%	0%	100%
West Cape May	Sabo/Vitelli	ALT	N/A	N/A	FC	N/A	N/A							1	1	6	17%	17%	33%
West Wild ood	Segrest, oe/O Hala	N/A	Alt	FC	Alt	N/A	FC							2	2	6	33%	33%	67%
Weymouth	Ayres/Carroll	FC	Alt	N/A	FC	FC	N/A							3	1	6	50%	17%	67%
Wild ood City	O Connor/Dunn	N/A	N/A	FC	FC	FC	FC							4	0	6	67%	0%	67%
Wild ood Crest	Mahon/Feketics	ALT	FC	FC	FC	FC	N/A							4	1	6	67%	17%	83%
Woodbine	Bauer/Gurdgiel	FC	N/A	FC	FC	FC	N/A							4	0	6	67%	0%	67%
41		31	36	34	30	31	25	41	41	41	41	41	41	166	20	246	67%	8%	76%
		76%	88%	83%	73%	76%	61%	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: July 6, 2023

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

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

LOSS CONTROL SURVEYS

- Township of Waterford on June 2, 2023
- City of Corbin Joint Safety Meeting on June 8, 2023
- City of Estell Manor Joint Safety Meeting on June 8, 2023
- Borough of Folsom Joint Safety Meeting on June 8, 2023
- Township of Weymouth Joint Safety Meeting on June 8, 2023
- Township of Woodbine Joint Safety Meeting on June 8, 2023
- City of Absecon Safety Committee Meeting on June 14, 2023
- City of Margate on June 22, 2023
- Borough of Avalon on June 23, 2023
- City of Wildwood on June 28, 2023
- City of North Wildwood on June 28, 2023

MEETINGS ATTENDED

- Summer Seasonal Employees Regional Training at Ocean City Library on June 5, 2023

- Claims Committee Meeting on June 8, 2023
- Police Command Staff Training at Merighi's on June 8, 2023
- Police Command Staff Training at Indian Springs Country Club on June 12, 2023
- Executive Fund Committee Meeting on June 21, 2023
- Police Command Staff Training at Auletto's on June 22, 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?
- MSI Leadership Academy
- Hurricane Preparedness Best Practices
- Spray Park Best Practices
- Cathy's Law – Social Media Best Practices
- New Jersey Child Labor Laws
- Domestic Violence Program For New Jersey Public Employers
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- Understanding Cannabis – MSI LE Training Announcement
- Reminder – Understanding Cannabis – MSI Law Enforcement Training
- Poor Air Quality – MSI SD Message – MSI LE Bulletin
- Parade Risk Mitigation Considerations

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Avalon	2
Estell Manor	1

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.

Technical Risks Services Director Monthly Executive Report July 7, 2023



Summary

This month's efforts were devoted to fielding questions concerning the CyberJif Framework tracking application. To that end we have posted a FAQ page which handles the questions that we have received to date. It is important to note that the answers to most of these questions are directly from the Fund Underwriter. We encourage you to visit the site early and often. A link can be found on your JIF page.

We are obligated to turn all questionnaires that we receive over to the Fund Underwriter so please do NOT turn in incomplete forms or forms with NO answers as they will be immediately rejected. I am eager to work with all of the members and their IT representatives in an effort to get these completed as quickly and most importantly as accurately as possible. To that end your eligibility for reduced deductible will be determined at the time of a loss NOT when you turn in the form. So, your due diligence in adhering to the requirements even after completion is paramount.

July re-starts the Wizer Cyber Hygiene training which must be completed twice per year to meet the MEL Cyber guidelines. The second half of training is as new and exciting as the first half. The first half cannot be made up so please encourage your users to complete the training as soon as they get the invitation. ALL users will get a new invite. Reminder if you need a roster update please let me know as soon as possible

We made significant progress last month with D2 form completion. The participation rate jumped from 51% to 85%! A few stragglers left, will hopefully we will have by August. The Vulnerability and Pen testing is proceeding and the results are posted here.

Finally, this month's bulletin is a plain English analysis of how Artificial Intelligence can cause problems for local government in the performance of their roles for their constituents. I encourage you to read it, AI can be a game changer if it is deployed properly.

Stay Cybersafe

Jerry Caruso

Cyber Hygiene Training

Municipality	Total Users	Total Completed	Percentage Completed
Absecon City	0	0	0
Avalon Borough	0	0	0
Brigantine City	0	0	0
Buena Borough	0	0	0
Cape May City	0	0	0
Cape May Point Borough	0	0	0
Commercial Township	0	0	0
Corbin City	0	0	0
Deerfield Township	0	0	0
Dennis Township	0	0	0
Egg Harbor Township	0	0	0
Estell Manor City	0	0	0
Folsom Borough	0	0	0
Galloway Township	0	0	0
Hamilton Township	0	0	0
Linwood City	0	0	0
Longport Borough	0	0	0
Lower Township	0	0	0
Margate City	0	0	0
Middle Township	0	0	0
Millville City	0	0	0
Mullica Township	0	0	0
Newfield Borough	0	0	0
North Wildwood City	0	0	0
Northfield City	0	0	0
Ocean City	0	0	0
Pleasantville City	0	0	0
Sea Isle City	0	0	0
Somers Point City	0	0	0
Stone Harbor Borough	0	0	0
Upper Deerfield Township	0	0	0
Upper Township	0	0	0
Ventnor City	0	0	0
Waterford Township	0	0	0
West Cape May Borough	0	0	0
West Wildwood Borough	0	0	0
Weymouth Township	0	0	0
Wildwood Crest Borough	0	0	0
Woodbine Borough	0	0	0

Vulnerability and Penetration Testing

Member	KYC&VSA Received	Vulnerability	PenTest
Absecon City	Not Participating	n/a	n/a
Avalon Borough	X	X	
Brigantine City	X	X	
Buena Borough	X	X	
Cape May City			
Cape May Point Borough	X	X	
Commercial Township	X	X	X
Corbin City	X	X	X
Deerfield Township	X	X	X
Dennis Township	X		
Downe Township	X	X	X
Egg Harbor Township	X	X	
Estell Manor City	X	X	
Folsom Borough	X	X	X
Galloway Township	X	X	X
Hamilton Township	X	X	
Linwood City	X	X	X
Longport Borough	X	X	
Lower Township	X	X	X
Margate City	X	X	X
Middle Township	X	X	
Millville City	X	X	
Mullica Township	X	X	X
Newfield Borough	X	X	
North Wildwood City	X	X	
Northfield City	X	X	X
Ocean City			
Pleasantville City			
Sea Isle City	X	X	
Somers Point City	X	X	X
Stone Harbor Borough	X	X	
Upper Deerfield Township	X	X	X
Upper Township	X	X	X
Ventnor City	X	X	
Waterford Township	X	X	X
West Cape May Borough			
West Wildwood Borough	X	X	
Weymouth Township	X	X	
Wildwood City	X	X	
Wildwood Crest Borough	X	X	X
Woodbine Borough			
Percentage Completed	85%	83%	39%

MEL Cyber JIF Framework Status

Member	Approval Status - Minimum	Approval Status - Advanced
Absecon City	Not Received	Not Received
Avalon Borough	Not Received	Not Received
Brigantine City	Not Received	Not Received
Buena Borough	Not Received	Not Received
Cape May City	Not Received	Not Received
Cape May Point Borough	Not Received	Not Received
Commercial Township	Not Received	Not Received
Corbin City	Not Received	Not Received
Deerfield Township	Not Received	Not Received
Dennis Township	Not Received	Not Received
Downe Township	Not Received	Not Received
Egg Harbor Township	Not Received	Not Received
Estell Manor City	Not Received	Not Received
Folsom Borough	Not Received	Not Received
Galloway Township	Not Received	Not Received
Hamilton Township	Not Received	Not Received
Linwood City	Not Received	Not Received
Longport Borough	Not Received	Not Received
Lower Township	Not Received	Not Received
Margate City	Not Received	Not Received
Middle Township	Not Received	Not Received
Millville City	Not Received	Not Received
Mullica Township	Not Received	Not Received
Newfield Borough	Not Received	Not Received
North Wildwood City	Not Received	Not Received
Northfield City	Not Received	Not Received
Ocean City	Not Received	Not Received
Pleasantville City	Not Received	Not Received
Sea Isle City	Not Received	Not Received
Somers Point City	Not Received	Not Received
Stone Harbor Borough	Not Received	Not Received
Upper Deerfield Township	Not Received	Not Received
Upper Township	Not Received	Not Received
Ventnor City	Not Received	Not Received
Waterford Township	Not Received	Not Received
West Cape May Borough	Not Received	Not Received
West Wildwood Borough	Not Received	Not Received
Weymouth Township	Not Received	Not Received
Wildwood City	Not Received	Not Received
Wildwood Crest Borough	Not Received	Not Received
Woodbine Borough	Not Received	Not Received

Cyber Security Bulletin July 2023

Artificial Intelligence for Local Government

Artificial Intelligence (AI) is transforming the way we live and work. It is now starting to have an impact on local government too. AI can be used to help local governments automate tasks, improve decision-making, and enhance citizen engagement. The June Bulletin extolled the promise of AI. In this Bulletin, we will explore the problems with AI and how they can adversely affect local government operations.

Cyber Attacks and Data Breaches

Most AI systems today rely on large amounts of data to learn, predict, and improve themselves over time. This data can also be a lucrative target for cyber attackers who seek to steal or manipulate sensitive information. This is especially true when it comes to sensitive personal data that may be captured during an AI chatbot conversation or during AI processing of sensitive criminal justice documents. As they do with all forms of technology, local government agencies must ensure that their AI solutions, AI-enabled enterprise systems and AI-enabled third party applications are secured by design, regularly tested for vulnerabilities, and backed up in case of a breach

Bias and Discrimination

AI systems are trained on historical data which often contain biased or discriminatory information. As a result, AI can perpetuate and amplify existing biases and discrimination, especially in areas such as criminal justice, housing, and employment. To mitigate this risk, local government agencies must ensure that their AI systems are transparent, auditable, and accountable, and that they measure and address any potential biases or disparities.

Skills and Talent Gap

AI is a complex interdisciplinary field that requires a diverse set of skills and talents, including data science, machine learning, and human-centered design. Unfortunately, many local government agencies lack the resources or expertise to effectively implement and manage AI systems themselves. To mitigate the skills gap issue, local government agencies must invest in upskilling their workforce, fostering partnerships with academic institutions and industry leaders, and attracting and retaining top AI talent.

Lack of Standards

AI is a rapidly-evolving field, and there are no universal standards or comprehensive regulations governing its use in local government today. The lack of guidance can lead to fragmentation, inconsistency, and uncertainty in terms of ethical, legal, and social implications. There is of course no quick silver bullet to writing good regulations and standards.

Implementing AI Effectively

It's very clear today that AI is an enormously powerful new technology poised to transform society and government agencies in many ways; in addition, it poses significant risks and challenges to government agencies and the public if AI's risks are not properly addressed. Due to ChatGPT's popularity, the public has quickly moved from being mostly unaware of AI risks to being keenly aware of this two-sided truth. For this reason, local government agencies and elected officers must become vigilant, proactive, and responsible stewards of AI – by addressing security concerns, regulatory concerns, and public safety concerns in a holistic way. Local government vendors must likewise rise to this challenge.

By addressing the promise and problems of AI, local government officials & their vendors can ensure that applications of AI to local government are safe, ethical, effective, and sustainable for the long term.

If you have questions about how AI can help your community please reach out to me.

For further reading.

<https://www.aaas.org/programs/epi-center/AI>

<https://www.nist.gov/itl/ai-risk-management-framework>

Stay Cybersafe

2023 Cyber Awareness Training - Part 1

Department	Invited Users	Started Training	Completed Training	%	Rating
Absecon City	29	26	26	89.66%	4.35
Avalon Borough	127	109	109	85.83%	4.23
Brigantine City	122	106	106	86.89%	4.16
Buena Borough	54	30	30	55.56%	4.51
Cape May City	104	103	101	97.12%	4.29
Cape May Point Borough	17	17	17	100.00%	4.60
Commercial Township	13	11	11	84.62%	4.53
Corbin City	14	9	9	64.29%	4.77
Deerfield Township	11	11	11	100.00%	4.78
Dennis Township	19	19	19	100.00%	4.03
Downe Township	3	3	3	100.00%	4.75
Egg Harbor Township	181	154	153	84.53%	4.48
Estell Manor City	10	10	10	100.00%	4.50
Folsom Borough	7	4	4	57.14%	4.67
Galloway Township	150	141	140	93.33%	4.27
Hamilton Township	135	125	125	92.59%	4.32
Linwood City	44	44	44	100.00%	4.47
Longport Borough	37	35	35	94.59%	4.13
Lower Township	99	97	97	97.98%	4.12
Margate City	120	114	113	94.17%	4.36
Middle Township	136	122	122	89.71%	4.29
Millville City	289	202	202	69.90%	4.13
Mullica Township	35	31	31	88.57%	4.31
Newfield Borough	5	4	4	80.00%	4.60
North Wildwood City	107	86	86	80.37%	4.18
Northfield City	63	59	59	93.65%	4.11
Ocean City	237	196	194	81.86%	4.18
Pleasantville City	124	105	103	83.06%	4.42
Sea Isle City	83	67	66	79.52%	4.15
Somers Point City	61	44	43	70.49%	3.83
Stone Harbor Borough	70	45	45	64.29%	4.52
Upper Deerfield Township	15	15	15	100.00%	4.43
Upper Township	40	30	29	72.50%	4.37
Ventnor City	113	112	111	98.23%	4.31
Waterford Township	41	34	34	82.93%	4.34
West Cape May Borough	19	13	13	68.42%	4.47
West Wildwood Borough	38	22	22	57.89%	4.77
Weymouth Township	7	6	6	85.71%	4.43
Wildwood City	112	60	59	52.68%	4.19
Wildwood Crest Borough	79	79	79	100.00%	4.37
Woodbine Borough	10	8	8	80.00%	4.29

Comments

Messages	Rating	Created_at
Very well done!!	5	28 June 2023
Good information to know.	5	26 June 2023
Great !!!!	5	13 June 2023
great course	5	01 June 2023
I work for 4 government organizations. This was the best cyber training yet.	5	30 May 2023
easy to use and understand.....	5	25 May 2023
good course	4	11 May 2023
thanks - i learned alot -	5	10 May 2023
Always feel educated to a greater degree when completing these trainings. Thank you for updates.	5	05 May 2023
Great info!	5	04 May 2023
thank you	5	03 May 2023
Learned something new - thanks	5	27 April 2023
thanks	4	18 April 2023
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
great course	4	02 March 2023
thanks	4	02 March 2023
thanks	4	01 March 2023
Good information to know.	5	28 February 2023
very informative	4	27 February 2023
very informative	5	15 December 2022
very informative	5	08 November 2022
thanks	4	29 September 2022
thanks	5	18 July 2022
very informative	5	01 July 2022
great course	5	01 July 2022
very informative	5	29 June 2022
very informative	5	09 June 2022
very informative	5	02 June 2022
thanks	5	24 May 2022
very informative	5	07 December 2021
thank you	5	27 September 2021

2

Active Campaigns

10,871

Sent

1,950

Opened

191

Clicked

1.76%

Clicked Rate

Active Phishing Campaigns Stats

Department	Sent	Opened	Clicked	Clicked Rate	Last Sent
Absecon City	<div><div></div></div> 137	41	2	1.46%	07 July 2023
Avalon Borough	<div><div></div></div> 542	23	5	0.92%	07 July 2023
Brigantine City	<div><div></div></div> 561	40	4	0.71%	07 July 2023
Buena Borough	<div><div></div></div> 169	20			07 July 2023
Cape May City	<div><div></div></div> 463	141	11	2.38%	07 July 2023
Cape May Point Borough	<div><div></div></div> 92	20	1	1.09%	07 July 2023
Commercial Township	<div><div></div></div> 62	5			07 July 2023
Corbin City	<div><div></div></div> 68	6	2	2.94%	07 July 2023
Deerfield Township	<div><div></div></div> 56	15	3	5.36%	07 July 2023
Dennis Township	<div><div></div></div> 92	2			04 July 2023
Egg Harbor Township	<div><div></div></div> 834	255	24	2.88%	07 July 2023
Estell Manor City	<div><div></div></div> 52	18	1	1.92%	22 June 2023
Folsom Borough	<div><div></div></div> 41	2	1	2.44%	07 July 2023
Galloway Township	<div><div></div></div> 670	110	6	0.90%	07 July 2023
Hamilton Township	<div><div></div></div> 598	132	18	3.01%	07 July 2023
Linwood City	<div><div></div></div> 214	85	2	0.93%	07 July 2023
Longport Borough	<div><div></div></div> 172	10	5	2.91%	07 July 2023
Lower Township	<div><div></div></div> 447	29	1	0.22%	07 July 2023
Margate City	<div><div></div></div> 469	6	1	0.21%	07 July 2023
Middle Township	<div><div></div></div> 575	249	28	4.87%	07 July 2023
Millville City	<div><div></div></div> 1,134	204	22	1.94%	07 July 2023
Mullica Township	<div><div></div></div> 172	9	2	1.16%	07 July 2023
Newfield Borough	<div><div></div></div> 20	3			07 July 2023
North Wildwood City	<div><div></div></div> 19	5			26 June 2023
Northfield City	<div><div></div></div> 293				07 July 2023
Ocean City	<div><div></div></div> 20	9	1	5.00%	04 July 2023
Pleasantville City	<div><div></div></div> 562	143	22	3.91%	07 July 2023
Sea Isle City	<div><div></div></div> 388	10			07 July 2023
Somers Point City	<div><div></div></div> 282	32	4	1.42%	07 July 2023
Stone Harbor Borough	<div><div></div></div> 335	51	4	1.19%	07 July 2023
Upper Deerfield Township	<div><div></div></div> 75	29			05 July 2023
Upper Township	<div><div></div></div> 181	54	5	2.76%	07 July 2023
Ventnor City	<div><div></div></div> 509	55	6	1.18%	07 July 2023
Waterford Township	<div><div></div></div> 190	62	8	4.21%	07 July 2023
West Cape May Borough	<div><div></div></div> 90	16	1	1.11%	07 July 2023
West Wildwood Borough	<div><div></div></div> 141	30	2	1.42%	07 July 2023
Weymouth Township	<div><div></div></div> 45	6			07 July 2023
Wildwood City	<div><div></div></div> 5				26 June 2023
Wildwood Crest Borough	<div><div></div></div> 351	67	2	0.57%	07 July 2023
Woodbine Borough	<div><div></div></div> 64	4			07 July 2023

Atlantic JIF Cyber Compliance



Level 1 Minimum Security

Level 2 Advanced Security

MEL Cyber Page [https //n mel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/](https://n mel.org/mel-safety-institute/resource-center/public-officials/public-officials-cyber-risk-control/)

JIF	Minimum			Advanced		
	Approved	Incomplete	No Response	Approved	Incomplete	No Response
Camden County	8%	3%	90%	5%	3%	92%
NJ Utility Authorities	5%	0%	95%	3%	1%	96%
Burlington County Municipal JIF	4%	0%	96%	4%	0%	96%
Gloucester, Salem, Cumberland Counties N	3%	5%	92%	0%	8%	92%
Bergen County	3%	0%	97%	3%	0%	97%
First Responders	3%	0%	97%	3%	0%	97%
Suburban Metro	0%	0%	100%	0%	0%	100%
Atlantic County Municipal JIF	0%	10%	90%	0%	10%	90%
Suburban Municipal	0%	0%	100%	0%	0%	100%
Professional Municipal Management	0%	0%	100%	0%	0%	100%
NJ Self Insurers	0%	0%	100%	0%	0%	100%
Morris County	0%	0%	100%	0%	0%	100%
Monmouth County	0%	0%	100%	0%	0%	100%
Mid Jersey JIF	0%	0%	100%	0%	0%	100%
NJ Public Housing Authority	0%	0%	100%	0%	0%	100%
Public Alliance Insurance Coverage Fund	0%	0%	100%	0%	0%	100%
Ocean County	0%	0%	100%	0%	0%	100%
South Bergen County	0%	4%	96%	0%	4%	96%
Central New Jersey	0%	13%	88%	0%	13%	88%
Total #	11	10	580	7	12	582
Total %	1.8%	1.7%	97%	1.2%	2.0%	97%

Analytics

What security questions are most often unanswered or have a No response

- Incident Response Plan
- Technology Practices Policy
- Disaster Recovery Plan
- Email Warning Label
- Government Cyber Memberships
- Password Strength
- Encrypt or Password Protect PII/PHI
- MFA for Remote Access
- Third Party Risk Management Tool



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



July 11, 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 **June 30, 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

	<u>6/30/2023</u>
	<u>FINAL AUDIT</u>
	<u>BALANCES</u>
Egg Harbor City	\$ 42,913.92
Hamilton Township	\$ 86,814.39
Hammonton Township	\$ 196,540.74
Middle Township	\$ 176,745.50
Mullica Township	\$ 28,297.51
Northfield	\$ 112,523.09
Pleasantville	\$ 515.27
Stone Harbor	\$ 9,602.17
Upper Deerfield Township	\$ 75,086.86
Upper Township	\$ 183,486.77
Waterford Township	\$ 28,543.53
	<div style="border: 1px solid black; padding: 2px; display: inline-block;">\$ 941,069.75</div>

SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM

-attached

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts

June: \$ 83,299.90 YTD: \$350,076.09

Other:

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

Adjustment:

June: \$ 15,399.97 YTD: \$ 20,655.95

Due RCF: \$79.94

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

June:

Checks Issued: 368 Claim Payments: 1,097 Total Issued: \$1,148,932.27

Effect on Cash Position: \$1,047,049.38

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

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

FEBRUARY:	Ending Balance	<u>\$46,126,634.19</u>
MARCH:	Ending Balance	<u>\$45,149,946.80</u>
APRIL:	Ending Balance	<u>\$45,106,012.88</u>
MAY :	Ending Balance	<u>\$45,238,206.40</u>
JUNE :	Ending Balance	<u>\$43,924,981.53</u>

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	\$34,609.09	YTD: \$198,567.12
Treasury	\$85,068.20	YTD: \$193,716.35
Citizens Investors	\$11,466.27	YTD: \$ 63,124.24

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.

June: 3.529%

ALLOCATION OF FUNDS:

	<u>APRIL</u>	
Treasury-	\$22,194,143.85	49%
JCMI-	\$19,823,045.00	44%
Citizens-	<u>\$ 3,088,824.03</u>	<u>7%</u>
	\$45,106,012.88	

	<u>MAY</u>	
Treasury-	\$22,183,617.88	49%
JCMI-	\$19,736,933.40	44%
Citizens-	<u>\$ 3,317,655.12</u>	<u>7%</u>
	\$45,238,206.40	

	<u>JUNE</u>	
Treasury-	\$22,234,505.11	51%
JCMI-	\$19,721,203.14	45%
Citizens-	<u>\$ 1,969,273.28</u>	<u>4%</u>
	\$43,924,981.53	

Executive Committee

7/11/2023

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.

Respectfully Submitted,

John J. Hansen

John J. Hansen
Treasurer

118

SECTION A
INVESTMENT
REPORT

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **June**
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	\$45,238,206.40	2,423,186.32	750.00	893,718.80	15,290.04	22,168,327.84	19,736,933.40
Opening Interest Accrual Bal	\$281,434.40	-	-	-	-	281,434.40	-
1 Interest Accrued and/or Int	\$78,235.69	\$0.00	\$0.00	\$0.00	\$0.00	\$78,235.69	\$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	\$402.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$402.13
5 Interest Paid - Cash Instr.s	\$43,918.59	\$11,446.27	\$0.00	\$0.00	\$0.00	\$0.00	\$32,472.32
6 Interest Paid - Term Instr.s	\$85,068.20	\$0.00	\$0.00	\$0.00	\$0.00	\$85,068.20	\$0.00
7 Realized Gain (Loss)	-\$82,785.68	\$0.00	\$0.00	\$0.00	\$0.00	-\$34,180.97	-\$48,604.71
8 Net Investment Income	\$39,770.73	\$11,446.27	\$0.00	\$0.00	\$0.00	\$44,054.72	-\$15,730.26
9 Deposits - Purchases	\$9,851,047.39	\$98,779.81	\$312,858.37	\$300,000.00	\$4,590,615.00	\$4,548,794.21	\$0.00
10 (Withdrawals - Sales)	-\$11,210,875.50	-\$612,858.67	-\$312,858.37	-\$1,145,749.25	-\$4,548,794.21	-\$4,590,615.00	\$0.00
Ending Cash & Investment Bal:	\$43,924,981.53	\$1,920,553.73	\$750.00	\$47,969.55	\$57,110.83	\$22,177,394.28	\$19,721,203.14
Ending Interest Accrual Balanc	\$274,601.89	\$0.00	\$0.00	\$0.00	\$0.00	\$274,601.89	\$0.00
Plus Outstanding Checks	\$663,848.02	\$0.00	\$31,997.19	\$631,850.83	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$4,964.67	-\$4,964.67	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$44,583,864.88	\$1,915,589.06	\$32,747.19	\$679,820.38	\$57,110.83	\$22,177,394.28	\$19,721,203.14

Investment Income Allocation												
ETE	Interest Allocation Flag 1=	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	314,497.60	842,602.42	173,103.65	3,194,543.11	730,239.93	896,166.85	173,949.70	1,928,649.57	(5,166,523.88)	0.00	\$3,087,228.96
	Opening Interest Accrual B	684.64	1,711.95	341.27	6,526.05	0.00	1,825.30	0.00	0.00	184.58	0.00	\$11,273.80
	1 Interest Accrued and/or Int	\$500.15	\$1,340.01	\$275.29	\$5,080.37	\$0.00	\$1,425.20	\$0.00	\$0.00	\$0.00	\$0.00	\$8,621.03
	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 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$2.57	\$6.89	\$1.41	\$26.11	\$0.00	\$7.33	\$0.00	\$0.00	\$0.00	\$0.00	\$44.31
	5 Interest Paid - Cash Instr.s	\$280.77	\$752.23	\$154.54	\$2,851.93	\$0.00	\$800.05	\$0.00	\$0.00	\$0.00	\$0.00	\$4,839.52
	6 Interest Paid - Term Instr.s	\$207.43	\$518.68	\$103.40	\$1,977.23	\$0.00	\$553.02	\$0.00	\$0.00	\$55.92	\$0.00	\$3,415.68
	7 Realized Gain (Loss)	-\$529.24	-\$1,417.95	-\$291.30	-\$5,375.83	\$0.00	-\$1,508.08	\$0.00	\$0.00	\$0.00	\$0.00	-\$9,122.40
	8 Net Investment Income	\$254.25	\$681.19	\$139.94	\$2,582.58	\$0.00	\$724.49	\$0.00	\$0.00	\$0.00	\$0.00	\$4,382.46
	9 Interest Accrued - Net Char	\$292.72	\$821.34	\$171.89	\$3,103.14	\$0.00	\$872.18	\$0.00	\$0.00	-\$55.92	\$0.00	\$5,205.35
	Ending Cash & Investment	\$201,367.32	\$834,487.03	\$173,071.69	\$3,047,089.05	\$730,239.93	\$896,019.17	\$173,949.70	\$1,928,649.57	-\$5,469,035.83	\$0.00	\$2,515,837.64
	Ending Interest Accrual Ba	\$977.37	\$2,533.29	\$513.17	\$9,629.19	\$0.00	\$2,697.48	\$0.00	\$0.00	\$128.66	\$0.00	\$16,479.15

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment	(\$8,502.44)	1,781,023.68	337,500.27	3,508,893.06	(314,957.67)	1,725,362.20	0.00	(484,210.47)	1,400,635.53	366,487.89	\$8,262,232.05
	Opening Interest Accrual B	593.52	10,616.48	2,038.43	24,355.72	(0.04)	10,261.87	0.00	605.86	8,874.88	2,179.75	\$59,526.48
	1 Interest Accrued and/or Int	\$0.00	\$2,832.41	\$536.74	\$5,580.29	\$0.00	\$2,743.89	\$0.00	\$0.00	\$2,227.47	\$582.84	\$14,503.63
	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 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$14.56	\$2.76	\$28.68	\$0.00	\$14.10	\$0.00	\$0.00	\$11.45	\$3.00	\$74.55
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,590.01	\$301.30	\$3,132.56	\$0.00	\$1,540.32	\$0.00	\$0.00	\$1,250.42	\$327.18	\$8,141.79
	6 Interest Paid - Term Instr.s	\$179.82	\$3,216.53	\$617.59	\$7,379.17	\$0.00	\$3,109.09	\$0.00	\$0.00	\$2,688.87	\$660.41	\$17,851.48
	7 Realized Gain (Loss)	\$0.00	-\$2,997.14	-\$567.95	-\$5,904.82	\$0.00	-\$2,903.47	\$0.00	\$0.00	-\$2,357.01	-\$616.73	-\$15,347.12
	8 Net Investment Income	\$0.00	\$1,439.84	\$272.85	\$2,836.71	\$0.00	\$1,394.84	\$0.00	\$0.00	\$1,132.32	\$296.28	\$7,372.84
	9 Interest Accrued - Net Char	-\$179.82	-\$384.12	-\$80.86	-\$1,798.88	\$0.00	-\$365.20	\$0.00	\$0.00	-\$461.40	-\$77.57	-\$3,347.85
	Ending Cash & Investment	-\$64,402.68	\$1,780,550.64	\$337,841.23	\$3,226,345.14	-\$314,957.67	\$1,727,122.24	\$0.00	-\$484,210.47	\$1,392,018.19	\$366,861.75	\$7,967,168.37
	Ending Interest Accrual Ba	\$413.70	\$10,232.37	\$1,957.57	\$22,556.84	-\$0.04	\$9,896.67	\$0.00	\$605.86	\$8,413.48	\$2,102.17	\$56,178.63

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2021	Opening Cash & Investment	145,749.00	1,723,471.10	303,287.21	1,394,275.15	(45,923.53)	1,795,257.60	0.00	9,702.93	245,494.81	0.00	\$5,571,314.27
	Opening Interest Accrual Balance	627.85	10,359.54	1,909.52	10,707.10	0.00	10,672.19	0.00	7.01	1,477.71	0.00	\$35,760.91
	1 Interest Accrued and/or Interest	\$231.79	\$2,740.88	\$482.33	\$2,217.35	\$0.00	\$2,855.05	\$0.00	\$0.00	\$390.42	\$0.00	\$8,917.82
	2 Interest Accrued - discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$1.19	\$14.09	\$2.48	\$11.40	\$0.00	\$14.67	\$0.00	\$0.00	\$2.01	\$0.00	\$45.84
	5 Interest Paid - Cash Instr.s	\$130.12	\$1,538.63	\$270.76	\$1,244.74	\$0.00	\$1,602.72	\$0.00	\$0.00	\$219.17	\$0.00	\$5,006.13
	6 Interest Paid - Term Instr.s	\$190.22	\$3,138.68	\$578.54	\$3,243.98	\$0.00	\$3,233.40	\$0.00	\$0.00	\$447.71	\$0.00	\$10,832.53
	7 Realized Gain (Loss)	-\$245.27	-\$2,900.29	-\$510.38	-\$2,346.31	\$0.00	-\$3,021.09	\$0.00	\$0.00	-\$413.12	\$0.00	-\$9,436.45
	8 Net Investment Income	\$117.83	\$1,393.31	\$245.19	\$1,127.18	\$0.00	\$1,451.35	\$0.00	\$0.00	\$198.47	\$0.00	\$4,533.33
	9 Interest Accrued - Net Change	\$41.57	-\$397.80	-\$96.21	-\$1,026.63	\$0.00	-\$378.36	\$0.00	\$0.00	-\$57.29	\$0.00	-\$1,914.72
	Ending Cash & Investment	\$147,832.70	\$1,697,979.81	\$302,049.83	\$1,255,966.50	-\$45,923.53	\$1,797,087.30	\$0.00	\$9,702.93	\$245,750.57	\$0.00	\$5,410,446.11
	Ending Interest Accrual Balance	\$669.41	\$9,961.74	\$1,813.31	\$9,680.47	\$0.00	\$10,293.83	\$0.00	\$7.01	\$1,420.42	\$0.00	\$33,846.19

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2020	Opening Cash & Investment	148,248.19	1,405,210.95	221,628.41	1,184,864.05	(31,377.36)	1,883,003.97	0.00	38,620.11	134,645.28	37,242.29	\$5,022,085.89
	Opening Interest Accrual Balance	848.74	8,884.93	1,333.46	7,647.86	0.00	11,193.94	0.00	29.88	801.48	221.40	\$30,961.69
	1 Interest Accrued and/or Interest	\$235.76	\$2,234.75	\$352.46	\$1,884.32	\$0.00	\$2,994.59	\$0.00	\$0.00	\$214.13	\$59.23	\$7,975.24
	2 Interest Accrued - discounts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$1.21	\$11.49	\$1.81	\$9.69	\$0.00	\$15.39	\$0.00	\$0.00	\$1.10	\$0.30	\$40.99
	5 Interest Paid - Cash Instr.s	\$132.35	\$1,254.50	\$197.86	\$1,057.79	\$0.00	\$1,681.05	\$0.00	\$0.00	\$120.20	\$33.25	\$4,477.00
	6 Interest Paid - Term Instr.s	\$257.15	\$2,691.91	\$404.01	\$2,317.11	\$0.00	\$3,391.48	\$0.00	\$0.00	\$242.83	\$67.08	\$9,371.56
	7 Realized Gain (Loss)	-\$249.47	-\$2,364.71	-\$372.96	-\$1,993.91	\$0.00	-\$3,168.75	\$0.00	\$0.00	-\$226.58	-\$62.67	-\$8,439.06
	8 Net Investment Income	\$119.85	\$1,136.02	\$179.17	\$957.89	\$0.00	\$1,522.29	\$0.00	\$0.00	\$108.85	\$30.11	\$4,054.18
	9 Interest Accrued - Net Change	-\$21.38	-\$457.17	-\$51.54	-\$432.79	\$0.00	-\$396.89	\$0.00	\$0.00	-\$28.70	-\$7.85	-\$1,396.32
	Ending Cash & Investment	\$163,256.75	\$1,365,926.22	\$221,248.12	\$1,051,114.71	-\$31,377.36	\$1,884,923.14	\$0.00	\$38,620.11	\$134,782.83	\$37,280.24	\$4,865,774.76
	Ending Interest Accrual Balance	\$827.35	\$8,427.76	\$1,281.92	\$7,215.08	\$0.00	\$10,797.05	\$0.00	\$29.88	\$772.78	\$213.55	\$29,565.37

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2019	Opening Cash & Investment	207,398.88	1,202,483.67	199,545.39	(757,457.90)	8,562.32	1,939,067.87	0.00	13,043.71	208,962.32	0.00	\$3,021,606.26
	Opening Interest Accrual Balance	1,234.96	8,158.89	1,206.81	(1.27)	6.63	11,527.22	0.00	10.10	1,242.22	0.00	\$23,385.57
	1 Interest Accrued and/or Interest	\$329.83	\$1,912.34	\$317.34	\$0.00	\$0.00	\$3,083.75	\$0.00	\$0.00	\$332.32	\$0.00	\$5,975.59
	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 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$1.70	\$9.83	\$1.63	\$0.00	\$0.00	\$15.85	\$0.00	\$0.00	\$1.71	\$0.00	\$30.71
	5 Interest Paid - Cash Instr.s	\$185.16	\$1,073.52	\$178.14	\$0.00	\$0.00	\$1,731.10	\$0.00	\$0.00	\$186.55	\$0.00	\$3,354.47
	6 Interest Paid - Term Instr.s	\$374.16	\$2,471.94	\$365.63	\$0.00	\$0.00	\$3,492.46	\$0.00	\$0.00	\$376.36	\$0.00	\$7,080.56
	7 Realized Gain (Loss)	-\$349.01	-\$2,023.56	-\$335.80	\$0.00	\$0.00	-\$3,263.10	\$0.00	\$0.00	-\$351.65	\$0.00	-\$6,323.11
	8 Net Investment Income	\$167.67	\$972.13	\$161.32	\$0.00	\$0.00	\$1,567.61	\$0.00	\$0.00	\$168.93	\$0.00	\$3,037.66
	9 Interest Accrued - Net Change	-\$44.33	-\$559.60	-\$48.29	\$0.00	\$0.00	-\$408.71	\$0.00	\$0.00	-\$44.04	\$0.00	-\$1,104.97
	Ending Cash & Investment	\$207,610.88	\$1,093,947.40	\$199,755.00	-\$811,007.33	\$8,562.32	\$1,941,044.19	\$0.00	\$13,043.71	\$209,175.30	\$0.00	\$2,862,131.47
	Ending Interest Accrual Balance	\$1,190.63	\$7,599.29	\$1,158.52	-\$1.27	\$6.63	\$11,118.52	\$0.00	\$10.10	\$1,198.18	\$0.00	\$22,280.60

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
Closed FY	Opening Cash & Investment	(327.66)	7,395.95	0.00	2,566.86	0.00	0.00	0.00	0.00	18,187,637.03	0.00	\$18,197,272.18
	Opening Interest Accrual Balance	5.03	23.27	0.00	4.24	0.00	0.00	0.00	0.00	108,149.77	0.00	\$108,182.31
	1 Interest Accrued and/or Interest	\$0.00	\$11.76	\$0.00	\$4.08	\$0.00	\$0.00	\$0.00	\$0.00	\$28,924.29	\$0.00	\$28,940.14
	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 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$0.06	\$0.00	\$0.02	\$0.00	\$0.00	\$0.00	\$0.00	\$148.67	\$0.00	\$148.75
	5 Interest Paid - Cash Instr.s	\$0.00	\$6.60	\$0.00	\$2.29	\$0.00	\$0.00	\$0.00	\$0.00	\$16,237.02	\$0.00	\$16,245.91
	6 Interest Paid - Term Instr.s	\$1.52	\$7.05	\$0.00	\$1.29	\$0.00	\$0.00	\$0.00	\$0.00	\$32,766.66	\$0.00	\$32,776.52
	7 Realized Gain (Loss)	\$0.00	-\$12.45	\$0.00	-\$4.32	\$0.00	\$0.00	\$0.00	\$0.00	-\$30,606.46	\$0.00	-\$30,623.22
	8 Net Investment Income	\$0.00	\$5.98	\$0.00	\$2.08	\$0.00	\$0.00	\$0.00	\$0.00	\$14,703.52	\$0.00	\$14,711.58
	9 Interest Accrued - Net Change	-\$1.52	\$4.71	\$0.00	\$2.80	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,842.37	\$0.00	-\$3,836.38
	Ending Cash & Investment	\$8,893.60	\$7,397.22	\$0.00	\$2,566.14	\$0.00	\$0.00	\$0.00	\$0.00	\$18,206,182.92	\$0.00	\$18,225,039.88
	Ending Interest Accrual Balance	\$3.51	\$27.98	\$0.00	\$7.04	\$0.00	\$0.00	\$0.00	\$0.00	\$104,307.40	\$0.00	\$104,345.93

ANALYSIS OF INVESTMENT ACTIVITY

FISCAL YEAR 2022

ALL INVESTMENTS

JCMI	2023 JANUARY	2023 FEBRUARY	2023 MARCH	2023 APRIL	2023 MAY	2023 JUNE	2023 TOTAL	MARCH, 2021 FROM INCEPTION
OPENING	\$ 19,396,231.79	\$ 19,664,508.10	\$ 19,391,154.35	\$ 19,771,971.35	\$ 19,823,045.00	\$ 19,736,933.40		
INVESTMENT							\$ -	\$ 21,000,000.00
INTEREST	\$ 31,610.42	\$ 30,789.17	\$ 32,902.23	\$ 33,787.66	\$ 34,868.55	\$ 34,609.09	\$ 198,567.12	\$ 613,278.35 <-----
ACTIVITY:								
REALIZED GAIN/LOSS			\$ (187,763.73)					
UNREALIZED GAIN/LOSS	\$ 239,857.50	\$ (301,086.48)	\$ 538,528.88	\$ 11,297.70	\$ (115,007.93)	\$ (48,604.71)		
ACCRETION/AMORTIZATION	\$ (1,061.07)	\$ (954.65)	\$ (707.36)	\$ 412.91	\$ 444.88	\$ 402.13		
TOTAL ACTIVITY	\$ 238,796.43	\$ (302,041.13)	\$ 350,057.79	\$ 11,710.61	\$ (114,563.05)	\$ (48,202.58)	\$ 135,758.07	\$ (1,838,658.58)

ADMINISTRATIVE EXPENSES:

TRUSTEE	\$ 491.66	\$ 485.03	\$ 494.54	\$ 1,210.37	\$ 493.49	\$ 493.10		
INVESTMENT ADVISORY	\$ 1,147.22	\$ 1,131.73	\$ 1,153.94	\$ (6,789.71)	\$ 5,430.12	\$ 1,150.57		
CONSULTING	\$ 491.66	\$ 485.03	\$ 494.54	\$ 3.96	\$ 493.49	\$ 493.10		
MISC.								
TOTAL ADMINISTRATIVE EXPENSES	\$ 2,130.54	\$ 2,101.79	\$ 2,143.02	\$ (5,575.38)	\$ 6,417.10	\$ 2,136.77	\$ 9,353.84	\$ 53,416.63 <-----

REDEEMED

BALANCE	\$ 19,664,508.10	\$ 19,391,154.35	\$ 19,771,971.35	\$ 19,823,045.00	\$ 19,736,933.40	\$ 19,721,203.14	\$ 324,971.35	\$ 19,721,203.14
---------	------------------	------------------	------------------	------------------	------------------	------------------	---------------	------------------

CITIZENS/WAS INVESTORS

	\$ 11,241.19	\$ 10,038.98	\$ 10,262.10	\$ 7,737.43	\$ 12,398.27	\$ 11,446.27	\$ 63,124.24	<-----
--	--------------	--------------	--------------	-------------	--------------	--------------	--------------	--------

TREASURY

OPENING BALANCE	\$ 22,000,727.32	\$ 22,011,277.52	\$ 21,098,454.06	\$ 22,177,411.93	\$ 22,181,675.95	\$ 22,168,327.84		
OPENING BALANCE-INTEREST ACCRUAL	\$ 39,206.28	\$ 102,816.60	\$ 69,713.66	\$ 136,172.24	\$ 209,413.01	\$ 281,434.40		
INTEREST ACCRUED	\$ 63,610.32	\$ 62,561.03	\$ 75,719.84	\$ 73,240.77	\$ 75,744.31	\$ 78,235.69		
ACCRETION/AMORTIZATION REALIZED		\$ 2,130.47	\$ -		\$ 5,507.81			
DIVIDEND RECEIVED								
INTEREST RECEIVED		\$ 95,663.97	\$ 9,261.26		\$ 3,722.92	\$ 85,068.20	\$ 193,716.35	<-----
UNREALIZED GAIN (LOSS)	\$ 10,550.20	\$ (13,644.96)	\$ 66,585.37	\$ 4,264.02	\$ (19,756.70)	\$ (34,180.97)		
TRANSFER IN:		\$ 16,735,602.06	\$ 1,017,548.74		\$ 2,366,271.61	\$ 4,548,794.21		
TRANSFER OUT:		\$ (17,732,575.00)	\$ (14,437.50)		\$ (2,369,093.75)	\$ (4,590,615.00)		
ENDING CASH & INVESTMENT	\$ 22,011,277.52	\$ 21,098,454.06	\$ 22,177,411.93	\$ 22,181,675.95	\$ 22,168,327.84	\$ 22,177,394.28		
ENDING INTEREST ACCRUAL	\$ 102,816.60	\$ 69,713.66	\$ 136,172.24	\$ 209,413.01	\$ 281,434.40	\$ 274,601.89		
INTEREST	\$ -	\$ 95,663.97	\$ 9,261.26	\$ -	\$ 3,722.92	\$ 85,068.20		
EFFECT ON CASH POSITION	\$ 10,550.20	\$ (11,514.49)	\$ 66,585.37	\$ 4,264.02	\$ (14,248.89)	\$ (34,180.97)		
MANAGEMENT FEE	\$ 2,599.63			\$ 2,729.03			\$ 5,328.66	<-----

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

June 01, 2023 - June 30, 2023

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$22,449,762.24
Net of Contributions & Withdrawals	-\$41,820.79
Net Investment Change	\$44,054.72
Closing Market Value w/Accrued Income	\$22,451,996.17

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
-----------------------------	----

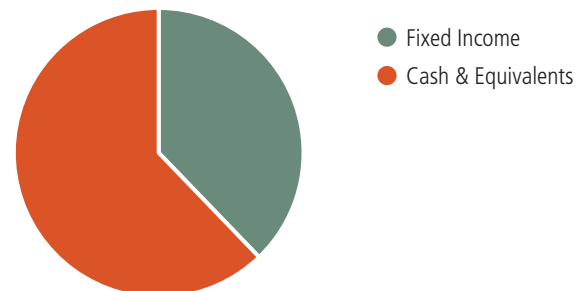
Glossary

Glossary	13
----------------	----

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

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$8,382,646.81	37.80%
Cash & Equivalents	13,794,747.47	62.20
TOTAL	\$22,177,394.28	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$8,382,646.81	\$82,057.80	\$8,464,704.61	\$276,080.00	3.29%
Cash & Equivalents	13,794,747.47	192,544.09	13,987,291.56	676,947.58	4.91
TOTAL	\$22,177,394.28	\$274,601.89	\$22,451,996.17	\$953,027.58	4.30%

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
Opening Market Value	\$22,168,327.84	\$22,000,727.32
Accrued Income	281,434.40	39,206.48
Opening Market Value w/Accrued Income	\$22,449,762.24	\$22,039,933.80
Contributions		
Cash Receipts	4,548,794.21	24,668,216.62
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$4,548,794.21	\$24,668,216.62
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-4,590,615.00	-24,706,721.25
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$4,590,615.00	-\$24,706,721.25
Net Contributions & Withdrawals	-\$41,820.79	-\$38,504.63
Closing Market Value	22,177,394.28	22,177,394.28
Accrued Income	274,601.89	274,601.89
Closing Market Value w/Accrued Income	\$22,451,996.17	\$22,451,996.17
Net Investment Change	\$44,054.72	\$450,567.00
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	\$44,054.72	\$450,567.00
Income Earned		
Dividends	-	-
Net Interest	85,068.20	193,716.35
Other Income	-	-
Change in Accrual	-6,832.51	235,395.41
Total Income Earned	\$78,235.69	\$429,111.76
Market Appreciation	-\$34,180.97	\$21,455.24

Relationship Summary *(continued)*

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

June 01, 2023 - June 30, 2023

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	85,068.20	216,998.23
Other Income	-	-
Total Taxable	\$85,068.20	\$216,998.23
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$85,068.20	\$216,998.23

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

Realized Gain/Loss Summary

Category	Current Period	Year-to-Date
Short Term		
Gain	-	-
Loss	-	-
Total Short Term	-	-
Long Term		
Gain	-	7,638.28
Loss	-	-
Total Long Term	-	\$7,638.28
TOTAL GAIN/LOSS	-	\$7,638.28

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

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

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

Cash Activity Summary

Category	Current Period Cash	Year-to-Date Cash
Opening Balance	-	-
Receipts		
Cash Receipts	4,548,794.21	24,668,216.62
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	4,505,546.80	24,489,723.02
Net Interest	85,068.20	193,716.35
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$9,139,409.21	\$49,351,655.99
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-4,590,615.00	-24,706,721.25
Other Fees	-	-
Purchases	-4,548,794.21	-24,644,934.74
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$9,139,409.21	-\$49,351,655.99
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	37.80%	\$8,382,646.81	\$8,419,949.06	-\$37,302.25	\$82,057.80	\$8,464,704.61
Total Fixed Income	37.80%	\$8,382,646.81	\$8,419,949.06	-\$37,302.25	\$82,057.80	\$8,464,704.61
■ Cash & Equivalents						
Taxable	62.20	13,794,747.47	13,794,747.47	-	192,544.09	13,987,291.56
Total Cash & Equivalents	62.20%	\$13,794,747.47	\$13,794,747.47	-	\$192,544.09	\$13,987,291.56
TOTAL ASSETS	100%	\$22,177,394.28	\$22,214,696.53	-\$37,302.25	\$274,601.89	\$22,451,996.17

Holdings Detail

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

June 01, 2023 - June 30, 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 (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 09/30/2016 1.375% 09/30/2023 CUSIP: 912828T26 Moody's: AAA	2,100,000	\$99.051	\$2,080,071.00	\$2,075,308.59	\$4,762.41	\$7,297.21	\$28,875.00	0.25	5.29%	9.38%
UNITED STATES TREASURY NOTES DTD 06/30/2022 3.000% 06/30/2024 CUSIP: 91282CEX5 Moody's: AAA	1,041,000	97.641	1,016,442.81	1,012,372.50	4,070.31	84.86	31,230.00	0.95	5.48	4.58
UNITED STATES TREASURY NOTES DTD 01/31/2023 4.125% 01/31/2025 CUSIP: 91282CGG0 Moody's: AAA	3,000,000	98.430	2,952,900.00	2,981,367.19	-28,467.19	51,619.48	123,750.00	1.49	5.16	13.31
UNITED STATES TREASURY NOTES DTD 03/31/2023 3.875% 03/31/2025 CUSIP: 91282CGU9 Moody's: AAA	2,380,000	98.035	2,333,233.00	2,350,900.78	-17,667.78	23,056.25	92,225.00	1.65	5.06	10.52
Total U.S. Treasury Bonds			\$8,382,646.81	\$8,419,949.06	-\$37,302.25	\$82,057.80	\$276,080.00	1.16	5.20%	37.80%
Total U.S. Taxable Fixed Income			\$8,382,646.81	\$8,419,949.06	-\$37,302.25	\$82,057.80	\$276,080.00	1.16	5.20%	37.80%
TOTAL FIXED INCOME			\$8,382,646.81	\$8,419,949.06	-\$37,302.25	\$82,057.80	\$276,080.00	1.16	5.20%	37.80%

Holdings Detail

120772-000 - ATLANTIC COUNTY MUNICIPAL JIF

June 01, 2023 - June 30, 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 (%)
Taxable										
U.S. Treasury Bills										
UNITED STATES TREASURY BILLS DTD 03/21/2023 DUE 07/18/2023 CUSIP: 912797FY8	4,575,000	\$99.43	\$4,548,794.21	\$4,548,794.21	-	\$15,339.97	\$230,095.05	0.05	5.03%	20.51%
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	-	90,517.91	227,872.40	0.11	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	-	86,686.21	218,980.13	0.58	4.63	20.34
Total U.S. Treasury Bills			\$13,794,747.47	\$13,794,747.47	-	\$192,544.09	\$676,947.58	0.25	4.79%	62.20%
Total Taxable			\$13,794,747.47	\$13,794,747.47	-	\$192,544.09	\$676,947.58	0.25	4.79%	62.20%
TOTAL CASH & EQUIVALENTS			\$13,794,747.47	\$13,794,747.47	-	\$192,544.09	\$676,947.58	0.25	4.79%	62.20%
Grand Total			\$22,177,394.28	\$22,214,696.53	-\$37,302.25	\$274,601.89	\$953,027.58			100%
Accrued Income			\$274,601.89							
Grand Total Market Value w/ Accrued Income			\$22,451,996.17							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
06/06/2023 06/06/2023	Maturities	MATURED 4575000 PAR VALUE OF U.S. TREASURY BILLS 6/06/23 AT 100 TRADE DATE 2023-06-06 SETTLEMENT DATE 2023-06-06	4,575,000	\$4,505,546.80	-
06/06/2023	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 6/06/23 ON 4575000 PAR VALUE DUE 2023-06-06	-	69,453.20	-
06/06/2023	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-4,575,000.00	-
06/07/2023	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	4,548,794.21	-
06/07/2023 06/07/2023	Purchases	PURCHASED 4575000 PAR VALUE OF U.S. TREASURY BILLS 7/18/23 AT 99.4272 TRADE DATE 2023-06-07 SETTLEMENT DATE 2023-06-07	4,575,000	-4,548,794.21	-
06/30/2023	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 3.000% 6/30/24 AT \$0.015000 /SHARE ON 1041000 PAR VALUE DUE 2023-06-30	-	15,615.00	-
06/30/2023	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-15,615.00	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
There are no realized gain/loss transactions to report for this statement period.							

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

The Affiliated Advisers, M&T Bank, and M&T Securities, Inc., another affiliate of M&T Bank (collectively "M&T") may also provide administrative and shareholder services, and services under Rule 12b-1 plans to the Affiliated Funds, and may receive compensation for those services. If M&T provides additional services to the Affiliated Funds, it would be entitled to receive additional

compensation from those funds. The compensation for services provided to the Affiliated Funds is determined by the Board of Trustees that governs each Affiliated Fund, and is subject to change from time to time in the discretion of such Board of Trustees.

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

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

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

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

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

Statement Disclosures *(continued)*

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.

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

Glossary

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

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

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

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

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

Duration is a measure of a bond's sensitivity to changes in interest rates and is calculated as the average percentage change in a bond's value under parallel shifts of the yield curve. Thus a bond with

duration of 4 would be expected to lose 1% in value (price) in the event of a 25 basis point (0.25%) increase in market rates, represented by the yield curve. Conversely, that bond would be expected to appreciate 1% in value with a 25 basis point decrease in market rates.

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

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

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

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

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

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

Glossary *(continued)*

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

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

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

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

MX6F96590802 - ATLANTIC COUNTY JIF

06/30/2023

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
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,092,067.764	MEL CMI ACCOUNT	9.4267	19,721,203.14	0.00	19,721,203.14		0.00
99VVB5Y75		9.4267	19,721,203.14	0.00	19,721,203.14	100.00	0.00

Statement of Change in Net Assets

Market Value

		06/30/2023			
		Current Period		Fiscal Year To Date	
		06/01/2023	06/30/2023	01/01/2023	06/30/2023
NET ASSETS - BEGINNING OF PERIOD			19,736,933.40		19,396,231.79
			<u>19,736,933.40</u>		<u>19,396,231.79</u>
RECEIPTS					
INVESTMENT INCOME					
INTEREST	34,609.09			198,567.12	
REALIZED GAIN/LOSS	0.00			-187,763.73	
UNREALIZED GAIN/LOSS-INVESTMENT	-48,604.71			324,984.96	
ACCRETION/AMORTIZATION	402.13			-1,463.16	
			<u>-13,593.49</u>		<u>334,325.19</u>
			<u>-13,593.49</u>		<u>334,325.19</u>
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	493.10			3,668.19	
INVESTMENT ADVISORY FEES	1,150.57			3,223.87	
CONSULTING	493.10			2,461.78	
			<u>2,136.77</u>		<u>9,353.84</u>
			<u>2,136.77</u>		<u>9,353.84</u>
			<u>19,721,203.14</u>		<u>19,721,203.14</u>

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008
Base Currency: USD
Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

06/01/2023 - 06/30/2023

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 CMI ACCOUNT	06/30/2023	0.000000	153.26	0.00	0.00
	99VVB5Y75	AMORI ATION/ACCRETION INCOME	03/01/2021	0.000000	153.26	0.00	0.00
		20230710O000030	06/30/2023				

BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	134.10	0.00	0.00
	99VVB5Y75	AMORI ATION/ACCRETION INCOME	03/01/2021	0.000000	134.10	0.00	0.00
		20230710O000090	06/30/2023				

BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	114.77	0.00	0.00
	99VVB5Y75	AMORI ATION/ACCRETION INCOME	10/01/2021	0.000000	114.77	0.00	0.00
		20230710O000150	06/30/2023				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	402.13	0.00	0.00
--	---------------	-------------	-------------

402.13	0.00	0.00
---------------	-------------	-------------

TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	402.13	0.00	0.00
---	---------------	-------------	-------------

FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	0.05	0.00	0.00
	99VVB5Y75	UGL AD 063023	03/01/2021	0.000000	0.05	0.00	0.00
		20230710A000190	06/30/2023				

BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-18,524.37	0.00	0.00
	99VVB5Y75	UNREALI ED GAIN/LOSS	03/01/2021	0.000000	-18,524.37	0.00	0.00
		20230710O000010	06/30/2023				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590802 - ATLANTIC COUNTY JIF

06/01/2023 - 06/30/2023

Status: FINAL

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 CMI ACCOUNT	06/30/2023	0.000000	13,190.31	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	13,190.31	0.00	0.00
		20230710O000020	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-187.93	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-187.93	0.00	0.00
		20230710O000040	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-438.51	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-438.51	0.00	0.00
		20230710O000050	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-187.93	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-187.93	0.00	0.00
		20230710O000060	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-16,208.83	0.00	0.00
	99VVB5Y75	UNREALI ED GAIN/LOSS	03/01/2021	0.000000	-16,208.83	0.00	0.00
		20230710O000070	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	11,541.52	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	11,541.52	0.00	0.00
		20230710O000080	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-164.44	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-164.44	0.00	0.00
		20230710O000100	06/30/2023				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008
Base Currency: USD
Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

06/01/2023 - 06/30/2023

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 CMI ACCOUNT	06/30/2023	0.000000	-383.69	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-383.69	0.00	0.00
		20230710O000110	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-164.44	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-164.44	0.00	0.00
		20230710O000120	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-13,871.56	0.00	0.00
	99VVB5Y75	UNREALI ED GAIN/LOSS	10/01/2021	0.000000	-13,871.56	0.00	0.00
		20230710O000130	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	9,877.26	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/01/2021	0.000000	9,877.26	0.00	0.00
		20230710O000140	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-140.73	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/01/2021	0.000000	-140.73	0.00	0.00
		20230710O000160	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-328.37	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/01/2021	0.000000	-328.37	0.00	0.00
		20230710O000170	06/30/2023				
BVA	0.000	MEL CMI ACCOUNT	06/30/2023	0.000000	-140.73	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/01/2021	0.000000	-140.73	0.00	0.00
		20230710O000180	06/30/2023				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:

-16,132.39	0.00	0.00
-16,132.39	0.00	0.00

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008
 Base Currency: USD
 Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

06/01/2023 - 06/30/2023

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				
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-16,132.39	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					-15,730.26	0.00	0.00
TOTAL TRANSACTIONS BASE:					-15,730.26	0.00	0.00

SECTION B

CLAIMS
PAYMENTS
&
SUBROGATION

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

Current Fund Year: 2023 Month Ending: June											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	757,063.57	6,962,187.77	1,235,064.93	8,527,684.33	346,543.69	8,238,858.49	173,949.70	1,505,805.85	15,010,851.09	2,480,192.00	45,238,201.43
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	24,675.71	0.00	0.00	48,404.45	0.00	0.00	0.00	0.00	0.00	0.00	73,080.16
Invest Pymnts	565.69	6,544.20	1,093.38	7,582.90	0.00	7,270.21	0.00	0.00	20,636.88	2,507.84	46,201.10
Invest Adj	6.67	56.92	10.09	75.90	0.00	67.34	0.00	0.00	164.94	20.27	402.13
Subtotal Invest	572.36	6,601.12	1,103.47	7,658.80	0.00	7,337.55	0.00	0.00	20,801.82	2,528.11	46,603.23
Other *	10,219.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.94	0.00	10,299.68
TOTAL	35,467.81	6,601.12	1,103.47	56,063.25	0.00	7,337.55	0.00	0.00	20,881.76	2,528.11	129,983.07
EXPENSES											
Claims Transfers	126,972.81	188,500.57	2,202.53	811,673.37	0.00	0.00	0.00	0.00	0.00	0.00	1,129,349.28
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	312,858.87	0.00	312,858.87
Other *	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
TOTAL	127,972.81	188,500.57	2,202.53	811,673.37	0.00	0.00	0.00	0.00	312,858.87	0.00	1,443,208.15
END BALANCE	664,558.57	6,780,288.32	1,233,965.87	7,772,074.21	346,543.69	8,246,196.04	173,949.70	1,505,805.85	14,718,873.98	2,482,720.11	43,924,976.35

REPORT STATUS SECTION

43,924,981.53
5.18

Report Month: June			Balance Differences
Opening Balances	Opening Balances are NOT e ual		-\$4.97
Imprest Transfers	Imprest Totals are e ual		\$0.00
Investment Balances	Investment Payment Balances are e ual		\$0.00
	Investment Ad ustment Balances are e ual		\$0.00
Ending Balances	Ending Balances are NOT e ual		-\$5.18
Accural Balances	Accural Balances are e ual		\$0.00
Claims Transaction Status			
Allocation variance 1	Daily actions add to monthly totals		0.00
Allocation variance 2	Monthly transactions and allocation totals are e ual		0.00
Allocation variance 3	Treasurer/TPA net / Ma /Min		0.00 (0.00)
Pre-e isting variance	No prior unreconci / Ma /Min		0.00 0.00



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

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42097 Check Date: 06/06/2023 Payee Name: ISO CLAIMS PARTNERS							
2022249887	INDEMNITY	09/25/2021	NORTH WILDWOOD CITY	E-INDEP AD USTOR WC	\$750.00	2021-2021	E pense
Check Amount:					\$750.00		
Check Number: 42098 Check Date: 06/06/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2022-2022	E pense
Check Amount:					\$75.00		
Check Number: 42099 Check Date: 06/06/2023 Payee Name: GUY J RENZI & ASSOCIATES							
2020206497	INDEMNITY	06/02/2020	WILDWOOD CITY	E-MISC LEGAL E PENSE WC	\$74.00	2020-2020	E pense
Check Amount:					\$74.00		
Check Number: 42100 Check Date: 06/06/2023 Payee Name: SALL MYERS MEDICAL ASSOC, PA							
2020206497	INDEMNITY	06/02/2020	WILDWOOD CITY	I-ASSESSMENT-W.C. IND	\$600.00	2020-2020	Loss
Check Amount:					\$600.00		
Check Number: 42101 Check Date: 06/06/2023 Payee Name: LEE'S EMERGENCY EQUIPMENT INC							
2023304543	1ST PARTY COLL PD	05/08/2023	EGG HARBOR TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$5,089.53	2023-2023	Loss
Check Amount:					\$5,089.53		
Check Number: 42102 Check Date: 06/06/2023 Payee Name: I C U INVESTIGATIONS INC							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	E-INDEP AD USTOR WC	\$625.00	2020-2020	E pense
Check Amount:					\$625.00		
Check Number: 42103 Check Date: 06/06/2023 Payee Name: D'ARCY JOHNSON DAY PC							
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	I-ASSESSMENT-W.C. PPD	\$4,525.00	2022-2022	Loss
Check Amount:					\$4,525.00		
Check Number: 42104 Check Date: 06/06/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021216172	BODILY IN URY	08/23/2020	OCEAN CITY	L-LEGAL GL	\$1,360.00	2020-2020	Legal
2021240701	POLICE PROF BI	06/05/2021	OCEAN CITY	L-LEGAL GL	\$2,839.00	2021-2021	Legal
2022244676	BODILY IN URY	05/08/2021	NORTH WILDWOOD CITY	L-LEGAL GL	\$2,482.00	2021-2021	Legal
Check Amount:					\$6,681.00		
Check Number: 42105 Check Date: 06/06/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$1.18	2023-2023	E pense

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s All
147

Page 1 of 55
Run Date 7/2/2023 15 00 03
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type
2023300629	INDEMNITY	04/02/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC			\$0.59	2023-2023	E pense
Check Amount:							\$1.77		
Check Number: 42106		Check Date: 06/06/2023		Payee Name: ATLANTIC SECURITY INT'L					
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	E-MISC ALL OTHER WC			\$401.50	2023-2023	E pense
Check Amount:							\$401.50		
Check Number: 42107		Check Date: 06/06/2023		Payee Name: PURDY COLLISION LLC					
2023304543	1ST PARTY COLL PD	05/08/2023	EGG HARBOR TOWNSHIP	M-MISC MED WC	PD NON-WC	PR COLL	\$4,547.28	2023-2023	Loss
Check Amount:							\$4,547.28		
Check Number: 42108		Check Date: 06/06/2023		Payee Name: WALDEN M HOLL JR MD & ASSOC LLC					
2020187019	INDEMNITY	10/11/2019	HAMILTON TOWNSHIP	E-ALLOCATED MED E AM WC			\$1,000.00	2019-2019	E pense
Check Amount:							\$1,000.00		
Check Number: 42109		Check Date: 06/06/2023		Payee Name: LEO PETETTI LLC					
2023302808	1ST PARTY COLL PD	04/29/2023	MILLVILLE CITY	E-APPRAISERS PR			\$535.00	2023-2023	E pense
Check Amount:							\$535.00		
Check Number: 42110		Check Date: 06/06/2023		Payee Name: DAVID S DEWEESE					
2023303894	PUB OFF PI	10/25/2022	SOMERS POINT CITY	L-LEGAL GL			\$750.00	2022-2022	Legal
Check Amount:							\$750.00		
Check Number: 42111		Check Date: 06/06/2023		Payee Name: NEW JERSEY IME ASSOCIATES LLC					
2023278507	INDEMNITY	07/18/2022	SEA ISLE CITY	M-IND MED E AMS WC			\$800.00	2022-2022	Loss
Check Amount:							\$800.00		
Check Number: 42112		Check Date: 06/06/2023		Payee Name: BIRKHOLD & MAIDER LLC					
2020206497	INDEMNITY	06/02/2020	WILDWOOD CITY	I-CLAIMANT LEGAL E P IND			\$4,400.00	2020-2020	Loss
Check Amount:							\$4,400.00		
Check Number: 42113		Check Date: 06/06/2023		Payee Name: ARVIND BALIGA MD					
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	I-ASSESSMENT-W.C. IND			\$600.00	2022-2022	Loss
Check Amount:							\$600.00		
Check Number: 42114		Check Date: 06/06/2023		Payee Name: ESQUIRE DEPOSITION SOLUTIONS LLC					
2021214185	BODILY IN URY	08/28/2020	NORTH WILDWOOD CITY	E-MISC ALL OTHER AL			\$611.00	2020-2020	E pense
Check Amount:							\$611.00		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42115 Check Date: 06/06/2023 Payee Name: THE DEWEESE LAW FIRM							
2021215991	INDEMNITY	09/28/2020	MARGATE CITY	E-SUBROGATION E PENSE WC	\$150.00	2020-2020	E pense
2021217221	INDEMNITY	10/13/2020	VENTNOR CITY	E-SUBROGATION E PENSE WC	\$60.00	2020-2020	E pense
Check Amount:					\$210.00		
Check Number: 42116 Check Date: 06/06/2023 Payee Name: AFFANATO MARUT LLC							
2019168296	INDEMNITY	03/12/2019	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$146.00	2019-2019	Legal
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$234.50	2020-2020	Legal
2020206497	INDEMNITY	06/02/2020	WILDWOOD CITY	L-LEGAL WC	\$414.00	2020-2020	Legal
2021219704	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$312.00	2020-2020	Legal
2021231669	INDEMNITY	03/03/2021	VENTNOR CITY	L-LEGAL WC	\$112.00	2021-2021	Legal
2021232192	INDEMNITY	03/10/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$182.00	2021-2021	Legal
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$210.00	2021-2021	Legal
2021235698	INDEMNITY	04/21/2021	MIDDLE TOWNSHIP	L-LEGAL WC	\$322.00	2021-2021	Legal
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$255.00	2021-2021	Legal
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	L-LEGAL WC	\$118.00	2021-2021	Legal
2022246709	INDEMNITY	08/25/2021	ABSECON CITY	L-LEGAL WC	\$238.00	2021-2021	Legal
2022247785	INDEMNITY	09/10/2021	MIDDLE TOWNSHIP	L-LEGAL WC	\$154.00	2021-2021	Legal
2022254876	INDEMNITY	10/01/2020	OCEAN CITY	L-LEGAL WC	\$140.00	2020-2020	Legal
2022262333	INDEMNITY	01/25/2022	MIDDLE TOWNSHIP	L-LEGAL WC	\$224.00	2022-2022	Legal
2022267269	INDEMNITY	03/10/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$294.00	2022-2022	Legal
2022271533	INDEMNITY	04/27/2022	STONE HARBOR BOROUGH	L-LEGAL WC	\$182.00	2022-2022	Legal
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$630.00	2022-2022	Legal
2023285230	INDEMNITY	10/03/2022	OCEAN CITY	L-LEGAL WC	\$360.00	2022-2022	Legal
2023288295	INDEMNITY	11/03/2022	NORTHFIELD CITY	L-LEGAL WC	\$293.50	2022-2022	Legal
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	L-LEGAL WC	\$120.50	2022-2022	Legal
2023296621	INDEMNITY	01/26/2023	OCEAN CITY	L-LEGAL WC	\$363.50	2023-2023	Legal
Check Amount:					\$5,305.00		
Check Number: 42117 Check Date: 06/06/2023 Payee Name: HOWARD HAMMER PSY D LLC							
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-PHYSICIAN FEES	\$165.00	2020-2020	Loss
2022274133	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss

Processed Date un 1, 2023 through un 30, 2023
 Date Of Loss All
 Insured Name s All
 Bank Account s 1000409678

Insurance Type s All
 Claimant Type s All
 Coverage s 149



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$330.00	2022-2022	Loss
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$330.00	2022-2022	Loss
Check Amount:					\$990.00		
Check Number: 42118		Check Date: 06/06/2023	Payee Name: HOWARD HAMMER PSYD LLC				
2022274127	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
Check Amount:					\$165.00		
Check Number: 42119		Check Date: 06/06/2023	Payee Name: PIETRAS SARACINO SMITH & MEEK LLP				
2019175917	INDEMNITY	06/07/2019	HAMILTON TOWNSHIP	L-LEGAL WC	\$673.50	2019-2019	Legal
2019176515	INDEMNITY	06/13/2019	OCEAN CITY	L-LEGAL WC	\$888.50	2019-2019	Legal
2020180629	INDEMNITY	08/05/2019	HAMILTON TOWNSHIP	L-LEGAL WC	\$1,552.50	2019-2019	Legal
2020191270	INDEMNITY	11/15/2019	PLEASANTVILLE CITY	L-LEGAL WC	\$593.00	2019-2019	Legal
2020191564	INDEMNITY	12/04/2019	PLEASANTVILLE CITY	L-LEGAL WC	\$522.00	2019-2019	Legal
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	L-LEGAL WC	\$820.50	2020-2020	Legal
2021228131	INDEMNITY	01/26/2021	OCEAN CITY	L-LEGAL WC	\$549.00	2021-2021	Legal
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	L-LEGAL WC	\$490.00	2021-2021	Legal
2022256673	INDEMNITY	12/02/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$251.50	2021-2021	Legal
2022267511	INDEMNITY	02/09/2021	MILLVILLE CITY	L-LEGAL WC	\$1,632.50	2021-2021	Legal
2022274827	INDEMNITY	05/31/2022	VENTNOR CITY	L-LEGAL WC	\$549.50	2022-2022	Legal
2023277910	INDEMNITY	07/11/2022	VENTNOR CITY	L-LEGAL WC	\$446.50	2022-2022	Legal
2023292487	INDEMNITY	12/29/2022	SOMERS POINT CITY	L-LEGAL WC	\$694.00	2022-2022	Legal
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$612.00	2022-2022	Legal
Check Amount:					\$10,275.00		
Check Number: 42120		Check Date: 06/06/2023	Payee Name: MILLVILLE CITY				
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,802.36	2023-2023	Loss
Check Amount:					\$1,802.36		
Check Number: 42121		Check Date: 06/06/2023	Payee Name: LOWER TOWNSHIP				
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,109.38	2019-2019	Loss
Check Amount:					\$1,109.38		
Check Number: 42122		Check Date: 06/06/2023	Payee Name: GALLOWAY TOWNSHIP				



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY			\$2,130.00	2022-2022	Loss
Check Amount:							\$2,130.00		
Check Number: 42123		Check Date: 06/06/2023		Payee Name: Millville City					
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY			\$1,865.20	2023-2023	Loss
Check Amount:							\$1,865.20		
Check Number: 42124		Check Date: 06/06/2023		Payee Name: HAMILTON TOWNSHIP					
2023300987	INDEMNITY	04/03/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY			\$1,570.00	2023-2023	Loss
Check Amount:							\$1,570.00		
Check Number: 42125		Check Date: 06/06/2023		Payee Name: Mark Rodgers & Jayne Rodgers					
2023303808	GL PROPERTY DAMAGE	02/21/2023	WILDWOOD CITY	M-MISC MED WC	PD	NON-WC GL PD	\$1,000.00	2023-2023	Loss
Check Amount:							\$1,000.00		
Check Number: 42126		Check Date: 06/06/2023		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: 42127		Check Date: 06/06/2023		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: 42128		Check Date: 06/06/2023		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: 42129		Check Date: 06/06/2023		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: 42130		Check Date: 06/06/2023		Payee Name: PLEASANTVILLE CITY					
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY			\$2,130.00	2022-2022	Loss
Check Amount:							\$2,130.00		
Check Number: 42131		Check Date: 06/06/2023		Payee Name: PLEASANTVILLE CITY					
2023303429	INDEMNITY	05/05/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY			\$1,160.90	2023-2023	Loss
Check Amount:							\$1,160.90		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42132 Check Date: 06/06/2023 Payee Name: PLEASANTVILLE CITY							
2023303429	INDEMNITY	05/05/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$165.84	2023-2023	Loss
Check Amount:					\$165.84		
Check Number: 42133 Check Date: 06/06/2023 Payee Name: OCEAN CITY							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:					\$2,130.00		
Check Number: 42134 Check Date: 06/06/2023 Payee Name: WILDWOOD CREST BOROUGH							
2022273825	INDEMNITY	05/19/2022	WILDWOOD CREST BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:					\$2,130.00		
Check Number: 42135 Check Date: 06/06/2023 Payee Name: Gerhard Thoresen III							
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$8,637.00	2022-2022	Loss
Check Amount:					\$8,637.00		
Check Number: 42136 Check Date: 06/06/2023 Payee Name: Richard Tirgrath							
2020206497	INDEMNITY	06/02/2020	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$20,184.31	2020-2020	Loss
Check Amount:					\$20,184.31		
Check Number: 42137 Check Date: 06/06/2023 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: 42138 Check Date: 06/06/2023 Payee Name: George Moore							
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,890.00	2020-2020	Loss
Check Amount:					\$1,890.00		
Check Number: 42139 Check Date: 06/06/2023 Payee Name: Kelly Gallagher							
2020182327	INDEMNITY	08/27/2019	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,720.00	2019-2019	Loss
Check Amount:					\$1,720.00		
Check Number: 42140 Check Date: 06/06/2023 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: 42141 Check Date: 06/06/2023 Payee Name: Christopher DeVito							
2021214232	INDEMNITY	09/08/2020	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,235.60	2020-2020	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type	
Check Amount:							\$1,235.60			
Check Number: 42142			Check Date: 06/06/2023		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: 42143			Check Date: 06/06/2023		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: 42144			Check Date: 06/06/2023		Payee Name: MICAH ROLLS					
2019166665	INDEMNITY	02/22/2019	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY			\$1,720.00	2019-2019	Loss	
Check Amount:							\$1,720.00			
Check Number: 42145			Check Date: 06/06/2023		Payee Name: Joseph Switzer					
2022257218	INDEMNITY	12/10/2021	SOMERS POINT CITY	I-PERMANENT PARTIAL DISABILITY			\$1,089.96	2021-2021	Loss	
Check Amount:							\$1,089.96			
Check Number: 42146			Check Date: 06/06/2023		Payee Name: John Adams					
2021230246	INDEMNITY	02/18/2021	UPPER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY			\$373.69	2021-2021	Loss	
Check Amount:							\$373.69			
Check Number: 42147			Check Date: 06/06/2023		Payee Name: LOWER TOWNSHIP					
2023302890	1ST PARTY COLL PD	05/01/2023	LOWER TOWNSHIP	M-MISC MED WC	PD	NON-WC	PR COLL	\$2,541.71	2023-2023	Loss
Check Amount:							\$2,541.71			
Check Number: 42148			Check Date: 06/06/2023		Payee Name: MIDDLE TOWNSHIP					
2020195343	INDEMNITY	01/23/2020	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY			\$1,019.88	2020-2020	Loss	
Check Amount:							\$1,019.88			
Check Number: 42149			Check Date: 06/06/2023		Payee Name: MIDDLE TOWNSHIP					
2020195343	INDEMNITY	01/23/2020	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY			\$1,019.88	2020-2020	Loss	
Check Amount:							\$1,019.88			
Check Number: 42150			Check Date: 06/06/2023		Payee Name: MIDDLE TOWNSHIP					
2020195343	INDEMNITY	01/23/2020	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY			\$655.64	2020-2020	Loss	
Check Amount:							\$655.64			
Check Number: 42151			Check Date: 06/06/2023		Payee Name: MILLVILLE CITY					



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type
2018141995	1ST PARTY COLL PD	05/02/2018	MILLVILLE CITY	M-MISC MED WC	PD	NON-WC PR COLL	\$1,000.00	2018-2018	Loss
Check Amount:							\$1,000.00		
Check Number: 42152		Check Date: 06/06/2023		Payee Name: GALLOWAY TOWNSHIP					
2022254405	1ST PARTY COLL PD	11/02/2021	GALLOWAY TOWNSHIP	M-MISC MED WC	PD	NON-WC PR COLL	\$1,000.00	2021-2021	Loss
Check Amount:							\$1,000.00		
Check Number: 42153		Check Date: 06/06/2023		Payee Name: MARGATE CITY					
2023305727	BLDG/CONTENT	05/28/2023	MARGATE CITY	M-MISC MED WC	PD	NON-WC BLD CNT	\$2,260.00	2023-2023	Loss
Check Amount:							\$2,260.00		
Check Number: 42154		Check Date: 06/06/2023		Payee Name: WILDWOOD CITY					
2023306071	1ST PARTY COLL PD	05/25/2023	WILDWOOD CITY	M-MISC MED WC	PD	NON-WC PR COLL	\$1,529.37	2023-2023	Loss
Check Amount:							\$1,529.37		
Check Number: 42155		Check Date: 06/06/2023		Payee Name: ATLANTICARE PHYSICIAN GROUP, PA					
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	M-OCCUPATIONAL MEDICINE			\$76.49	2023-2023	Loss
Check Amount:							\$76.49		
Check Number: 42156		Check Date: 06/06/2023		Payee Name: IVYREHAB NETWORK INC					
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES			\$255.00	2020-2020	Loss
2023282696	INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	M-PHYSICIAN FEES			\$255.00	2022-2022	Loss
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-PHYSICIAN FEES			\$260.00	2023-2023	Loss
Check Amount:							\$770.00		
Check Number: 42157		Check Date: 06/06/2023		Payee Name: INSPIRA MEDICAL CENTER VINELAND					
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-ACUTE CARE HOSPITAL			\$24,006.23	2022-2022	Loss
2023295622	INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	M-ACUTE CARE HOSPITAL			\$919.29	2023-2023	Loss
Check Amount:							\$24,925.52		
Check Number: 42158		Check Date: 06/06/2023		Payee Name: SHORE MEDICAL CENTER					
2022255827	INDEMNITY	11/22/2021	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL			\$2,106.00	2021-2021	Loss
Check Amount:							\$2,106.00		
Check Number: 42159		Check Date: 06/06/2023		Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA					
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES			\$160.00	2020-2020	Loss
2022273825	INDEMNITY	05/19/2022	WILDWOOD CREST BOROUGH	M-PHYSICIAN FEES			\$400.00	2022-2022	Loss



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$560.00	2022-2022	Loss
2023279959	INDEMNITY	08/02/2022	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
2023292487	INDEMNITY	12/29/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$440.00	2023-2023	Loss
2023297803	INDEMNITY	03/02/2023	NORTHFIELD CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023298701	INDEMNITY	03/08/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023300629	INDEMNITY	04/02/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023302269	MEDICAL ONLY	04/21/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$400.00	2023-2023	Loss
2023302443	INDEMNITY	04/25/2023	COMMERCIAL TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2023302705	MEDICAL ONLY	04/25/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss

Check Amount: \$3,720.00

Check Number: 42160 Check Date: 06/06/2023 Payee Name: ONE CALL CARE DIAGNOSTICS

2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-MRI	\$1,075.00	2019-2019	Loss
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	M-MRI	\$485.00	2020-2020	Loss
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	M-MRI	\$53.40	2021-2021	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-MRI	\$75.00	2023-2023	Loss
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	M-MRI	\$485.00	2023-2023	Loss
2023300978	MEDICAL ONLY	04/06/2023	CAPE MAY CITY	M-MRI	\$675.00	2023-2023	Loss

Check Amount: \$2,848.40

Check Number: 42161 Check Date: 06/06/2023 Payee Name: MATTHEW J PITERA MD PA

2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
------------	-----------	------------	--------------------	---------------------	----------	-----------	------

Check Amount: \$450.00

Check Number: 42162 Check Date: 06/06/2023 Payee Name: ROTHMAN ORTHOPAEDICS

2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$280.77	2020-2020	Loss
2023295622	INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$449.72	2023-2023	Loss

Check Amount: \$730.49

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s 155

Page 9 of 55
Run Date 7/2/2023 15 00 03
Cognos Version 1.0



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42163 Check Date: 06/06/2023 Payee Name: NovaCare Rehabilitation							
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$504.70	2022-2022	Loss
Check Amount:					\$504.70		
Check Number: 42164 Check Date: 06/06/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2021220202	INDEMNITY	10/29/2020	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$45.23	2020-2020	Loss
2021227746	INDEMNITY	01/26/2021	NORTH WILDWOOD CITY	M-URGENT CARE CENTER	\$127.77	2021-2021	Loss
2021228127	MEDICAL ONLY	01/30/2021	OCEAN CITY	M-PHYSICIAN FEES	\$225.28	2021-2021	Loss
2021230264	MEDICAL ONLY	02/18/2021	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$291.87	2021-2021	Loss
2021233339	MEDICAL ONLY	03/22/2021	UPPER TOWNSHIP	M-URGENT CARE CENTER	\$164.59	2021-2021	Loss
2022244194	MEDICAL ONLY	07/30/2021	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$218.05	2021-2021	Loss
2022244847	MEDICAL ONLY	08/06/2021	AVALON BOROUGH	M-OCCUPATIONAL MEDICINE	\$165.95	2021-2021	Loss
2022248462	MEDICAL ONLY	09/13/2021	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$148.42	2021-2021	Loss
2022249502	INDEMNITY	09/25/2021	SOMERS POINT CITY	M-URGENT CARE CENTER	\$191.86	2021-2021	Loss
2022256186	MEDICAL ONLY	11/29/2021	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$127.77	2021-2021	Loss
2022275652	MEDICAL ONLY	06/09/2022	UPPER TOWNSHIP	M-URGENT CARE CENTER	\$462.11	2022-2022	Loss
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$435.21	2022-2022	Loss
2023277602	MEDICAL ONLY	07/03/2022	OCEAN CITY	M-URGENT CARE CENTER	\$139.88	2022-2022	Loss
2023278030	MEDICAL ONLY	07/13/2022	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$164.59	2022-2022	Loss
2023278346	MEDICAL ONLY	07/12/2022	NORTH WILDWOOD CITY	M-URGENT CARE CENTER	\$227.90	2022-2022	Loss
2023282229	INDEMNITY	08/31/2022	WILDWOOD CITY	M-OCCUPATIONAL MEDICINE	\$231.85	2022-2022	Loss
2023283878	INDEMNITY	09/21/2022	LOWER TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$198.84	2022-2022	Loss
2023285123	MEDICAL ONLY	10/03/2022	AVALON BOROUGH	M-OCCUPATIONAL MEDICINE	\$170.77	2022-2022	Loss
Check Amount:					\$3,737.94		
Check Number: 42165 Check Date: 06/06/2023 Payee Name: SHORE URGENT CARE							
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
Check Amount:					\$140.00		
Check Number: 42166 Check Date: 06/06/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$22,630.97	2022-2022	Loss
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:					\$22,719.06		

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s 156

Page 10 of 55
Run Date 7/2/2023 15 00 03
Cognos Version 1.0



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42167 Check Date: 06/06/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$60.00	2022-2022	Loss
Check Amount:					\$60.00		
Check Number: 42168 Check Date: 06/06/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2023299476	MEDICAL ONLY	03/21/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$197.83	2023-2023	Loss
2023302495	MEDICAL ONLY	04/26/2023	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
Check Amount:					\$607.42		
Check Number: 42169 Check Date: 06/06/2023 Payee Name: GALLOWAY TOWNSHIP AMBULANCE SQUAD							
2023284867	INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	M-OTHER PROVIDER FEES	\$849.30	2022-2022	Loss
Check Amount:					\$849.30		
Check Number: 42170 Check Date: 06/06/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$217.75	2020-2020	Loss
Check Amount:					\$217.75		
Check Number: 42171 Check Date: 06/06/2023 Payee Name: WORKERS COMP PSYCH NET							
2021214063	INDEMNITY	09/04/2020	WILDWOOD CITY	M-BEHAVIORAL HEALTH	\$170.00	2020-2020	Loss
Check Amount:					\$170.00		
Check Number: 42172 Check Date: 06/06/2023 Payee Name: SPECTRUM FITNESS LLC							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$159.00	2022-2022	Loss
Check Amount:					\$159.00		
Check Number: 42173 Check Date: 06/06/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023287795	MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$125.00	2022-2022	Loss
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$140.00	2022-2022	Loss
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$125.00	2023-2023	Loss
Check Amount:					\$390.00		
Check Number: 42174 Check Date: 06/06/2023 Payee Name: myMATRIXX							
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-PHARMACY	\$104.51	2023-2023	Loss
Check Amount:					\$104.51		



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42175 Check Date: 06/06/2023 Payee Name: ORTHONJ, LLC							
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	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	\$85.32	2022-2022	Loss
2023294217	INDEMNITY	01/20/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$121.95	2023-2023	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$623.99	2023-2023	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$251.18	2023-2023	Loss
2023300328	MEDICAL ONLY	03/06/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023300478	MEDICAL ONLY	03/31/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2023302853	MEDICAL ONLY	04/26/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$190.79	2023-2023	Loss
2023303013	MEDICAL ONLY	05/01/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$190.79	2023-2023	Loss
Check Amount:					\$1,926.11		
Check Number: 42176 Check Date: 06/06/2023 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: 42177 Check Date: 06/06/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2020-2020	Loss
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2023298631	MEDICAL ONLY	03/09/2023	LONGPORT BOROUGH	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2023300478	MEDICAL ONLY	03/31/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$900.00		
Check Number: 42178 Check Date: 06/06/2023 Payee Name: ORTHONJ, LLC							
2019168296	INDEMNITY	03/12/2019	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$308.96	2019-2019	Loss
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2020-2020	Loss
2023286075	INDEMNITY	10/14/2022	NORTHFIELD CITY	M-ORTHO/NEURO FEES	\$121.97	2022-2022	Loss
2023292487	INDEMNITY	12/29/2022	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$438.03	2022-2022	Loss
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:					\$1,112.90		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42179 Check Date: 06/06/2023 Payee Name: OSPREY REHABILITATION LLC							
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$302.82	2020-2020	Loss
2021228131	INDEMNITY	01/26/2021	OCEAN CITY	M-PHYSICIAN FEES	\$504.70	2021-2021	Loss
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$302.82	2021-2021	Loss
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$100.94	2022-2022	Loss
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$1,413.16		
Check Number: 42180 Check Date: 06/06/2023 Payee Name: ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$1,396.10	2022-2022	Loss
Check Amount:					\$1,396.10		
Check Number: 42181 Check Date: 06/06/2023 Payee Name: QUALCARE INC							
2023305440	MEDICAL ONLY	05/22/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305478	MEDICAL ONLY	05/29/2023	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305526	MEDICAL ONLY	05/30/2023	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305540	INDEMNITY	05/26/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305681	MEDICAL ONLY	05/31/2023	MARGATE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305737	MEDICAL ONLY	06/01/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305853	MEDICAL ONLY	06/01/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305935	MEDICAL ONLY	05/24/2023	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$4,440.00		
Check Number: 42182 Check Date: 06/06/2023 Payee Name: QUAL-LYNX							
2021210096	INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$6.50	2020-2020	E pense
2021219651	INDEMNITY	11/05/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$16.25	2020-2020	E pense
2021226107	INDEMNITY	01/06/2021	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$9.75	2021-2021	E pense
2021227113	INDEMNITY	01/21/2021	MILLVILLE CITY	E-MISC ALL OTHER WC	\$6.50	2021-2021	E pense
2021233366	INDEMNITY	03/21/2021	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$5.42	2021-2021	E pense
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.00	2021-2021	E pense
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$15.17	2021-2021	E pense
2023300700	INDEMNITY	01/03/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.33	2023-2023	E pense
Check Amount:					\$76.92		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42183 Check Date: 06/13/2023 Payee Name: CAPEHART & SCATCHARD PA							
2021230152	INDEMNITY	02/16/2021	SEA ISLE CITY	L-LEGAL WC	\$647.50	2021-2021	Legal
2021233366	INDEMNITY	03/21/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$163.50	2021-2021	Legal
2022257729	INDEMNITY	12/19/2021	LOWER TOWNSHIP	L-LEGAL WC	\$236.50	2021-2021	Legal
2023290862	INDEMNITY	12/09/2022	SEA ISLE CITY	L-LEGAL WC	\$712.00	2022-2022	Legal
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	L-LEGAL WC	\$881.00	2023-2023	Legal
Check Amount:					\$2,640.50		
Check Number: 42184 Check Date: 06/13/2023 Payee Name: MADDEN & MADDEN PA							
2021219785	BODILY IN URY	08/13/2020	MARGATE CITY	L-LEGAL GL	\$957.00	2020-2020	Legal
2022243874	BODILY IN URY	07/04/2021	NEWFIELD BOROUGH	L-LEGAL GL	\$255.00	2021-2021	Legal
2023289957	BODILY IN URY	10/09/2022	OCEAN CITY	L-LEGAL GL	\$1,547.00	2022-2022	Legal
Check Amount:					\$2,759.00		
Check Number: 42185 Check Date: 06/13/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2021236934	INDEMNITY	05/04/2021	GALLOWAY TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2021-2021	E pense
2022259510	INDEMNITY	01/04/2022	BRIGANTINE CITY	E-MISC LEGAL E PENSE WC	\$75.00	2022-2022	E pense
Check Amount:					\$150.00		
Check Number: 42186 Check Date: 06/13/2023 Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS							
2023279717	INDEMNITY	08/02/2022	GALLOWAY TOWNSHIP	E-ALLOCATED MED E AM WC	\$200.00	2022-2022	E pense
Check Amount:					\$200.00		
Check Number: 42187 Check Date: 06/13/2023 Payee Name: I C U INVESTIGATIONS INC							
2021209355	INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$1,050.00	2020-2020	E pense
2022263645	MEDICAL ONLY	02/03/2022	PLEASANTVILLE CITY	E-INDEP AD USTOR WC	\$475.00	2022-2022	E pense
2022270313	INDEMNITY	11/24/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$475.00	2021-2021	E pense
Check Amount:					\$2,000.00		
Check Number: 42188 Check Date: 06/13/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021232875	GL PROPERTY DAMAGE	01/22/2021	MARGATE CITY	L-LEGAL GL	\$6,339.00	2021-2021	Legal
2022244884	BODILY IN URY	07/11/2021	VENTNOR CITY	L-LEGAL GL	\$3,621.40	2021-2021	Legal
2023297498	BODILY IN URY	02/24/2023	SEA ISLE CITY	L-LEGAL GL	\$4,437.00	2023-2023	Legal
Check Amount:					\$14,397.40		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42189 Check Date: 06/13/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2020180094	INDEMNITY	07/30/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$3.17	2019-2019	E pense
Check Amount:					\$3.17		
Check Number: 42190 Check Date: 06/13/2023 Payee Name: EXAMWORKS INC							
2023279780	INDEMNITY	12/31/2021	LOWER TOWNSHIP	E-ALLOCATED MED E AM WC	\$1,950.00	2021-2021	E pense
Check Amount:					\$1,950.00		
Check Number: 42191 Check Date: 06/13/2023 Payee Name: LEO PETETTI LLC							
2023305735	1ST PARTY COLL PD	05/26/2023	OCEAN CITY	E-APPRAISERS PR	\$755.90	2023-2023	E pense
Check Amount:					\$755.90		
Check Number: 42192 Check Date: 06/13/2023 Payee Name: DAVID S DEWEESE							
2021238961	1ST PARTY COLL PD	05/28/2021	SEA ISLE CITY	L-LEGAL PR	\$1,762.32	2021-2021	Legal
Check Amount:					\$1,762.32		
Check Number: 42193 Check Date: 06/13/2023 Payee Name: ARVIND BALIGA MD							
2021236934	INDEMNITY	05/04/2021	GALLOWAY TOWNSHIP	I-ASSESSMENT-W.C. IND	\$600.00	2021-2021	Loss
Check Amount:					\$600.00		
Check Number: 42194 Check Date: 06/13/2023 Payee Name: JEFFREY NATHAN STERN							
2022259510	INDEMNITY	01/04/2022	BRIGANTINE CITY	I-CLAIMANT LEGAL E P IND	\$8,600.00	2022-2022	Loss
Check Amount:					\$8,600.00		
Check Number: 42195 Check Date: 06/13/2023 Payee Name: AFFANATO MARUT LLC							
2020181183	INDEMNITY	07/09/2019	ABSECON CITY	L-LEGAL WC	\$163.00	2019-2019	Legal
2021214307	INDEMNITY	09/09/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$126.50	2020-2020	Legal
2021222549	INDEMNITY	12/04/2020	AVALON BOROUGH	L-LEGAL WC	\$154.00	2020-2020	Legal
2021236934	INDEMNITY	05/04/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$434.00	2021-2021	Legal
2023288059	INDEMNITY	10/26/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$261.50	2022-2022	Legal
Check Amount:					\$1,139.00		
Check Number: 42196 Check Date: 06/13/2023 Payee Name: DENAFO & WALCOFF							
2021236934	INDEMNITY	05/04/2021	GALLOWAY TOWNSHIP	I-CLAIMANT LEGAL E P IND	\$1,548.00	2021-2021	Loss
Check Amount:					\$1,548.00		
Check Number: 42197 Check Date: 06/13/2023 Payee Name: JOEBOY INC T/A ACTION AUTO BODY							



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type
2023305763	1ST PARTY COLL PD	05/31/2023	GALLOWAY TOWNSHIP	M-MISC MED WC	PD	NON-WC PR COLL	\$2,442.15	2023-2023	Loss
Check Amount:							\$2,442.15		
Check Number: 42198		Check Date: 06/13/2023		Payee Name: MERCER ALLERGY & PULMONARY ASSOC					
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	M-OTHER PROVIDER FEES			\$1,175.00	2021-2021	Loss
Check Amount:							\$1,175.00		
Check Number: 42199		Check Date: 06/13/2023		Payee Name: COCKERILL CRAIG & MOORE LLC					
2021223206	POLICE PROF PI	09/11/2020	OCEAN CITY	L-LEGAL GL			\$527.00	2020-2020	Legal
Check Amount:							\$527.00		
Check Number: 42200		Check Date: 06/13/2023		Payee Name: HOWARD HAMMER PSY D LLC					
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-PHYSICIAN FEES			\$165.00	2022-2022	Loss
2022274133	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
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES			\$165.00	2022-2022	Loss
Check Amount:							\$825.00		
Check Number: 42201		Check Date: 06/13/2023		Payee Name: HOWARD HAMMER PSYD LLC					
2022274127	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES			\$165.00	2022-2022	Loss
Check Amount:							\$165.00		
Check Number: 42202		Check Date: 06/13/2023		Payee Name: PIETRAS SARACINO SMITH & MEEK LLP					
2021210096	INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	L-LEGAL WC			\$854.50	2020-2020	Legal
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	L-LEGAL WC			\$251.50	2021-2021	Legal
2022259510	INDEMNITY	01/04/2022	BRIGANTINE CITY	L-LEGAL WC			\$522.00	2022-2022	Legal
Check Amount:							\$1,628.00		
Check Number: 42203		Check Date: 06/13/2023		Payee Name: Diana Stahl					
2023303808	GL PROPERTY DAMAGE	02/21/2023	WILDWOOD CITY	M-MISC MED WC	PD	NON-WC GL PD	\$1,000.00	2023-2023	Loss
Check Amount:							\$1,000.00		
Check Number: 42204		Check Date: 06/13/2023		Payee Name: SEA ISLE CITY					
2023280970	INDEMNITY	05/30/2022	SEA ISLE CITY	I-TEMPORARY TOTAL DISABILITY			\$1,044.96	2022-2022	Loss
Check Amount:							\$1,044.96		
Check Number: 42205		Check Date: 06/13/2023		Payee Name: LOWER TOWNSHIP					

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s All

162

Page 16 of 55
Run Date 7/2/2023 15 00 03
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023305540	INDEMNITY	05/26/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$913.66	2023-2023	Loss
Check Amount:					\$913.66		
Check Number: 42206 Check Date: 06/13/2023 Payee Name: MILLVILLE CITY							
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,802.36	2023-2023	Loss
Check Amount:					\$1,802.36		
Check Number: 42207 Check Date: 06/13/2023 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: 42208 Check Date: 06/13/2023 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: 42209 Check Date: 06/13/2023 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: 42210 Check Date: 06/13/2023 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: 42211 Check Date: 06/13/2023 Payee Name: Brent Lopez							
2021236934	INDEMNITY	05/04/2021	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$6,099.00	2021-2021	Loss
Check Amount:					\$6,099.00		
Check Number: 42212 Check Date: 06/13/2023 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: 42213 Check Date: 06/13/2023 Payee Name: Mary Alice DeChristopher							
2022259510	INDEMNITY	01/04/2022	BRIGANTINE CITY	I-LUMP SUM SETTLEMENT	\$31,400.00	2022-2022	Loss
Check Amount:					\$31,400.00		
Check Number: 42214 Check Date: 06/13/2023 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 Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42215 Check Date: 06/13/2023 Payee Name: George Moore							
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,350.00	2020-2020	Loss
Check Amount:					\$1,350.00		
Check Number: 42216 Check Date: 06/13/2023 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: 42217 Check Date: 06/13/2023 Payee Name: Michael Ledden							
2019172816	INDEMNITY	05/05/2019	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$2,648.00	2019-2019	Loss
Check Amount:					\$2,648.00		
Check Number: 42218 Check Date: 06/13/2023 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: 42219 Check Date: 06/13/2023 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: 42220 Check Date: 06/13/2023 Payee Name: Christopher Vivarelli							
2022273627	INDEMNITY	05/18/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
Check Amount:					\$1,136.00		
Check Number: 42221 Check Date: 06/13/2023 Payee Name: Sheryl Samuels Kerr							
2021238446	INDEMNITY	05/23/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,050.72	2021-2021	Loss
Check Amount:					\$1,050.72		
Check Number: 42222 Check Date: 06/13/2023 Payee Name: Ryan Clark							
2022261128	INDEMNITY	01/13/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,220.40	2022-2022	Loss
Check Amount:					\$1,220.40		
Check Number: 42223 Check Date: 06/13/2023 Payee Name: Michael Palmentieri							
2021236577	INDEMNITY	04/25/2021	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$2,068.00	2021-2021	Loss
Check Amount:					\$2,068.00		
Check Number: 42224 Check Date: 06/13/2023 Payee Name: Francis Sutton							
2021214761	INDEMNITY	09/15/2020	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,235.60	2020-2020	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type	
Check Amount:							\$1,235.60			
Check Number: 42225			Check Date: 06/13/2023		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: 42226			Check Date: 06/13/2023		Payee Name: WILDWOOD CITY					
2023306056	INLAND MARINE	05/09/2023	WILDWOOD CITY	M-MISC MED WC	PD	NON-WC	OTR LOSS PR	\$3,267.20	2023-2023	Loss
Check Amount:							\$3,267.20			
Check Number: 42227			Check Date: 06/13/2023		Payee Name: GALLOWAY TOWNSHIP					
2023290572	INLAND MARINE	09/22/2021	GALLOWAY TOWNSHIP	M-MISC MED WC	PD	NON-WC	OTR LOSS PR	\$1,000.00	2021-2021	Loss
Check Amount:							\$1,000.00			
Check Number: 42228			Check Date: 06/13/2023		Payee Name: OCEAN CITY					
2023305735	1ST PARTY COLL PD	05/26/2023	OCEAN CITY	M-MISC MED WC	PD	NON-WC	PR COLL	\$6,960.00	2023-2023	Loss
Check Amount:							\$6,960.00			
Check Number: 42229			Check Date: 06/13/2023		Payee Name: CAPE MAY CITY					
2022273637	INLAND MARINE	05/15/2022	CAPE MAY CITY	M-MISC MED WC	PD	NON-WC	OTR LOSS PR	\$8,120.53	2022-2022	Loss
Check Amount:							\$8,120.53			
Check Number: 42230			Check Date: 06/13/2023		Payee Name: SEA ISLE CITY					
2021238961	1ST PARTY COLL PD	05/28/2021	SEA ISLE CITY	M-MISC MED WC	PD	NON-WC	PR COLL	\$1,000.00	2021-2021	Loss
Check Amount:							\$1,000.00			
Check Number: 42231			Check Date: 06/13/2023		Payee Name: ATLANTICARE PHYSICIAN GROUP, PA					
2023282216	MEDICAL ONLY	08/29/2022	NORTH WILDWOOD CITY	M-PHYSICIAN FEES			\$98.23	2022-2022	Loss	
Check Amount:							\$98.23			
Check Number: 42232			Check Date: 06/13/2023		Payee Name: IVYREHAB NETWORK INC					
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES			\$319.00	2020-2020	Loss	
2023282696	INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	M-PHYSICIAN FEES			\$319.00	2022-2022	Loss	
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-PHYSICIAN FEES			\$85.00	2023-2023	Loss	
Check Amount:							\$723.00			
Check Number: 42233			Check Date: 06/13/2023		Payee Name: LABCORP HOLDINGS					
2023298701	INDEMNITY	03/08/2023	BRIGANTINE CITY	M-OTHER PROVIDER FEES			\$1,752.97	2023-2023	Loss	



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,752.97		
Check Number: 42234 Check Date: 06/13/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2023302221	INDEMNITY	04/24/2023	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$478.00	2023-2023	Loss
2023303471	MEDICAL ONLY	05/07/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$597.00	2023-2023	Loss
Check Amount:					\$1,075.00		
Check Number: 42235 Check Date: 06/13/2023 Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC							
2023293330	INDEMNITY	01/10/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$160.82	2023-2023	Loss
Check Amount:					\$160.82		
Check Number: 42236 Check Date: 06/13/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023279959	INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023288635	INDEMNITY	11/09/2022	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
2023292487	INDEMNITY	12/29/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$405.00	2023-2023	Loss
2023298701	INDEMNITY	03/08/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023302269	MEDICAL ONLY	04/21/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023302443	INDEMNITY	04/25/2023	COMMERCIAL TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
Check Amount:					\$2,165.00		
Check Number: 42237 Check Date: 06/13/2023 Payee Name: FERNANDO J. DELASOTTA MD							
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$115.00	2022-2022	Loss
Check Amount:					\$115.00		
Check Number: 42238 Check Date: 06/13/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-OCCUPATIONAL MEDICINE	\$249.02	2022-2022	Loss
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-OCCUPATIONAL MEDICINE	\$698.80	2022-2022	Loss
Check Amount:					\$947.82		
Check Number: 42239 Check Date: 06/13/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-MRI	\$825.00	2020-2020	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-MRI	\$950.00	2023-2023	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-MRI	\$485.00	2023-2023	Loss
2023300978	MEDICAL ONLY	04/06/2023	CAPE MAY CITY	M-MRI	\$175.00	2023-2023	Loss
Check Amount:					\$2,435.00		
Check Number: 42240 Check Date: 06/13/2023 Payee Name: ATLANTICARE CLINICAL LABORATORY							
2023284379	MEDICAL ONLY	09/27/2022	MIDDLE TOWNSHIP	M-OTHER PROVIDER FEES	\$109.00	2022-2022	Loss
Check Amount:					\$109.00		
Check Number: 42241 Check Date: 06/13/2023 Payee Name: MATTHEW J PITERA MD PA							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
2022274127	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
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:					\$1,800.00		
Check Number: 42242 Check Date: 06/13/2023 Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$140.62	2020-2020	Loss
Check Amount:					\$140.62		
Check Number: 42243 Check Date: 06/13/2023 Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA							
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$793.00	2023-2023	Loss
Check Amount:					\$793.00		
Check Number: 42244 Check Date: 06/13/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2020203726	INDEMNITY	04/23/2020	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$111.50	2020-2020	Loss
2021221883	INDEMNITY	11/26/2020	OCEAN CITY	M-ORTHO/NEURO FEES	\$477.73	2020-2020	Loss
2023277935	INDEMNITY	07/11/2022	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$1,721.82	2022-2022	Loss
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-ORTHO/NEURO FEES	\$69.86	2022-2022	Loss
Check Amount:					\$2,380.91		
Check Number: 42245 Check Date: 06/13/2023 Payee Name: SHORE AMBULATORY SURGICAL CTR, LLC							
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-AMBULATORY SURGERY CENTER	\$16,300.00	2020-2020	Loss
Check Amount:					\$16,300.00		
Check Number: 42246 Check Date: 06/13/2023 Payee Name: NovaCare Rehabilitation							



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
--------------	---------------	-----	--------------	------------------	----------------	---------------	--------------

2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$302.82	2022-2022	Loss
------------	-----------	------------	--------------------	------------------	----------	-----------	------

Check Amount: \$302.82

Check Number: 42247	Check Date: 06/13/2023	Payee Name: CAPE REGIONAL URGENT CARE					
----------------------------	-------------------------------	--	--	--	--	--	--

2021209449	INDEMNITY	07/10/2020	WILDWOOD CITY	M-OCCUPATIONAL MEDICINE	\$119.56	2020-2020	Loss
2021213131	MEDICAL ONLY	08/25/2020	AVALON BOROUGH	M-PHYSICIAN FEES	\$119.36	2020-2020	Loss
2021214070	MEDICAL ONLY	09/05/2020	WILDWOOD CITY	M-URGENT CARE CENTER	\$207.35	2020-2020	Loss
2021220189	MEDICAL ONLY	11/12/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$334.00	2020-2020	Loss
2021223712	MEDICAL ONLY	12/11/2020	CAPE MAY CITY	M-PHYSICIAN FEES	\$230.42	2020-2020	Loss
2022243189	INDEMNITY	07/15/2021	SEA ISLE CITY	M-PHYSICIAN FEES	\$124.34	2021-2021	Loss
2022243722	MEDICAL ONLY	07/23/2021	SEA ISLE CITY	M-URGENT CARE CENTER	\$82.54	2021-2021	Loss
2022247307	MEDICAL ONLY	09/02/2021	WILDWOOD CITY	M-PHYSICIAN FEES	\$164.79	2021-2021	Loss
2022251516	MEDICAL ONLY	10/13/2021	WILDWOOD CITY	M-URGENT CARE CENTER	\$119.56	2021-2021	Loss
2022266024	MEDICAL ONLY	02/24/2022	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$183.10	2022-2022	Loss
2022266118	MEDICAL ONLY	02/25/2022	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$183.10	2022-2022	Loss
2022274849	MEDICAL ONLY	05/28/2022	SEA ISLE CITY	M-URGENT CARE CENTER	\$156.30	2022-2022	Loss
2023279524	INDEMNITY	07/31/2022	NORTH WILDWOOD CITY	M-URGENT CARE CENTER	\$183.10	2022-2022	Loss
2023280886	MEDICAL ONLY	08/12/2022	WILDWOOD CREST BOROUGH	M-URGENT CARE CENTER	\$183.10	2022-2022	Loss
2023304908	MEDICAL ONLY	05/22/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$223.62	2023-2023	Loss
2023304909	MEDICAL ONLY	05/22/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
2023305308	MEDICAL ONLY	05/25/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$224.02	2023-2023	Loss
2023305478	MEDICAL ONLY	05/29/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$266.46	2023-2023	Loss

Check Amount: \$3,224.08

Check Number: 42248	Check Date: 06/13/2023	Payee Name: SHORE URGENT CARE					
----------------------------	-------------------------------	--------------------------------------	--	--	--	--	--

2023303429	INDEMNITY	05/05/2023	PLEASANTVILLE CITY	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
------------	-----------	------------	--------------------	----------------------	----------	-----------	------

Check Amount: \$140.00

Check Number: 42249	Check Date: 06/13/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP P A					
----------------------------	-------------------------------	--	--	--	--	--	--

2023298567	MEDICAL ONLY	03/02/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2023299476	MEDICAL ONLY	03/21/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2023300478	MEDICAL ONLY	03/31/2023	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
2023303706	MEDICAL ONLY	05/01/2023	LONGPORT BOROUGH	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s 168

Page 22 of 55
Run Date 7/2/2023 15 00 03
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$461.72		
Check Number: 42250 Check Date: 06/13/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2023302341	MEDICAL ONLY	04/22/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$536.00	2023-2023	Loss
Check Amount:					\$536.00		
Check Number: 42251 Check Date: 06/13/2023 Payee Name: ZYNEX MEDICAL INC.,							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-DME/PROSTHETICS	\$1,150.00	2022-2022	Loss
Check Amount:					\$1,150.00		
Check Number: 42252 Check Date: 06/13/2023 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2023303429	INDEMNITY	05/05/2023	PLEASANTVILLE CITY	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-ACUTE CARE HOSPITAL	\$2,394.60	2023-2023	Loss
Check Amount:					\$4,905.60		
Check Number: 42253 Check Date: 06/13/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$185.25	2020-2020	Loss
Check Amount:					\$185.25		
Check Number: 42254 Check Date: 06/13/2023 Payee Name: HOME CARE CONNECT LLC							
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-DME/PROSTHETICS	\$6,428.40	2021-2021	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-DME/PROSTHETICS	\$255.33	2023-2023	Loss
Check Amount:					\$6,683.73		
Check Number: 42255 Check Date: 06/13/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-ORTHO/NEURO FEES	\$2,267.21	2022-2022	Loss
Check Amount:					\$2,267.21		
Check Number: 42256 Check Date: 06/13/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2023303476	MEDICAL ONLY	05/07/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$804.00	2023-2023	Loss
Check Amount:					\$804.00		
Check Number: 42257 Check Date: 06/13/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023287795	MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$250.00	2022-2022	Loss
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$125.00	2022-2022	Loss
2023298121	INDEMNITY	03/06/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$500.00	2023-2023	Loss
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$250.00	2023-2023	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,125.00		
Check Number: 42258	Check Date: 06/13/2023	Payee Name: myMATRIXX					
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHARMACY	\$18.29	2023-2023	Loss
2023298708	INDEMNITY	03/10/2023	WILDWOOD CITY	M-PHARMACY	\$7.22	2023-2023	Loss
Check Amount:					\$25.51		
Check Number: 42259	Check Date: 06/13/2023	Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES					
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-PAIN MANAGEMENT	\$124.02	2022-2022	Loss
Check Amount:					\$124.02		
Check Number: 42260	Check Date: 06/13/2023	Payee Name: ORTHONJ, LLC					
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2022-2022	Loss
2023298121	INDEMNITY	03/06/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2023298708	INDEMNITY	03/10/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023301492	MEDICAL ONLY	04/17/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.13	2023-2023	Loss
2023303013	MEDICAL ONLY	05/01/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$125.13	2023-2023	Loss
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
2023304908	MEDICAL ONLY	05/22/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
Check Amount:					\$1,025.13		
Check Number: 42261	Check Date: 06/13/2023	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC					
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2020-2020	Loss
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$360.00	2022-2022	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$900.00		
Check Number: 42262	Check Date: 06/13/2023	Payee Name: SOUTH JERSEY REHAB & SPINE INC					
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$144.35	2020-2020	Loss
Check Amount:					\$144.35		
Check Number: 42263	Check Date: 06/13/2023	Payee Name: OSPREY REHABILITATION LLC					
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$302.82	2020-2020	Loss
2021228131	INDEMNITY	01/26/2021	OCEAN CITY	M-PHYSICIAN FEES	\$100.94	2021-2021	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$232.78	2022-2022	Loss
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$100.94	2023-2023	Loss
Check Amount:					\$737.48		
Check Number: 42264 Check Date: 06/13/2023 Payee Name: QUALCARE INC							
2023305985	MEDICAL ONLY	05/29/2023	LONGPORT BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023305991	MEDICAL ONLY	06/03/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306000	MEDICAL ONLY	06/04/2023	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306490	MEDICAL ONLY	06/07/2023	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$2,220.00		
Check Number: 42265 Check Date: 06/13/2023 Payee Name: QUAL-LYNX							
2021220965	INDEMNITY	11/03/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$45.50	2020-2020	E pense
2021225034	INDEMNITY	12/23/2020	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$26.00	2020-2020	E pense
2023291474	MEDICAL ONLY	12/14/2022	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$21.67	2022-2022	E pense
Check Amount:					\$93.17		
Check Number: 42266 Check Date: 06/20/2023 Payee Name: GEMMEL TODD & MERENICH PA							
2021214477	BODILY IN URY	09/04/2020	VENTNOR CITY	L-LEGAL GL	\$4,556.00	2020-2020	Legal
2021218959	BODILY IN URY	09/12/2020	MARGATE CITY	L-LEGAL GL	\$5,040.13	2020-2020	Legal
Check Amount:					\$9,596.13		
Check Number: 42267 Check Date: 06/20/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2021231669	INDEMNITY	03/03/2021	VENTNOR CITY	E-MISC LEGAL E PENSE WC	\$75.00	2021-2021	E pense
2022260883	INDEMNITY	01/07/2022	VENTNOR CITY	E-MISC LEGAL E PENSE WC	\$75.00	2022-2022	E pense
Check Amount:					\$150.00		
Check Number: 42268 Check Date: 06/20/2023 Payee Name: GUY J RENZI & ASSOCIATES							
2022262333	INDEMNITY	01/25/2022	MIDDLE TOWNSHIP	E-MISC LEGAL E PENSE WC	\$74.00	2022-2022	E pense
Check Amount:					\$74.00		
Check Number: 42269 Check Date: 06/20/2023 Payee Name: I C U INVESTIGATIONS INC							
2023303303	INLAND MARINE	02/09/2021	MILLVILLE CITY	E-SUBROGATION E PENSE PR	\$275.00	2021-2021	E pense
Check Amount:					\$275.00		
Check Number: 42270 Check Date: 06/20/2023 Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION							



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021212939	POLICE PROF BI	06/04/2020	MULLICA TOWNSHIP	L-LEGAL GL	\$1,908.00	2020-2020	Legal
Check Amount:					\$1,908.00		
Check Number: 42271 Check Date: 06/20/2023 Payee Name: D'ARCY JOHNSON DAY PC							
2021231669	INDEMNITY	03/03/2021	VENTNOR CITY	I-CLAIMANT LEGAL E P IND	\$1,100.00	2021-2021	Loss
2022260883	INDEMNITY	01/07/2022	VENTNOR CITY	I-CLAIMANT LEGAL E P IND	\$4,335.00	2022-2022	Loss
Check Amount:					\$5,435.00		
Check Number: 42272 Check Date: 06/20/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2022263123	BODILY IN URY	10/18/2021	WOODBINE BOROUGH	L-LEGAL GL	\$1,746.00	2021-2021	Legal
Check Amount:					\$1,746.00		
Check Number: 42273 Check Date: 06/20/2023 Payee Name: Michael A Donio LLC							
2020199981	BODILY IN URY	01/28/2020	WILDWOOD CITY	E-MISC ALL OTHER GL	\$2,500.00	2020-2020	E pense
Check Amount:					\$2,500.00		
Check Number: 42274 Check Date: 06/20/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2022262333	INDEMNITY	01/25/2022	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$0.64	2022-2022	E pense
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$0.59	2022-2022	E pense
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	E-MISC ALL OTHER WC	\$2.07	2023-2023	E pense
Check Amount:					\$3.30		
Check Number: 42275 Check Date: 06/20/2023 Payee Name: ATLANTIC SECURITY INT'L							
2022242169	MEDICAL ONLY	07/01/2021	NORTH WILDWOOD CITY	E-INDEP AD USTOR WC	\$151.50	2021-2021	E pense
2022265817	MEDICAL ONLY	02/23/2022	HAMILTON TOWNSHIP	E-INDEP AD USTOR WC	\$151.50	2022-2022	E pense
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$375.00	2023-2023	E pense
Check Amount:					\$678.00		
Check Number: 42276 Check Date: 06/20/2023 Payee Name: PRIME SOURCE INVESTIGATIONS LLC							
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$2,475.00	2023-2023	E pense
Check Amount:					\$2,475.00		
Check Number: 42277 Check Date: 06/20/2023 Payee Name: LEO PETETTI LLC							
2023290877	1ST PARTY COLL PD	12/02/2022	OCEAN CITY	E-APPRAISERS PR	\$135.00	2022-2022	E pense
2023292671	COMPREHENSIVE	09/16/2022	UPPER TOWNSHIP	E-APPRAISERS PR	\$538.12	2022-2022	E pense
2023299494	1ST PARTY COLL PD	03/11/2023	OCEAN CITY	E-APPRAISERS PR	\$135.00	2023-2023	E pense



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023305133	COMPREHENSIVE	05/23/2023	SEA ISLE CITY	E-APPRAISERS PR	\$630.80	2023-2023	E pense
2023305438	1ST PARTY COLL PD	05/26/2023	MIDDLE TOWNSHIP	E-APPRAISERS PR	\$815.00	2023-2023	E pense
Check Amount:					\$2,253.92		
Check Number: 42278 Check Date: 06/20/2023 Payee Name: ARVIND BALIGA MD							
2021231669	INDEMNITY	03/03/2021	VENTNOR CITY	I-ASSESSMENT-W.C. IND	\$600.00	2021-2021	Loss
2022260883	INDEMNITY	01/07/2022	VENTNOR CITY	I-ASSESSMENT-W.C. IND	\$600.00	2022-2022	Loss
2022262333	INDEMNITY	01/25/2022	MIDDLE TOWNSHIP	I-ASSESSMENT-W.C. IND	\$600.00	2022-2022	Loss
Check Amount:					\$1,800.00		
Check Number: 42279 Check Date: 06/20/2023 Payee Name: THE DEWEESE LAW FIRM							
2021237844	INDEMNITY	05/15/2021	HAMILTON TOWNSHIP	E-SUBROGATION E PENSE WC	\$7,210.72	2021-2021	E pense
Check Amount:					\$7,210.72		
Check Number: 42280 Check Date: 06/20/2023 Payee Name: AFFANATO MARUT LLC							
2021209355	INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	L-LEGAL WC	\$1,432.00	2020-2020	Legal
2021213540	INDEMNITY	08/25/2020	OCEAN CITY	L-LEGAL WC	\$197.00	2020-2020	Legal
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	L-LEGAL WC	\$164.50	2020-2020	Legal
2021226107	INDEMNITY	01/06/2021	LOWER TOWNSHIP	L-LEGAL WC	\$210.00	2021-2021	Legal
2021231669	INDEMNITY	03/03/2021	VENTNOR CITY	L-LEGAL WC	\$308.00	2021-2021	Legal
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$647.00	2021-2021	Legal
2021234997	INDEMNITY	03/23/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2022244701	INDEMNITY	08/05/2021	HAMILTON TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2022244916	INDEMNITY	08/08/2021	DEERFIELD TOWNSHIP	L-LEGAL WC	\$149.50	2021-2021	Legal
2022245984	INDEMNITY	08/23/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$224.00	2021-2021	Legal
2022260883	INDEMNITY	01/07/2022	VENTNOR CITY	L-LEGAL WC	\$308.00	2022-2022	Legal
2023277682	INDEMNITY	12/16/2021	ABSECON CITY	L-LEGAL WC	\$112.00	2021-2021	Legal
2023279959	INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$317.00	2022-2022	Legal
Check Amount:					\$4,349.00		
Check Number: 42281 Check Date: 06/20/2023 Payee Name: DENAFO & WALCOFF							
2022262333	INDEMNITY	01/25/2022	MIDDLE TOWNSHIP	I-ASSESSMENT-W.C. PPD	\$4,016.00	2022-2022	Loss
Check Amount:					\$4,016.00		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42282 Check Date: 06/20/2023 Payee Name: CSR COURT REPORTING LLC							
2021218959	BODILY IN URY	09/12/2020	MARGATE CITY	E-MISC LEGAL E PENSE GL	\$470.25	2020-2020	E pense
Check Amount:					\$470.25		
Check Number: 42283 Check Date: 06/20/2023 Payee Name: JOEBOY INC T/A ACTION AUTO BODY							
2023305763	1ST PARTY COLL PD	05/31/2023	GALLOWAY TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$1,442.15	2023-2023	Loss
Check Amount:					\$1,442.15		
Check Number: 42284 Check Date: 06/20/2023 Payee Name: HOWARD HAMMER PSY D LLC							
2022274133	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
Check Amount:					\$330.00		
Check Number: 42285 Check Date: 06/20/2023 Payee Name: HOWARD HAMMER PSYD LLC							
2022274127	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
Check Amount:					\$165.00		
Check Number: 42286 Check Date: 06/20/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2020193135	INDEMNITY	12/23/2019	NORTHFIELD CITY	L-LEGAL WC	\$484.50	2019-2019	Legal
2022246035	INDEMNITY	08/17/2021	LONGPORT BOROUGH	L-LEGAL WC	\$210.50	2021-2021	Legal
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$57.46	2022-2022	Legal
Check Amount:					\$752.46		
Check Number: 42287 Check Date: 06/20/2023 Payee Name: SEA ISLE CITY							
2023280970	INDEMNITY	05/30/2022	SEA ISLE CITY	I-TEMPORARY TOTAL DISABILITY	\$895.68	2022-2022	Loss
Check Amount:					\$895.68		
Check Number: 42288 Check Date: 06/20/2023 Payee Name: STONE HARBOR BOROUGH							
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,172.34	2023-2023	Loss
Check Amount:					\$1,172.34		
Check Number: 42289 Check Date: 06/20/2023 Payee Name: CAPE MAY CITY							
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$1,103.82	2023-2023	Loss
Check Amount:					\$1,103.82		
Check Number: 42290 Check Date: 06/20/2023 Payee Name: Millville City							
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,065.83	2023-2023	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,065.83		
Check Number: 42291 Check Date: 06/20/2023 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: 42292 Check Date: 06/20/2023 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: 42293 Check Date: 06/20/2023 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: 42294 Check Date: 06/20/2023 Payee Name: LOWER TOWNSHIP							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,109.38	2019-2019	Loss
Check Amount:					\$1,109.38		
Check Number: 42295 Check Date: 06/20/2023 Payee Name: WILDWOOD CITY							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$563.17	2023-2023	Loss
Check Amount:					\$563.17		
Check Number: 42296 Check Date: 06/20/2023 Payee Name: Michael Costello							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$985.54	2023-2023	Loss
Check Amount:					\$985.54		
Check Number: 42297 Check Date: 06/20/2023 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: 42298 Check Date: 06/20/2023 Payee Name: PLEASANTVILLE CITY							
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:					\$2,130.00		
Check Number: 42299 Check Date: 06/20/2023 Payee Name: OCEAN CITY							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:					\$2,130.00		
Check Number: 42300 Check Date: 06/20/2023 Payee Name: EGG HARBOR TOWNSHIP							

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s All

175



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$456.43	2022-2022	Loss
Check Amount:					\$456.43		
Check Number: 42301 Check Date: 06/20/2023 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: 42302 Check Date: 06/20/2023 Payee Name: Angela Herron and Stephen Cristal, Esq., her attorney							
2022256377	POLICE PROF PI	07/21/2021	WILDWOOD CITY	L-LEGAL GL	\$10,000.00	2021-2021	Legal
Check Amount:					\$10,000.00		
Check Number: 42303 Check Date: 06/20/2023 Payee Name: MILLVILLE CITY							
2023306654	INDEMNITY	06/09/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,507.00	2023-2023	Loss
Check Amount:					\$1,507.00		
Check Number: 42304 Check Date: 06/20/2023 Payee Name: Jace Williams							
2021238830	INDEMNITY	05/27/2021	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$862.50	2021-2021	Loss
Check Amount:					\$862.50		
Check Number: 42305 Check Date: 06/20/2023 Payee Name: Enrique Rodriguez							
2023302424	INDEMNITY	04/21/2023	WOODBINE BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$418.57	2023-2023	Loss
Check Amount:					\$418.57		
Check Number: 42306 Check Date: 06/20/2023 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: 42307 Check Date: 06/20/2023 Payee Name: Paul Damiano							
2022262333	INDEMNITY	01/25/2022	MIDDLE TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$9,789.00	2022-2022	Loss
Check Amount:					\$9,789.00		
Check Number: 42308 Check Date: 06/20/2023 Payee Name: Paul Damiano							
2022262333	INDEMNITY	01/25/2022	MIDDLE TOWNSHIP	I-LUMP SUM SETTLEMENT	\$6,800.00	2022-2022	Loss
Check Amount:					\$6,800.00		
Check Number: 42309 Check Date: 06/20/2023 Payee Name: Douglas Biagi Jr							
2021231669	INDEMNITY	03/03/2021	VENTNOR CITY	I-LUMP SUM SETTLEMENT	\$3,800.00	2021-2021	Loss
Check Amount:					\$3,800.00		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42310 Check Date: 06/20/2023 Payee Name: Douglas Biagi Jr							
2022260883	INDEMNITY	01/07/2022	VENTNOR CITY	I-PERMANENT PARTIAL DISABILITY	\$19,221.00	2022-2022	Loss
Check Amount:					\$19,221.00		
Check Number: 42311 Check Date: 06/20/2023 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: 42312 Check Date: 06/20/2023 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: 42313 Check Date: 06/20/2023 Payee Name: Brian Tennant							
2021226675	INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,085.96	2021-2021	Loss
Check Amount:					\$1,085.96		
Check Number: 42314 Check Date: 06/20/2023 Payee Name: William Lakes							
2022246353	INDEMNITY	08/25/2021	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 42315 Check Date: 06/20/2023 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: 42316 Check Date: 06/20/2023 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: 42317 Check Date: 06/20/2023 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: 42318 Check Date: 06/20/2023 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: 42319 Check Date: 06/20/2023 Payee Name: Anthony Millevoi							
2020207541	INDEMNITY	06/11/2020	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,114.40	2020-2020	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type	
Check Amount:							\$1,114.40			
Check Number: 42320			Check Date: 06/20/2023		Payee Name: HAMILTON TOWNSHIP					
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY			\$314.00	2023-2023	Loss	
Check Amount:							\$314.00			
Check Number: 42321			Check Date: 06/20/2023		Payee Name: OCEAN CITY					
2022272055	1ST PARTY COLL PD	05/02/2022	OCEAN CITY	M-MISC MED WC	PD	NON-WC	PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:							\$1,000.00			
Check Number: 42322			Check Date: 06/20/2023		Payee Name: GALLOWAY TOWNSHIP					
2023305120	1ST PARTY COLL PD	05/23/2023	GALLOWAY TOWNSHIP	M-MISC MED WC	PD	NON-WC	PR COLL	\$460.93	2023-2023	Loss
Check Amount:							\$460.93			
Check Number: 42323			Check Date: 06/20/2023		Payee Name: SEA ISLE CITY					
2023305133	COMPREHENSIVE	05/23/2023	SEA ISLE CITY	M-MISC MED WC	PD	NON-WC	PR COLL	\$8,908.14	2023-2023	Loss
Check Amount:							\$8,908.14			
Check Number: 42324			Check Date: 06/20/2023		Payee Name: QUAL-LYNX					
2023299393	INDEMNITY	03/11/2023	OCEAN CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023302402	MEDICAL ONLY	04/19/2023	WILDWOOD CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023302589	MEDICAL ONLY	04/27/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023302705	MEDICAL ONLY	04/25/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023302853	MEDICAL ONLY	04/26/2023	OCEAN CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023302938	MEDICAL ONLY	04/20/2023	CAPE MAY CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303013	MEDICAL ONLY	05/01/2023	VENTNOR CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303205	MEDICAL ONLY	05/03/2023	WILDWOOD CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303266	MEDICAL ONLY	05/04/2023	MARGATE CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303426	MEDICAL ONLY	05/05/2023	CAPE MAY CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303429	INDEMNITY	05/05/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303459	MEDICAL ONLY	05/01/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303471	MEDICAL ONLY	05/07/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	
2023303476	MEDICAL ONLY	05/07/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC			\$4.25	2023-2023	E pense	



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023303504	MEDICAL ONLY	05/05/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023303706	MEDICAL ONLY	05/01/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023303857	MEDICAL ONLY	03/17/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304025	MEDICAL ONLY	05/11/2023	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304058	INDEMNITY	04/28/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304176	MEDICAL ONLY	05/14/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304377	MEDICAL ONLY	05/08/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304495	MEDICAL ONLY	05/17/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304691	MEDICAL ONLY	08/19/2021	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2021-2021	E pense
2023304695	MEDICAL ONLY	08/19/2021	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2021-2021	E pense
2023304810	MEDICAL ONLY	05/21/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304908	MEDICAL ONLY	05/22/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023304909	MEDICAL ONLY	05/22/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2020-2020	E pense
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023305308	MEDICAL ONLY	05/25/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023305440	MEDICAL ONLY	05/22/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense
2023305540	INDEMNITY	05/26/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	E pense

Check Amount: \$161.50

Check Number: 42325	Check Date: 06/20/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP, PA
----------------------------	-------------------------------	--

2023278572	MEDICAL ONLY	07/18/2022	LOWER TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$229.51	2022-2022	Loss
2023289763	MEDICAL ONLY	11/28/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$98.23	2022-2022	Loss

Check Amount: \$327.74

Check Number: 42326	Check Date: 06/20/2023	Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH
----------------------------	-------------------------------	--

2023297219	MEDICAL ONLY	02/22/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$247.00	2023-2023	Loss
------------	--------------	------------	----------------	----------------------	----------	-----------	------

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s All
179



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
					Check Amount:	\$247.00	
Check Number: 42327 Check Date: 06/20/2023 Payee Name: IVYREHAB NETWORK INC							
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$306.29	2020-2020	Loss
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$319.00	2023-2023	Loss
					Check Amount:	\$625.29	
Check Number: 42328 Check Date: 06/20/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2023300987	INDEMNITY	04/03/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$1,005.00	2023-2023	Loss
					Check Amount:	\$1,005.00	
Check Number: 42329 Check Date: 06/20/2023 Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA							
2023304810	MEDICAL ONLY	05/21/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$97.60	2023-2023	Loss
					Check Amount:	\$97.60	
Check Number: 42330 Check Date: 06/20/2023 Payee Name: ATLANTIC MEDICAL IMAGING LLC							
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	M-MRI	\$957.03	2023-2023	Loss
					Check Amount:	\$957.03	
Check Number: 42331 Check Date: 06/20/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2019168296	INDEMNITY	03/12/2019	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2019-2019	Loss
2022273825	INDEMNITY	05/19/2022	WILDWOOD CREST BOROUGH	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023279959	INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2022-2022	Loss
2023292487	INDEMNITY	12/29/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$330.00	2023-2023	Loss
2023298701	INDEMNITY	03/08/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023302269	MEDICAL ONLY	04/21/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	M-PHYSICIAN FEES	\$480.00	2023-2023	Loss
					Check Amount:	\$2,490.00	
Check Number: 42332 Check Date: 06/20/2023 Payee Name: FERNANDO J. DELASOTTA MD							



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023282696	INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$115.00	2022-2022	Loss
Check Amount:					\$115.00		
Check Number: 42333 Check Date: 06/20/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-OCCUPATIONAL MEDICINE	\$133.44	2022-2022	Loss
Check Amount:					\$133.44		
Check Number: 42334 Check Date: 06/20/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-MRI	\$485.00	2022-2022	Loss
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-MRI	\$1,150.00	2022-2022	Loss
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	M-MRI	\$75.00	2022-2022	Loss
2023294583	MEDICAL ONLY	01/03/2023	NORTH WILDWOOD CITY	M-MRI	\$75.00	2023-2023	Loss
2023295249	MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-MRI	\$560.00	2023-2023	Loss
2023302221	INDEMNITY	04/24/2023	VENTNOR CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$2,830.00		
Check Number: 42335 Check Date: 06/20/2023 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2019167196	INDEMNITY	02/28/2019	PLEASANTVILLE CITY	M-PAIN MANAGEMENT	\$55.09	2019-2019	Loss
Check Amount:					\$55.09		
Check Number: 42336 Check Date: 06/20/2023 Payee Name: MATTHEW J PITERA MD PA							
2022274166	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:					\$450.00		
Check Number: 42337 Check Date: 06/20/2023 Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.							
2019167196	INDEMNITY	02/28/2019	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$89.82	2019-2019	Loss
Check Amount:					\$89.82		
Check Number: 42338 Check Date: 06/20/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$111.50	2020-2020	Loss
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$359.21	2022-2022	Loss
Check Amount:					\$470.71		
Check Number: 42339 Check Date: 06/20/2023 Payee Name: SHORE AMBULATORY SURGICAL CTR, LLC							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-AMBULATORY SURGERY CENTER	\$13,535.85	2022-2022	Loss
Check Amount:					\$13,535.85		



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42340 Check Date: 06/20/2023 Payee Name: NovaCare Rehabilitation							
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$100.94	2022-2022	Loss
Check Amount:					\$100.94		
Check Number: 42341 Check Date: 06/20/2023 Payee Name: UNIVERSITY OF PENN MEDICAL GROUP							
2021209355	INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$796.31	2020-2020	Loss
Check Amount:					\$796.31		
Check Number: 42342 Check Date: 06/20/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2023282992	MEDICAL ONLY	09/13/2022	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$111.50	2022-2022	Loss
Check Amount:					\$111.50		
Check Number: 42343 Check Date: 06/20/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2021208822	MEDICAL ONLY	07/01/2020	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$240.22	2020-2020	Loss
2021219372	MEDICAL ONLY	11/03/2020	SEA ISLE CITY	M-OCCUPATIONAL MEDICINE	\$119.56	2020-2020	Loss
2021219862	INDEMNITY	11/08/2020	NORTH WILDWOOD CITY	M-OCCUPATIONAL MEDICINE	\$164.79	2020-2020	Loss
2021221281	INDEMNITY	11/20/2020	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$164.79	2020-2020	Loss
2021225457	INDEMNITY	01/05/2021	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$45.23	2021-2021	Loss
2023282229	INDEMNITY	08/31/2022	WILDWOOD CITY	M-URGENT CARE CENTER	\$119.56	2022-2022	Loss
2023305294	MEDICAL ONLY	05/23/2023	SOMERS POINT CITY	M-URGENT CARE CENTER	\$224.02	2023-2023	Loss
2023305440	MEDICAL ONLY	05/22/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$183.10	2023-2023	Loss
2023306490	MEDICAL ONLY	06/07/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$153.75	2023-2023	Loss
Check Amount:					\$1,415.02		
Check Number: 42344 Check Date: 06/20/2023 Payee Name: SHORE URGENT CARE							
2023304810	MEDICAL ONLY	05/21/2023	EGG HARBOR TOWNSHIP	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
Check Amount:					\$140.00		
Check Number: 42345 Check Date: 06/20/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$561.30	2023-2023	Loss
2023305193	MEDICAL ONLY	05/24/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:					\$649.39		
Check Number: 42346 Check Date: 06/20/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$120.00	2022-2022	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$120.00		
Check Number: 42347 Check Date: 06/20/2023 Payee Name: OPTUM URGENT CARE							
2023300544	MEDICAL ONLY	03/31/2023	BUENA BOROUGH	M-URGENT CARE CENTER	\$329.60	2023-2023	Loss
Check Amount:					\$329.60		
Check Number: 42348 Check Date: 06/20/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2023298617	MEDICAL ONLY	03/09/2023	GALLOWAY TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2023300478	MEDICAL ONLY	03/31/2023	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2023301110	MEDICAL ONLY	04/04/2023	OCEAN CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
Check Amount:					\$358.95		
Check Number: 42349 Check Date: 06/20/2023 Payee Name: SOCIETY HILL ANESTHESIA CONSULTANTS							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-AMBULATORY SURGERY CENTER	\$2,445.00	2022-2022	Loss
Check Amount:					\$2,445.00		
Check Number: 42350 Check Date: 06/20/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2023302179	MEDICAL ONLY	04/22/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$536.00	2023-2023	Loss
2023302346	MEDICAL ONLY	04/22/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$536.00	2023-2023	Loss
Check Amount:					\$1,072.00		
Check Number: 42351 Check Date: 06/20/2023 Payee Name: PREMIER ORTHO ASSOCSURG							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$12,989.65	2019-2019	Loss
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$4,263.20	2022-2022	Loss
Check Amount:					\$17,252.85		
Check Number: 42352 Check Date: 06/20/2023 Payee Name: TOWNSHIP OF HAMILTON RESCUE							
2023300987	INDEMNITY	04/03/2023	HAMILTON TOWNSHIP	M-OTHER PROVIDER FEES	\$1,063.00	2023-2023	Loss
2023302245	MEDICAL ONLY	04/21/2023	HAMILTON TOWNSHIP	M-OTHER PROVIDER FEES	\$1,025.60	2023-2023	Loss
Check Amount:					\$2,088.60		
Check Number: 42353 Check Date: 06/20/2023 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: 42354 Check Date: 06/20/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$741.00	2020-2020	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$741.00		
Check Number: 42355 Check Date: 06/20/2023 Payee Name: QUEST							
2023292297	INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-OTHER PROVIDER FEES	\$136.50	2022-2022	Loss
Check Amount:					\$136.50		
Check Number: 42356 Check Date: 06/20/2023 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: 42357 Check Date: 06/20/2023 Payee Name: SPECTRUM FITNESS LLC							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$530.00	2022-2022	Loss
Check Amount:					\$530.00		
Check Number: 42358 Check Date: 06/20/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023287795	MEDICAL ONLY	11/01/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$63.00	2022-2022	Loss
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$45.00	2022-2022	Loss
Check Amount:					\$108.00		
Check Number: 42359 Check Date: 06/20/2023 Payee Name: myMATRIXX							
2021210129	INDEMNITY	07/14/2020	BRIGANTINE CITY	M-PHARMACY	\$555.46	2020-2020	Loss
2023305540	INDEMNITY	05/26/2023	LOWER TOWNSHIP	M-PHARMACY	\$29.99	2023-2023	Loss
2023305985	MEDICAL ONLY	05/29/2023	LONGPORT BOROUGH	M-PHARMACY	\$7.64	2023-2023	Loss
Check Amount:					\$593.09		
Check Number: 42360 Check Date: 06/20/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-PHYSICAL/OCCUPATIONAL THERAPY	\$210.25	2022-2022	Loss
Check Amount:					\$210.25		
Check Number: 42361 Check Date: 06/20/2023 Payee Name: ORTHONJ, LLC							
2021238363	INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$85.32	2021-2021	Loss
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$327.97	2022-2022	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$38.96	2023-2023	Loss
2023297803	INDEMNITY	03/02/2023	NORTHFIELD CITY	M-PHYSICIAN FEES	\$85.32	2023-2023	Loss
2023299476	MEDICAL ONLY	03/21/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023302221	INDEMNITY	04/24/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023302853	MEDICAL ONLY	04/26/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$256.36	2023-2023	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$640.27	2023-2023	Loss
Check Amount:					\$1,604.84		
Check Number: 42362		Check Date: 06/20/2023	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: 42363		Check Date: 06/20/2023	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC				
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2020-2020	Loss
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
Check Amount:					\$990.00		
Check Number: 42364		Check Date: 06/20/2023	Payee Name: ORTHONJ, LLC				
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$394.79	2022-2022	Loss
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:					\$516.76		
Check Number: 42365		Check Date: 06/20/2023	Payee Name: SOUTH JERSEY REHAB & SPINE INC				
2023289340	INDEMNITY	11/18/2022	OCEAN CITY	M-PHYSICIAN FEES	\$144.35	2022-2022	Loss
2023294583	MEDICAL ONLY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$232.03	2023-2023	Loss
2023295249	MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$232.03	2023-2023	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$288.70	2023-2023	Loss
Check Amount:					\$897.11		
Check Number: 42366		Check Date: 06/20/2023	Payee Name: OSPREY REHABILITATION LLC				
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$100.94	2020-2020	Loss
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$395.52	2022-2022	Loss
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$364.62	2023-2023	Loss
Check Amount:					\$861.08		
Check Number: 42367		Check Date: 06/20/2023	Payee Name: ISO SERVICES INC				
2020180094	INDEMNITY	07/30/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	E pense



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2020185920	INDEMNITY	10/02/2019	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2019-2019	E pense
2020197416	INDEMNITY	02/11/2020	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021211931	INDEMNITY	08/07/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021213540	INDEMNITY	08/25/2020	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021214844	INDEMNITY	08/07/2020	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021216399	INDEMNITY	10/02/2020	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021225173	INDEMNITY	01/03/2021	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021226687	INDEMNITY	01/18/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021228131	INDEMNITY	01/26/2021	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021229497	INDEMNITY	02/10/2021	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2021239499	INDEMNITY	09/20/2020	AVALON BOROUGH	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2021241957	INDEMNITY	06/30/2021	COMMERCIAL TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022242474	INDEMNITY	07/08/2021	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022242950	INDEMNITY	07/13/2021	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022244042	INDEMNITY	07/28/2021	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022245984	INDEMNITY	08/23/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022246522	INDEMNITY	08/28/2021	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022246545	INDEMNITY	08/29/2021	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022249301	INDEMNITY	09/24/2021	MARGATE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022249502	INDEMNITY	09/25/2021	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022257218	INDEMNITY	12/10/2021	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2022257735	INDEMNITY	12/17/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2023279780	INDEMNITY	12/31/2021	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2023282901	INDEMNITY	09/12/2022	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2022-2022	E pense
2023299393	INDEMNITY	03/11/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023302402	MEDICAL ONLY	04/19/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023302589	MEDICAL ONLY	04/27/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023302634	MEDICAL ONLY	04/27/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023302705	MEDICAL ONLY	04/25/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023302818	MEDICAL ONLY	04/29/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023302853	MEDICAL ONLY	04/26/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023302938	MEDICAL ONLY	04/20/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303013	MEDICAL ONLY	05/01/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303205	MEDICAL ONLY	05/03/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303266	MEDICAL ONLY	05/04/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303426	MEDICAL ONLY	05/05/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303429	INDEMNITY	05/05/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303459	MEDICAL ONLY	05/01/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303471	MEDICAL ONLY	05/07/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303476	MEDICAL ONLY	05/07/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303504	MEDICAL ONLY	05/05/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303706	MEDICAL ONLY	05/01/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303849	UIMBI	06/24/2022	WILDWOOD CITY	E-MISC ALL OTHER AL	\$12.75	2022-2022	E pense
2023303857	MEDICAL ONLY	03/17/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304025	MEDICAL ONLY	05/11/2023	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304058	INDEMNITY	04/28/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304176	MEDICAL ONLY	05/14/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304377	MEDICAL ONLY	05/08/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304474	BODILY IN URY	02/18/2023	MARGATE CITY	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense
2023304479	BODILY IN URY	04/14/2023	MARGATE CITY	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023304495	MEDICAL ONLY	05/17/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304524	MEDICAL ONLY	05/17/2023	UPPER DEERFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304691	MEDICAL ONLY	08/19/2021	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2023304695	MEDICAL ONLY	08/19/2021	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2021-2021	E pense
2023304810	MEDICAL ONLY	05/21/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304908	MEDICAL ONLY	05/22/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023304909	MEDICAL ONLY	05/22/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2020-2020	E pense
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023305193	MEDICAL ONLY	05/24/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023305228	BODILY IN URY	05/23/2023	AVALON BOROUGH	E-MISC ALL OTHER GL	\$12.75	2023-2023	E pense
2023305271	MEDICAL ONLY	05/18/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense
2023305308	MEDICAL ONLY	05/25/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$12.75	2023-2023	E pense

Check Amount: \$943.50

Check Number: 42368 Check Date: 06/20/2023 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: 42369 Check Date: 06/20/2023 Payee Name: QUALCARE INC

2021208822	MEDICAL ONLY	07/01/2020	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2020-2020	Loss
2023305294	MEDICAL ONLY	05/23/2023	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306654	INDEMNITY	06/09/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306656	INDEMNITY	06/11/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306667	MEDICAL ONLY	02/23/2021	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2021-2021	Loss
2023306730	MEDICAL ONLY	06/04/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306754	MEDICAL ONLY	05/30/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306856	MEDICAL ONLY	06/09/2023	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306902	MEDICAL ONLY	06/13/2023	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306930	MEDICAL ONLY	06/13/2023	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023306945	MEDICAL ONLY	05/31/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307055	INDEMNITY	06/15/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$6,615.00		
Check Number: 42370	Check Date: 06/27/2023	Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA					
2021226107	INDEMNITY	01/06/2021	LOWER TOWNSHIP	I-ASSESSMENT-W.C. IND	\$4,810.00	2021-2021	Loss
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	I-ASSESSMENT-W.C. IND	\$16,198.00	2021-2021	Loss
Check Amount:					\$21,008.00		
Check Number: 42371	Check Date: 06/27/2023	Payee Name: STATE SHORTHAND REPORTING SERVICE					
2019175917	INDEMNITY	06/07/2019	HAMILTON TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2019-2019	E pense
2021211931	INDEMNITY	08/07/2020	PLEASANTVILLE CITY	E-MISC LEGAL E PENSE WC	\$75.00	2020-2020	E pense
2021226107	INDEMNITY	01/06/2021	LOWER TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2021-2021	E pense
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2021-2021	E pense
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	E-MISC LEGAL E PENSE WC	\$75.00	2022-2022	E pense
Check Amount:					\$375.00		
Check Number: 42372	Check Date: 06/27/2023	Payee Name: HAINESPORT ENTERPRISES INC					
2023302981	1ST PARTY COLL PD	04/28/2023	EGG HARBOR TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$18,417.81	2023-2023	Loss
Check Amount:					\$18,417.81		
Check Number: 42373	Check Date: 06/27/2023	Payee Name: BATTELINI TRANSPORTATION SYSTEMS INC					
2023302981	1ST PARTY COLL PD	04/28/2023	EGG HARBOR TOWNSHIP	M-MISC MED WC PD NON-WC PR COLL	\$528.05	2023-2023	Loss
Check Amount:					\$528.05		
Check Number: 42374	Check Date: 06/27/2023	Payee Name: I C U INVESTIGATIONS INC					
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	E-INDEP AD USTOR WC	\$475.00	2023-2023	E pense
Check Amount:					\$475.00		
Check Number: 42375	Check Date: 06/27/2023	Payee Name: D'ARCY JOHNSON DAY PC					
2019175917	INDEMNITY	06/07/2019	HAMILTON TOWNSHIP	I-ASSESSMENT-W.C. PPD	\$2,079.00	2019-2019	Loss
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL E P IND	\$6,803.00	2022-2022	Loss
Check Amount:					\$8,882.00		
Check Number: 42376	Check Date: 06/27/2023	Payee Name: BIRCHMEIER & POWELL LLC					
2020184706	BODILY IN URY	06/26/2019	OCEAN CITY	L-LEGAL GL	\$68.00	2019-2019	Legal
2021212710	BODILY IN URY	05/23/2020	WATERFORD TOWNSHIP	L-LEGAL GL	\$20,000.00	2020-2020	Legal
2021217952	BODILY IN URY	07/27/2020	NORTH WILDWOOD CITY	L-LEGAL GL	\$3,559.54	2020-2020	Legal



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type		Payment Amount	Policy Period	Payment Type
2022244737	BODILY IN URY	08/05/2021	EGG HARBOR TOWNSHIP	L-LEGAL AL		\$561.00	2021-2021	Legal
Check Amount:						\$24,188.54		
Check Number: 42377		Check Date: 06/27/2023		Payee Name: State of New Jersey - Div of Worker's Comp				
2021213540	INDEMNITY	08/25/2020	OCEAN CITY	E-MISC ALL OTHER WC		\$3.58	2020-2020	E pense
Check Amount:						\$3.58		
Check Number: 42378		Check Date: 06/27/2023		Payee Name: ATLANTIC SECURITY INT'L				
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	E-MISC ALL OTHER WC		\$375.00	2023-2023	E pense
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC		\$2,385.00	2023-2023	E pense
Check Amount:						\$2,760.00		
Check Number: 42379		Check Date: 06/27/2023		Payee Name: PURDY COLLISION LLC				
2023306225	1ST PARTY COLL PD	05/04/2023	EGG HARBOR TOWNSHIP	M-MISC MED WC	PD NON-WC PR COLL	\$4,437.80	2023-2023	Loss
Check Amount:						\$4,437.80		
Check Number: 42380		Check Date: 06/27/2023		Payee Name: EXAMWORKS INC				
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	E-ALLOCATED MED E AM WC		\$1,750.00	2021-2021	E pense
Check Amount:						\$1,750.00		
Check Number: 42381		Check Date: 06/27/2023		Payee Name: LEO PETETTI LLC				
2023306225	1ST PARTY COLL PD	05/04/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR		\$135.00	2023-2023	E pense
Check Amount:						\$135.00		
Check Number: 42382		Check Date: 06/27/2023		Payee Name: THE RAWLINGS COMPANY LLC				
2022245687	BODILY IN URY	07/28/2021	OCEAN CITY	I-INDEMNITY AL BI		\$1,017.78	2021-2021	Loss
Check Amount:						\$1,017.78		
Check Number: 42383		Check Date: 06/27/2023		Payee Name: NEW JERSEY IME ASSOCIATES LLC				
2020191799	INDEMNITY	12/07/2019	BRIGANTINE CITY	E-ALLOCATED MED E AM WC		\$600.00	2019-2019	E pense
2023280187	INDEMNITY	08/09/2022	EGG HARBOR TOWNSHIP	E-ALLOCATED MED E AM WC		\$800.00	2022-2022	E pense
Check Amount:						\$1,400.00		
Check Number: 42384		Check Date: 06/27/2023		Payee Name: ATLANTIC COUNTY INS. COMMISSION/WC				
2023287351	1ST PARTY COLL PD	10/24/2022	EGG HARBOR TOWNSHIP	E-SUBROGATION E PENSE PR		\$450.12	2022-2022	E pense
2023290439	1ST PARTY COLL PD	11/22/2022	VENTNOR CITY	E-SUBROGATION E PENSE PR		\$290.85	2022-2022	E pense
Check Amount:						\$740.97		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type
Check Number: 42385		Check Date: 06/27/2023		Payee Name: ARVIND BALIGA MD					
2019175917	INDEMNITY	06/07/2019	HAMILTON TOWNSHIP	I-ASSESSMENT-W.C. IND			\$600.00	2019-2019	Loss
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND			\$600.00	2022-2022	Loss
Check Amount:							\$1,200.00		
Check Number: 42386		Check Date: 06/27/2023		Payee Name: AFFANATO MARUT LLC					
2021226107	INDEMNITY	01/06/2021	LOWER TOWNSHIP	L-LEGAL WC			\$154.00	2021-2021	Legal
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	L-LEGAL WC			\$504.00	2021-2021	Legal
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC			\$406.00	2022-2022	Legal
Check Amount:							\$1,064.00		
Check Number: 42387		Check Date: 06/27/2023		Payee Name: HOWARD HAMMER PSY D LLC					
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-PHYSICIAN FEES			\$165.00	2020-2020	Loss
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES			\$165.00	2022-2022	Loss
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES			\$165.00	2022-2022	Loss
Check Amount:							\$495.00		
Check Number: 42388		Check Date: 06/27/2023		Payee Name: COSTIGAN & COSTIGAN LLC					
2021211931	INDEMNITY	08/07/2020	PLEASANTVILLE CITY	I-ASSESSMENT-W.C. IND			\$12,320.00	2020-2020	Loss
Check Amount:							\$12,320.00		
Check Number: 42389		Check Date: 06/27/2023		Payee Name: PIETRAS SARACINO SMITH & MEEK LLP					
2021211931	INDEMNITY	08/07/2020	PLEASANTVILLE CITY	L-LEGAL WC			\$880.50	2020-2020	Legal
2022264649	INDEMNITY	02/11/2022	WATERFORD TOWNSHIP	L-LEGAL WC			\$520.50	2022-2022	Legal
Check Amount:							\$1,401.00		
Check Number: 42390		Check Date: 06/27/2023		Payee Name: EDDIES AUTO BODY INC					
2023305750	1ST PARTY COLL PD	05/22/2023	LOWER TOWNSHIP	M-MISC MED WC	PD NON-WC	PR COLL	\$2,034.15	2023-2023	Loss
Check Amount:							\$2,034.15		
Check Number: 42391		Check Date: 06/27/2023		Payee Name: WATERFORD TOWNSHIP					
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY			\$5,024.00	2023-2023	Loss
Check Amount:							\$5,024.00		
Check Number: 42392		Check Date: 06/27/2023		Payee Name: WILDWOOD CITY					
2023301993	INDEMNITY	04/20/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY			\$801.59	2023-2023	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$801.59		
Check Number: 42393 Check Date: 06/27/2023 Payee Name: HAMILTON TOWNSHIP							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,217.14	2022-2022	Loss
Check Amount:					\$1,217.14		
Check Number: 42394 Check Date: 06/27/2023 Payee Name: Jo Ann Morano							
2023303808	GL PROPERTY DAMAGE	02/21/2023	WILDWOOD CITY	M-MISC MED WC PD NON-WC GL PD	\$1,500.00	2023-2023	Loss
Check Amount:					\$1,500.00		
Check Number: 42395 Check Date: 06/27/2023 Payee Name: LOWER TOWNSHIP							
2023305540	INDEMNITY	05/26/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$587.35	2023-2023	Loss
Check Amount:					\$587.35		
Check Number: 42396 Check Date: 06/27/2023 Payee Name: LOWER TOWNSHIP							
2023305540	INDEMNITY	05/26/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$130.52	2023-2023	Loss
Check Amount:					\$130.52		
Check Number: 42397 Check Date: 06/27/2023 Payee Name: LOWER TOWNSHIP							
2023305540	INDEMNITY	05/26/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$195.78	2023-2023	Loss
Check Amount:					\$195.78		
Check Number: 42398 Check Date: 06/27/2023 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: 42399 Check Date: 06/27/2023 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: 42400 Check Date: 06/27/2023 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: 42401 Check Date: 06/27/2023 Payee Name: Trythall, Scott							
2021211931	INDEMNITY	08/07/2020	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$41,287.00	2020-2020	Loss
Check Amount:					\$41,287.00		
Check Number: 42402 Check Date: 06/27/2023 Payee Name: WATERFORD TOWNSHIP							

Processed Date un 1, 2023 through un 30, 2023
Date Of Loss All
Insured Name s All
Bank Account s 1000409678

Insurance Type s All
Claimant Type s All
Coverage s 192

Page 46 of 55
Run Date 7/2/2023 15 00 03
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$5,495.00	2023-2023	Loss
Check Amount:					\$5,495.00		
Check Number: 42403 Check Date: 06/27/2023 Payee Name: BARRY CORRADO & GRASSI PC, as attorney for Tyler Beniston							
2021211741	POLICE PROF BI	07/13/2019	MILLVILLE CITY	I-LUMP SUM SETTLEMENT GL BI	\$110,000.00	2019-2019	Loss
Check Amount:					\$110,000.00		
Check Number: 42404 Check Date: 06/27/2023 Payee Name: OCEAN CITY							
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$5,495.00	2023-2023	Loss
Check Amount:					\$5,495.00		
Check Number: 42405 Check Date: 06/27/2023 Payee Name: MILLVILLE CITY							
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,802.36	2023-2023	Loss
Check Amount:					\$1,802.36		
Check Number: 42406 Check Date: 06/27/2023 Payee Name: CAPE MAY CITY							
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$1,103.82	2023-2023	Loss
Check Amount:					\$1,103.82		
Check Number: 42407 Check Date: 06/27/2023 Payee Name: STONE HARBOR BOROUGH							
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,251.23	2022-2022	Loss
Check Amount:					\$1,251.23		
Check Number: 42408 Check Date: 06/27/2023 Payee Name: OCEAN CITY							
2023307055	INDEMNITY	06/15/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$576.00	2023-2023	Loss
Check Amount:					\$576.00		
Check Number: 42409 Check Date: 06/27/2023 Payee Name: Corey Scheid							
2021226107	INDEMNITY	01/06/2021	LOWER TOWNSHIP	I-LUMP SUM SETTLEMENT	\$12,690.00	2021-2021	Loss
Check Amount:					\$12,690.00		
Check Number: 42410 Check Date: 06/27/2023 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: 42411 Check Date: 06/27/2023 Payee Name: Brian Tennant							
2021226675	INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$746.47	2021-2021	Loss
Check Amount:					\$746.47		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42412 Check Date: 06/27/2023 Payee Name: Lawrence Murray							
2019175917	INDEMNITY	06/07/2019	HAMILTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$9,172.00	2019-2019	Loss
Check Amount:					\$9,172.00		
Check Number: 42413 Check Date: 06/27/2023 Payee Name: Elizabeth Fabik							
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: 42414 Check Date: 06/27/2023 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: 42415 Check Date: 06/27/2023 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: 42416 Check Date: 06/27/2023 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: 42417 Check Date: 06/27/2023 Payee Name: Rodrigo Pimentel							
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$13,488.56	2022-2022	Loss
Check Amount:					\$13,488.56		
Check Number: 42418 Check Date: 06/27/2023 Payee Name: KENNETH SNUFFER							
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$70,823.00	2021-2021	Loss
Check Amount:					\$70,823.00		
Check Number: 42419 Check Date: 06/27/2023 Payee Name: Justin Hope							
2022252077	INDEMNITY	10/18/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,121.16	2021-2021	Loss
Check Amount:					\$1,121.16		
Check Number: 42420 Check Date: 06/27/2023 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: 42421 Check Date: 06/27/2023 Payee Name: Thomas Ferrence							
2021237523	INDEMNITY	05/11/2021	MIDDLE TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,219.64	2021-2021	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type			Payment Amount	Policy Period	Payment Type	
Check Amount:							\$1,219.64			
Check Number: 42422			Check Date: 06/27/2023		Payee Name: Kenneth Kinsey					
2022253534	INDEMNITY	10/29/2021	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY			\$1,265.20	2021-2021	Loss	
Check Amount:							\$1,265.20			
Check Number: 42423			Check Date: 06/27/2023		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: 42424			Check Date: 06/27/2023		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: 42425			Check Date: 06/27/2023		Payee Name: EGG HARBOR TOWNSHIP					
2023300618	1ST PARTY COLL PD	04/02/2023	EGG HARBOR TOWNSHIP	M-MISC MED WC	PD	NON-WC	PR COLL	\$40,044.55	2023-2023	Loss
Check Amount:							\$40,044.55			
Check Number: 42426			Check Date: 06/27/2023		Payee Name: HAMILTON TOWNSHIP					
2023284181	1ST PARTY COLL PD	09/22/2022	HAMILTON TOWNSHIP	M-MISC MED WC	PD	NON-WC	PR COLL	\$10,450.00	2022-2022	Loss
Check Amount:							\$10,450.00			
Check Number: 42427			Check Date: 06/27/2023		Payee Name: AVALON BOROUGH					
2023307234	1ST PARTY COLL PD	06/15/2023	AVALON BOROUGH	M-MISC MED WC	PD	NON-WC	PR COLL	\$7,616.44	2023-2023	Loss
Check Amount:							\$7,616.44			
Check Number: 42428			Check Date: 06/27/2023		Payee Name: MILLVILLE CITY					
2023303303	INLAND MARINE	02/09/2021	MILLVILLE CITY	M-MISC MED WC	PD	NON-WC	OTR LOSS PR	\$4,000.00	2021-2021	Loss
Check Amount:							\$4,000.00			
Check Number: 42429			Check Date: 06/27/2023		Payee Name: ATLANTICARE PHYSICIAN GROUP, PA					
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	M-OCCUPATIONAL MEDICINE			\$76.49	2023-2023	Loss	
Check Amount:							\$76.49			
Check Number: 42430			Check Date: 06/27/2023		Payee Name: IVYREHAB NETWORK INC					
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES			\$334.85	2020-2020	Loss	
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-PHYSICIAN FEES			\$85.00	2023-2023	Loss	
Check Amount:							\$419.85			



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42431 Check Date: 06/27/2023 Payee Name: RANCOCAS ANESTHESIOLOGY PA							
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$927.00	2022-2022	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-PHYSICIAN FEES	\$1,271.14	2023-2023	Loss
Check Amount:					\$2,198.14		
Check Number: 42432 Check Date: 06/27/2023 Payee Name: INSPIRA MEDICAL CENTER VINELAND							
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$5,906.71	2023-2023	Loss
Check Amount:					\$5,906.71		
Check Number: 42433 Check Date: 06/27/2023 Payee Name: SHORE MEDICAL CENTER							
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$12,157.65	2023-2023	Loss
Check Amount:					\$12,157.65		
Check Number: 42434 Check Date: 06/27/2023 Payee Name: ATLANTIC MEDICAL IMAGING LLC							
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-MRI	\$883.36	2022-2022	Loss
Check Amount:					\$883.36		
Check Number: 42435 Check Date: 06/27/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2019168296	INDEMNITY	03/12/2019	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2019-2019	Loss
2022273825	INDEMNITY	05/19/2022	WILDWOOD CREST BOROUGH	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023279959	INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023282696	INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$600.00	2022-2022	Loss
2023288635	INDEMNITY	11/09/2022	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
2023292487	INDEMNITY	12/29/2022	SOMERS POINT CITY	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$185.00	2023-2023	Loss
2023298567	MEDICAL ONLY	03/02/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023299476	MEDICAL ONLY	03/21/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023302269	MEDICAL ONLY	04/21/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
Check Amount:					\$2,465.00		
Check Number: 42436 Check Date: 06/27/2023 Payee Name: CAPE EMERGENCY PHYSICIANS, PA							



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023298652	MEDICAL ONLY	03/09/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$611.00	2023-2023	Loss
Check Amount:					\$611.00		
Check Number: 42437 Check Date: 06/27/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2019168296	INDEMNITY	03/12/2019	EGG HARBOR TOWNSHIP	M-MRI	\$1,075.00	2019-2019	Loss
2023286075	INDEMNITY	10/14/2022	NORTHFIELD CITY	M-MRI	\$485.00	2022-2022	Loss
2023298121	INDEMNITY	03/06/2023	CAPE MAY CITY	M-MRI	\$635.00	2023-2023	Loss
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-MRI	\$300.00	2023-2023	Loss
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	M-MRI	\$485.00	2023-2023	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-MRI	\$485.00	2023-2023	Loss
2023300629	INDEMNITY	04/02/2023	EGG HARBOR TOWNSHIP	M-MRI	\$970.00	2023-2023	Loss
Check Amount:					\$4,435.00		
Check Number: 42438 Check Date: 06/27/2023 Payee Name: CAPE RADIOLOGY							
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-DIAGNOSTICS	\$35.94	2023-2023	Loss
Check Amount:					\$35.94		
Check Number: 42439 Check Date: 06/27/2023 Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.							
2020183913	INDEMNITY	09/13/2019	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$401.40	2019-2019	Loss
Check Amount:					\$401.40		
Check Number: 42440 Check Date: 06/27/2023 Payee Name: EMERGENCY PHYSICIAN ASSOCIATES OF SOUTH JERSEY, PC							
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-PHYSICIAN FEES	\$611.00	2023-2023	Loss
Check Amount:					\$611.00		
Check Number: 42441 Check Date: 06/27/2023 Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA							
2023304524	MEDICAL ONLY	05/17/2023	UPPER DEERFIELD TOWNSHIP	M-PHYSICIAN FEES	\$829.00	2023-2023	Loss
Check Amount:					\$829.00		
Check Number: 42442 Check Date: 06/27/2023 Payee Name: NovaCare Rehabilitation							
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$201.88	2022-2022	Loss
Check Amount:					\$201.88		
Check Number: 42443 Check Date: 06/27/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2021222997	INDEMNITY	12/08/2020	MILLVILLE CITY	M-URGENT CARE CENTER	\$164.59	2020-2020	Loss
2022271533	INDEMNITY	04/27/2022	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$472.06	2022-2022	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023306856	MEDICAL ONLY	06/09/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$183.10	2023-2023	Loss
Check Amount:					\$819.75		
Check Number: 42444 Check Date: 06/27/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$132.13	2019-2019	Loss
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$88.09	2021-2021	Loss
2022274139	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$334.88	2022-2022	Loss
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$176.18	2022-2022	Loss
2023295249	MEDICAL ONLY	01/27/2023	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$339.05	2023-2023	Loss
2023297264	MEDICAL ONLY	02/17/2023	WILDWOOD CREST BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$290.69	2023-2023	Loss
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:					\$1,537.20		
Check Number: 42445 Check Date: 06/27/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$48.00	2019-2019	Loss
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	M-PHYSICIAN FEES	\$300.00	2020-2020	Loss
2023290862	INDEMNITY	12/09/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$390.00	2022-2022	Loss
Check Amount:					\$738.00		
Check Number: 42446 Check Date: 06/27/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2023301492	MEDICAL ONLY	04/17/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$307.01	2023-2023	Loss
Check Amount:					\$307.01		
Check Number: 42447 Check Date: 06/27/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-PHYSICIAN FEES	\$764.00	2023-2023	Loss
Check Amount:					\$764.00		
Check Number: 42448 Check Date: 06/27/2023 Payee Name: PREMIER ORTHO ASSOCSURG							
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$3,386.00	2023-2023	Loss
Check Amount:					\$3,386.00		
Check Number: 42449 Check Date: 06/27/2023 Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC							
2022273101	INDEMNITY	05/15/2022	OCEAN CITY	M-PHYSICIAN FEES	\$53.01	2022-2022	Loss
Check Amount:					\$53.01		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42450 Check Date: 06/27/2023 Payee Name: KENNEDY HEALTH							
2023305193	MEDICAL ONLY	05/24/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$4,839.28	2023-2023	Loss
Check Amount:					\$4,839.28		
Check Number: 42451 Check Date: 06/27/2023 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2023306000	MEDICAL ONLY	06/04/2023	GALLOWAY TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$2,511.00		
Check Number: 42452 Check Date: 06/27/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$412.75	2020-2020	Loss
Check Amount:					\$412.75		
Check Number: 42453 Check Date: 06/27/2023 Payee Name: FUSION HEALTHCARE SOLUTIONS							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-DME/PROSTHETICS	\$1,928.00	2019-2019	Loss
Check Amount:					\$1,928.00		
Check Number: 42454 Check Date: 06/27/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-PHYSICIAN FEES	\$1,375.00	2023-2023	Loss
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$376.00	2023-2023	Loss
Check Amount:					\$1,751.00		
Check Number: 42455 Check Date: 06/27/2023 Payee Name: myMATRIXX							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-PHARMACY	\$5.18	2019-2019	Loss
2022263645	MEDICAL ONLY	02/03/2022	PLEASANTVILLE CITY	M-PHARMACY	\$34.39	2022-2022	Loss
2022274141	INDEMNITY	05/24/2022	PLEASANTVILLE CITY	M-PHARMACY	\$12.59	2022-2022	Loss
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	M-PHARMACY	\$328.93	2023-2023	Loss
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	M-PHARMACY	\$103.11	2023-2023	Loss
Check Amount:					\$484.20		
Check Number: 42456 Check Date: 06/27/2023 Payee Name: ORTHONJ, LLC							
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-ORTHO/NEURO FEES	\$125.59	2021-2021	Loss
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$125.59	2021-2021	Loss
2022263645	MEDICAL ONLY	02/03/2022	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	2022-2022	Loss
2023279959	INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$190.79	2023-2023	Loss
Check Amount:					\$778.47		
Check Number: 42457 Check Date: 06/27/2023 Payee Name: ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY							
2023277935	INDEMNITY	07/11/2022	SOMERS POINT CITY	M-AMBULATORY SURGERY CENTER	\$3,665.47	2022-2022	Loss
Check Amount:					\$3,665.47		
Check Number: 42458 Check Date: 06/27/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2020-2020	Loss
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023304131	MEDICAL ONLY	05/12/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
Check Amount:					\$720.00		
Check Number: 42459 Check Date: 06/27/2023 Payee Name: ORTHONJ, LLC							
2019168296	INDEMNITY	03/12/2019	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2019-2019	Loss
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2020-2020	Loss
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2022-2022	Loss
2023300449	INDEMNITY	03/24/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2023300629	INDEMNITY	04/02/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2023302269	MEDICAL ONLY	04/21/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:					\$731.82		
Check Number: 42460 Check Date: 06/27/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$2,040.00	2020-2020	Loss
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$144.35	2022-2022	Loss
Check Amount:					\$2,184.35		
Check Number: 42461 Check Date: 06/27/2023 Payee Name: RADCLIFF SPINE CARE							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$200.87	2020-2020	Loss
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-PHYSICIAN FEES	\$200.87	2023-2023	Loss
Check Amount:					\$401.74		
Check Number: 42462 Check Date: 06/27/2023 Payee Name: ATLANTIC SPEECH AND SWALLOWING CENTER, LLC							
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-OTHER PROVIDER FEES	\$290.00	2021-2021	Loss
Check Amount:					\$290.00		



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 42463 Check Date: 06/27/2023 Payee Name: OSPREY REHABILITATION LLC							
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$201.88	2020-2020	Loss
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$263.68	2022-2022	Loss
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$667.44		
Check Number: 42464 Check Date: 06/27/2023 Payee Name: QUALCARE INC							
2023307167	INDEMNITY	05/25/2023	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307240	MEDICAL ONLY	06/18/2023	WILDWOOD CREST BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307268	MEDICAL ONLY	06/01/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307369	MEDICAL ONLY	06/20/2023	AVALON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307471	MEDICAL ONLY	06/21/2023	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307573	MEDICAL ONLY	06/22/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307603	MEDICAL ONLY	06/22/2023	AVALON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2023307650	INDEMNITY	05/27/2022	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2022-2022	Loss
Check Amount:					\$4,440.00		
Total of ATLANTIC CNTY JIF IV Account							
Number of Checks:		368	Total Payments:		\$1,148,932.37		
Number of Payments:		1,097	First Check Number:		42097		
Expense Payments:		\$34,347.17	Last Check Number:		42464		
Legal Payments:		\$102,869.35					
Loss Payments:		\$1,011,715.85					
Grand Total							
Number of Checks:		368	Total Payments:		\$1,148,932.37		
Number of Payments:		1,097	First Check Number:		42097		
Expense Payments:		\$34,347.17	Last Check Number:		42464		
Legal Payments:		\$102,869.35					
Loss Payments:		\$1,011,715.85					

SUBROGATION BY YEAR
AND ADJUSTMENT RECEIPTS PER MONTH

DESCRIPTION	TOTAL	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
RECOVERY REGISTER													
EXCESS REIMBURSEMENTS	\$ -												
SUBROGATION	\$ 350,076.09	\$ 12,705.20	\$ 34,455.48	\$ 62,636.11	\$ 138,276.92	\$ 18,702.48	\$ 83,299.90						
REFUNDS	\$ -												
ALL OTHER	\$ 3,000.00		\$ 3,000.00										
TOTALS	\$ 353,076.09	\$ 12,705.20	\$ 37,455.48	\$ 62,636.11	\$ 138,276.92	\$ 18,702.48	\$ 83,299.90	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ADJUSTMENT REGISTER:TOTAL													
	\$ 20,655.95		\$ 500.00	\$ 241.32	\$ 4,514.66	\$ -	\$ 15,399.97						
OTHER RECEIPTS													
DUE RCF	\$ 2,575.94				\$ 2,496.00		\$ 79.94						
	\$ -												
	\$ -												
INVESTMENTS REDEEMED	\$ -												
	\$ 2,575.94	\$ -	\$ -	\$ -	\$ 2,496.00	\$ -	\$ 79.94	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST:INVESTORS BANK													
	\$ 63,124.24	\$ 11,241.19	\$ 10,038.98	\$ 10,262.10	\$ 7,737.43	\$ 12,398.27	\$ 11,446.27						
ASSESSMENTS:													
PRIOR YEAR	\$ -												
CURRENT YEAR	\$ 10,334,677.34	\$ 1,090,187.00	\$ 2,429,503.00		\$ 1,982,573.33	\$ 4,832,414.01							
	\$ 10,334,677.34	\$ 1,090,187.00	\$ 2,429,503.00	\$ -	\$ 1,982,573.33	\$ 4,832,414.01	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL													
	\$ 10,774,109.56	\$ 1,114,133.39	\$ 2,477,497.46	\$ 73,139.53	\$ 2,135,598.34	\$ 4,863,514.76	\$ 110,226.08	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ -												
BANK STATEMENT=	\$ 10,774,109.56												
CHECK EQUAL -0-	\$ -												
RECOVERY REGISTER													
SUBROGATION BY YEAR													
2023	\$ 10,915.83			\$ 500.00		\$ 10,415.83							
2022	\$ 40,834.23		\$ 9,869.80	\$ 3,592.10	\$ 13,949.71	\$ 13,422.62							
2021	\$ 156,116.78	\$ 2,093.36	\$ 18,378.78	\$ 41,927.80	\$ 29,939.37	\$ 4,351.26	\$ 59,426.21						
2020	\$ 42,294.82	\$ 10,611.84	\$ 5,708.33	\$ 14,799.21	\$ 10,758.78	\$ 208.33	\$ 208.33						
2019	\$ 87,682.25		\$ 398.57	\$ 23.00	\$ 83,520.49	\$ 3,717.19	\$ 23.00						
2018	\$ 10,000.00						\$ 10,000.00						
2017	\$ 1,794.00			\$ 1,794.00									
2016	\$ -												
2015	\$ -												
2014	\$ -												
2013	\$ 138.18				\$ 108.57	\$ 9.87	\$ 19.74						
2012	\$ 300.00		\$ 100.00			\$ 200.00							
2011	\$ -												
2010	\$ -												
2009	\$ -												
	\$ 350,076.09	\$ 12,705.20	\$ 34,455.48	\$ 62,636.11	\$ 138,276.92	\$ 18,702.48	\$ 83,299.90	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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 Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Policy Period	Payment Type	Payment Amount
		2021214700	06/02/2023	INLAND MARINE	09/02/2020	M-MISC MED WC PD NON-WC OTR LOSS PR	HAMILTON TOWNSHIP	HAMILTON TOWNSHIP	Tanya ohnson	2020-2020	Loss	\$14,659.00
		2023287351	06/29/2023	1ST PARTY COLL PD	10/24/2022	E-SUBROGATION E PENSE PR	EGG HARBOR TOWNSHIP	EGG HARBOR TOWNSHIP	Colleen Mortellite	2022-2022	E pense	\$450.12
		2023290439	06/29/2023	1ST PARTY COLL PD	11/22/2022	E-SUBROGATION E PENSE PR	VENTNOR CITY	VENTNOR CITY	Colleen Mortellite	2022-2022	E pense	\$290.85
Reimbursement Total:										3		(\$15,399.97)



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

Payment Method Type: Void

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type			Payee Name	Insured Name	Examiner	Policy Period	Payment Type	Payment Amount
42197	06/13/2023	2023305763	06/16/2023	1ST PARTY COLL PD	05/31/2023	M-MISC MED WC	PD	NON-WC PR COLL	OEBOY INC T/A ACTION AUTO BODY	GALLOWAY TOWNSHIP	Tanya ohnson	2023-2023	Loss	\$2,442.15
42384	06/27/2023	2023287351	06/28/2023	1ST PARTY COLL PD	10/24/2022	E-SUBROGATION E	PENSE	PR	ATLANTIC COUNTY INS. COMMISSION/WC	EGG HARBOR TOWNSHIP	Colleen Mortellite	2022-2022	E pense	\$450.12
42384	06/27/2023	2023290439	06/28/2023	1ST PARTY COLL PD	11/22/2022	E-SUBROGATION E	PENSE	PR	ATLANTIC COUNTY INS. COMMISSION/WC	VENTNOR CITY	Colleen Mortellite	2022-2022	E pense	\$290.85
Void Total:											3			(\$3,183.12)
Grand Total:											6			(\$18,583.09)
Reimbursement Total:											3			(\$15,399.97)
Reversal Total:											0			\$0.00
Reverse/Copy Total:											0			\$0.00
Stop Pay Total:											0			\$0.00
Void Total:											3			(\$3,183.12)



Recovery Register
Insurer: AJF-ATL.JOINT INS.FUND
Line: PROPERTY

Policy Period: 2012-2012

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		001127411	06/02/2023	1ST PARTY COLL PD	01/25/2012	R-SUBROGATION COLL/COMP	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Tanya ohnson	Loss	\$200.00
							2012-2012 Total		1		\$200.00
							E cess Reimbursement Total		0		\$0.00
							Subrogation Total		1		\$200.00
							Refund Total		0		\$0.00
							All Other Total		0		\$0.00

Policy Period: 2013-2013

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		001189736	06/02/2023	COMPREHENSIVE	12/04/2013	R-SUBROGATION COLL/COMP	FOLSOM BOROUGH	FOLSOM BOROUGH	Tanya ohnson	Loss	\$9.87
		001189736	06/22/2023	COMPREHENSIVE	12/04/2013	R-SUBROGATION COLL/COMP	FOLSOM BOROUGH	FOLSOM BOROUGH	Tanya ohnson	Loss	\$9.87
							2013-2013 Total		2		\$19.74
							E cess Reimbursement Total		0		\$0.00
							Subrogation Total		2		\$19.74
							Refund Total		0		\$0.00
							All Other Total		0		\$0.00

Policy Period: 2018-2018

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2018141995	06/06/2023	1ST PARTY COLL PD	05/02/2018	R-SUBROGATION COLL/COMP	MILLVILLE CITY	MILLVILLE CITY	Tanya ohnson	Loss	\$5,000.00
		2018141995	06/16/2023	1ST PARTY COLL PD	05/02/2018	R-SUBROGATION COLL/COMP	MILLVILLE CITY	MILLVILLE CITY	Tanya ohnson	Loss	\$5,000.00
							2018-2018 Total		2		\$10,000.00
							E cess Reimbursement Total		0		\$0.00
							Subrogation Total		2		\$10,000.00
							Refund Total		0		\$0.00
							All Other Total		0		\$0.00

Policy Period: 2020-2020

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2021221250	06/02/2023	INLAND MARINE	10/31/2020	R-SUBROGATION OTR LOSS PR	SEA ISLE CITY	SEA ISLE CITY	Tanya ohnson	Loss	\$208.33



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

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
2020-2020 Total									1		\$208.33
E cess Reimbursement Total									0		\$0.00
Subrogation Total									1		\$208.33
Refund Total									0		\$0.00
All Other Total									0		\$0.00

Policy Period: 2021-2021

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2022254405	06/06/2023	1ST PARTY COLL PD	11/02/2021	R-SUBROGATION COLL/COMP	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Tanya ohnson	Loss	\$6,044.76
		2023290572	06/08/2023	INLAND MARINE	09/22/2021	R-SUBROGATION OTR LOSS PR	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Colleen Mortellite	Loss	\$5,000.00
2021-2021 Total									2		\$11,044.76
E cess Reimbursement Total									0		\$0.00
Subrogation Total									2		\$11,044.76
Refund Total									0		\$0.00
All Other Total									0		\$0.00

Policy Period: 2022-2022

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2022272055	06/14/2023	1ST PARTY COLL PD	05/02/2022	R-SUBROGATION COLL/COMP	OCEAN CITY	OCEAN CITY	Tanya ohnson	Loss	\$13,422.62
2022-2022 Total									1		\$13,422.62
E cess Reimbursement Total									0		\$0.00
Subrogation Total									1		\$13,422.62
Refund Total									0		\$0.00
All Other Total									0		\$0.00
PROPERTY Total									9		\$34,895.45
E cess Reimbursement Total									0		\$0.00
Subrogation Total									9		\$34,895.45
Refund Total									0		\$0.00
All Other Total									0		\$0.00



Recovery Register
Insurer: AJF-ATL.JOINT INS.FUND
Line: WORKERS COMPENSATION

Policy Period: 2019-2019

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2019171198	06/22/2023	MEDICAL ONLY	04/12/2019	R-SUBROGATION MED	WILDWOOD CREST BOROUGH	WILDWOOD CREST BOROUGH	Shannon Cusac	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: 2021-2021

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2022242390	06/06/2023	MEDICAL ONLY	07/07/2021	R-SUBROGATION MED	OCEAN CITY	OCEAN CITY	Shannon Cusac	Loss	\$52.00
		2022258289	06/07/2023	MEDICAL ONLY	12/26/2021	R-SUBROGATION MED	CAPE MAY CITY	CAPE MAY CITY	Shannon Cusac	Loss	\$258.00
		2021237844	06/14/2023	INDEMNITY	05/15/2021	R-SUBROGATION TTD	HAMILTON TOWNSHIP	HAMILTON TOWNSHIP	Ale andria McMurren	Loss	\$21,179.57
		2021237844	06/14/2023	INDEMNITY	05/15/2021	R-SUBROGATION MED	HAMILTON TOWNSHIP	HAMILTON TOWNSHIP	Ale andria McMurren	Loss	\$26,891.88
									2021-2021 Total	4	\$48,381.45
									Excess Reimbursement Total	0	\$0.00
									Subrogation Total	4	\$48,381.45
									Refund Total	0	\$0.00
									All Other Total	0	\$0.00
									WORKERS COMPENSATION Total	5	\$48,404.45
									Excess Reimbursement Total	0	\$0.00
									Subrogation Total	5	\$48,404.45
									Refund Total	0	\$0.00
									All Other Total	0	\$0.00
									Grand Total:	14	(\$83,299.90)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	14	(\$83,299.90)
									Refund Total:	0	\$0.00
									All Other Total:	0	\$0.00

SECTION C

***BUDGET STATUS
REPORT***

Interest Allocation Flag 1=*	1	1	1	1	0	1	0	0	1	1	
SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2023										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	314,497.60	842,602.42	173,103.65	3,194,543.11	730,239.93	896,166.85	173,949.70	1,928,649.57	(5,166,523.88)	0.00	3,087,228.96
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(41.04)	(147.03)	(33.37)	(546.67)	0.00	(155.01)	0.00	0.00	55.92	0.00	(867.20)
Invest Adj	2.57	6.89	1.41	26.11	0.00	7.33	0.00	0.00	0.00	0.00	44.31
Subtotal Invest	(38.47)	(140.14)	(31.96)	(520.56)	0.00	(147.68)	0.00	0.00	55.92	0.00	(822.89)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(38.47)	(140.14)	(31.96)	(520.56)	0.00	(147.68)	0.00	0.00	55.92	0.00	(822.89)
EXPENSES											0.00
Claims Transfers	113,091.81	7,975.25	0.00	146,933.50	0.00	0.00	0.00	0.00	0.00	0.00	268,000.56
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	302,567.87	0.00	302,567.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	113,091.81	7,975.25	0.00	146,933.50	0.00	0.00	0.00	0.00	302,567.87	0.00	570,568.43
END BALANCE	201,367.32	834,487.03	173,071.69	3,047,089.05	730,239.93	896,019.17	173,949.70	1,928,649.57	(5,469,035.83)	0.00	2,515,837.64

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2022										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(58,502.44)	1,781,023.68	337,500.27	3,508,893.06	(314,957.67)	1,725,362.20	0.00	(484,210.47)	1,400,635.53	366,487.89	8,262,232.05
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	13,422.62	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13,422.62
Invest Pymnts	179.82	1,809.40	350.95	4,606.91	0.00	1,745.94	0.00	0.00	1,582.27	370.86	10,646.15
Invest Adj	0.00	14.56	2.76	28.68	0.00	14.10	0.00	0.00	11.45	3.00	74.55
Subtotal Invest	179.82	1,823.96	353.71	4,635.59	0.00	1,760.04	0.00	0.00	1,593.72	373.86	10,720.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79.94	0.00	79.94
TOTAL	13,602.44	1,823.96	353.71	4,635.59	0.00	1,760.04	0.00	0.00	1,673.66	373.86	24,223.26
EXPENSES											
Claims Transfers	19,502.68	2,297.00	12.75	287,183.51	0.00	0.00	0.00	0.00	0.00	0.00	308,995.94
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,291.00	0.00	10,291.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,502.68	2,297.00	12.75	287,183.51	0.00	0.00	0.00	0.00	10,291.00	0.00	319,286.94
END BALANCE	(64,402.68)	1,780,550.64	337,841.23	3,226,345.14	(314,957.67)	1,727,122.24	0.00	(484,210.47)	1,392,018.19	366,861.75	7,967,168.37

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	145,749.00	1,723,471.10	303,287.21	1,394,275.15	(45,923.53)	1,795,257.60	0.00	9,702.93	245,494.81	0.00	5,571,314.27
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	11,044.76	0.00	0.00	48,381.45	0.00	0.00	0.00	0.00	0.00	0.00	59,426.21
Invest Pymnts	75.07	1,777.02	338.92	2,142.41	0.00	1,815.03	0.00	0.00	253.75	0.00	6,402.20
Invest Adj	1.19	14.09	2.48	11.40	0.00	14.67	0.00	0.00	2.01	0.00	45.84
Subtotal Invest	76.26	1,791.11	341.40	2,153.81	0.00	1,829.70	0.00	0.00	255.76	0.00	6,448.04
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,121.02	1,791.11	341.40	50,535.26	0.00	1,829.70	0.00	0.00	255.76	0.00	65,874.25
EXPENSES											
Claims Transfers	9,037.32	27,282.40	1,578.78	188,843.91	0.00	0.00	0.00	0.00	0.00	0.00	226,742.41
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	9,037.32	27,282.40	1,578.78	188,843.91	0.00	0.00	0.00	0.00	0.00	0.00	226,742.41
END BALANCE	147,832.70	1,697,979.81	302,049.83	1,255,966.50	(45,923.53)	1,797,087.30	0.00	9,702.93	245,750.57	0.00	5,410,446.11

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	148,248.19	1,405,210.95	221,628.41	1,184,864.05	(31,377.36)	1,883,003.97	0.00	38,620.11	134,645.28	37,242.29	5,022,085.89
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	208.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208.33
Invest Pymnts	140.02	1,581.70	228.90	1,380.99	0.00	1,903.78	0.00	0.00	136.45	37.65	5,409.49
Invest Adj	1.21	11.49	1.81	9.69	0.00	15.39	0.00	0.00	1.10	0.30	40.99
Subtotal Invest	141.23	1,593.19	230.71	1,390.68	0.00	1,919.17	0.00	0.00	137.55	37.95	5,450.48
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	349.56	1,593.19	230.71	1,390.68	0.00	1,919.17	0.00	0.00	137.55	37.95	5,658.81
EXPENSES											
Claims Transfers	(14,659.00)	40,877.92	611.00	135,140.02	0.00	0.00	0.00	0.00	0.00	0.00	161,969.94
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	(14,659.00)	40,877.92	611.00	135,140.02	0.00	0.00	0.00	0.00	0.00	0.00	161,969.94
END BALANCE	163,256.75	1,365,926.22	221,248.12	1,051,114.71	(31,377.36)	1,884,923.14	0.00	38,620.11	134,782.83	37,280.24	4,865,774.76

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	207,398.88	1,202,483.67	199,545.39	(757,457.90)	8,562.32	1,939,067.87	0.00	13,043.71	208,962.32	0.00	3,021,606.26
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	0.00	0.00	0.00	23.00	0.00	0.00	0.00	0.00	0.00	0.00	23.00
Invest Pymnts	210.30	1,521.90	207.98	0.00	0.00	1,960.47	0.00	0.00	211.27	0.00	4,111.92
Invest Adj	1.70	9.83	1.63	0.00	0.00	15.85	0.00	0.00	1.71	0.00	30.72
Subtotal Invest	212.00	1,531.73	209.61	0.00	0.00	1,976.32	0.00	0.00	212.98	0.00	4,142.64
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	212.00	1,531.73	209.61	23.00	0.00	1,976.32	0.00	0.00	212.98	0.00	4,165.64
EXPENSES											
Claims Transfers	0.00	110,068.00	0.00	53,572.43	0.00	0.00	0.00	0.00	0.00	0.00	163,640.43
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	0.00	110,068.00	0.00	53,572.43	0.00	0.00	0.00	0.00	0.00	0.00	163,640.43
END BALANCE	207,610.88	1,093,947.40	199,755.00	(811,007.33)	8,562.32	1,941,044.19	0.00	13,043.71	209,175.30	0.00	2,862,131.47

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	June										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(327.66)	7,395.95	0.00	2,566.86	0.00	0.00	0.00	0.00	18,187,637.03	0.00	18,197,272.18
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1.52	1.21	0.00	(0.74)	0.00	0.00	0.00	0.00	18,397.22	0.00	18,399.21
Invest Adj	0.00	0.06	0.00	0.02	0.00	0.00	0.00	0.00	148.67	0.00	148.75
Subtotal Invest	1.52	1.27	0.00	(0.72)	0.00	0.00	0.00	0.00	18,545.89	0.00	18,547.96
Other *	10,219.74	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,219.74
TOTAL	10,221.26	1.27	0.00	(0.72)	0.00	0.00	0.00	0.00	18,545.89	0.00	28,767.70
EXPENSES											
Claims Transfers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
TOTAL	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00
END BALANCE	8,893.60	7,397.22	0.00	2,566.14	0.00	0.00	0.00	0.00	18,206,182.92	0.00	18,225,039.88

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

Month June
Current Fund Year 2023

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid June	Monthly Recoveries June	Calc. Net Paid Thru June	TPA Net Paid Thru June	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	132,490.56	113,091.81	0.00	245,582.37	245,582.37	0.00	0.00	0.00
	Liability	6,191.25	7,975.25	0.00	14,166.50	14,166.50	0.00	0.00	0.00
	Auto	4,162.56	0.00	0.00	4,162.56	4,162.56	(0.00)	(0.00)	0.00
	Workers Comp	410,187.58	146,933.50	0.00	557,121.08	557,121.08	0.00	(0.00)	0.00
	Total	553,031.95	268,000.56	0.00	821,032.51	821,032.51	(0.00)	(0.00)	0.00
2022	Property	1,026,184.16	19,502.68	13,422.62	1,032,264.22	1,032,264.22	0.00	(0.00)	0.00
	Liability	63,148.00	2,297.00	0.00	65,445.00	65,445.00	0.00	0.00	0.00
	Auto	48,126.30	12.75	0.00	48,139.05	48,139.05	0.00	0.00	0.00
	Workers Comp	3,041,433.66	287,183.51	0.00	3,328,617.17	3,328,617.17	0.00	(0.00)	0.00
	Total	4,178,892.12	308,995.94	13,422.62	4,474,465.44	4,474,465.44	0.00	(0.00)	0.00
2021	Property	1,025,372.25	9,037.32	11,044.76	1,023,364.81	1,023,364.81	0.00	0.00	(0.00)
	Liability	402,748.33	27,282.40	0.00	430,030.73	430,030.73	0.00	0.00	0.00
	Auto	62,465.01	1,578.78	0.00	64,043.79	64,043.79	0.00	0.00	0.00
	Workers Comp	5,846,628.87	188,843.91	48,381.45	5,987,091.33	5,987,091.33	(0.00)	(0.00)	0.00
	Total	7,337,214.46	226,742.41	59,426.21	7,504,530.66	7,504,530.66	(0.00)	(0.00)	(0.00)
2020	Property	918,133.08	(14,659.00)	208.33	903,265.75	903,265.75	0.00	0.00	0.00
	Liability	725,544.18	40,877.92	0.00	766,422.10	766,422.10	0.00	0.00	0.00
	Auto	135,071.05	611.00	0.00	135,682.05	135,682.05	0.00	0.00	0.00
	Workers Comp	6,000,321.89	135,140.02	0.00	6,135,461.91	6,135,461.91	(0.00)	0.00	(0.00)
	Total	7,779,070.20	161,969.94	208.33	7,940,831.81	7,940,831.81	(0.00)	0.00	(0.00)
2019	Property	828,542.22	0.00	0.00	828,542.22	828,542.22	0.00	0.00	0.00
	Liability	995,695.80	110,068.00	0.00	1,105,763.80	1,105,763.80	0.00	0.00	0.00
	Auto	163,961.67	0.00	0.00	163,961.67	163,961.67	0.00	0.00	0.00
	Workers Comp	8,116,420.86	53,572.43	23.00	8,169,970.29	8,169,970.29	(0.00)	(0.00)	0.00
	Total	10,104,620.55	163,640.43	23.00	10,268,237.98	10,268,237.98	(0.00)	(0.00)	0.00
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		29,952,829.28	1,129,349.28	73,080.16	31,009,098.40	31,009,098.40	(0.00)	(0.00)	(0.00)

SECTION D

BILL LIST REVIEW

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

	Payable To:	FY 2023	FY 2022	Appropriation	Description
1	The Actuarial Advantage	763.00		Prof Services/Actuary	June 2023 Fees
2	Arthur J. Gallagher Risk Management Services LLC	88,142.00		Prof Services/Administration	July 2023 Fees
3	Arthur J. Gallagher Risk Management Services, LLC	178.82		Misc/Postage/Copies/Fax	June 2023 Fees
4	Arthur J. Gallagher Risk Management Services, LLC	140.00		Misc/JIF Website	Flipsnack Website renewal document viewing (split-pymt MM amex)
5	The DeWeese Law Firm, P.C.	11,549.00		Prof Services/Attorney	July 2023 Fees
6	Qual-Lynx	74,723.00		Prof Services/Claims Administration	July 2023 Fees
7	Joyce Media	390.00		Misc/JIF Website	July 2023 Fees
8	Christopher J. Winter Sr.	2,167.00		Training/Police Risk Services	Law Enforcement Consultant-July 2023 fee
9	AssetWorks Risk Management Inc	35,974.00		Prof Services/Prop. Appraiser	Property appraisals and 3 overage buildings
10	Tracy Forlenza	560.00		Misc/Recording Secretary	July 2023 Fees
11	J.A. Montgomery Risk Control Services	19,587.00		Prof Services/Safety Director/Loss Control	July 2023 Fees
12	J.A. Montgomery Risk Control Services	162.98		Training/Training	Regional training-summer season for supvrs 6-5-23
13	Wintsec Consulting LLC	4,863.00		Prof Services/Technology Risk Serv Dir	July 2023 Fees
14	John Hansen	2,125.00		Prof Services/Treasurer	July 2023 Fees
15	Conner Strong & Buckelew	1,062.00		Prof Services/Underwriting Mgr	July 2023 Fees
16	Jordan Simone	5,420.00		Wellness/Wellness Incentive Program	July 2023 Fees
17	ARC Reprographics	1,013.92		Misc/Printing	Inv#281809 Cape May bks; 281828 Upper bks; 281875 west ww; 281851 Police Hos split; Q16068 Ck Envs
18	Auletto Catering	915.00		Training/Training	6-22-23 Police training split
19	Iron Mountain	140.04		Misc/Records Retention Service	Inv#HPXT558; Storage 7/1-31/23; Service 5/24-6/27/23
20	Marco's Inc	1,551.00		Training/Training	Police command staff training 6/12; split
21	Armando Riccio LLC	615.00		Training/Training	Mgrs & Supvs training AM/PM 6/29/23
22	Borough of Avalon	1,408.71		Optional Safety Budget	Gun cabinet
23	Commercial Township	49.99		Wellness/Wellness Incentive Program	Healthy snacks
24	Commercial Township	237.90		Optional Safety Budget	boots, pants supplies
25	Township of Lower	1,000.00		Wellness/Wellness Incentive Program	wellness challenge prizes for year
26	City of Margate		1,695.88	Safety Incentive Program	sunscreen and supplies for employees
27	City of Millville	574.60		Wellness/Wellness Incentive Program	bags and fruit/water
28	Township of Mullica	725.00		EPL/CYBER/EPL/Cyber Incentive Program	firewall
	Subtotals	256,037.96	1,695.88		

JIF BILL LIST TOTAL	257,733.84
RMC BILL LIST TOTAL	191,625.00
COMBINED BILL LIST TOTAL	449,358.84

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (3RD Installment) - JULY 2023

	Payable To:	FY 2023	Appropriation	Description
1	CJ Adams	8,475.00	Risk Management Consultants	3rd Qtr Pymts - Longport, Margate
2	Atlantic Associates	13,359.00	Risk Management Consultants	3rd Qtr Pymts - Pleasantville
3	Barclay Insurance Group	750.00	Risk Management Consultants	3rd Qtr Pymts - Downe
4	BCA Insurance	1,625.00	Risk Management Consultants	3rd Qtr Pymts - Upper Deerfield
5	J. Byrne Agency	55,697.00	Risk Management Consultants	3rd Qtr Pymts -Deerfield, Lower, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
6	Conner Strong & Buckelew	4,825.00	Risk Management Consultants	3rd Qtr Pymts -Waterford
7	Glenn Insurance Agency	17,147.00	Risk Management Consultants	3rd Qtr Pymts - Absecon, Linwood, Somers Pt, Weymouth
8	Hardenbergh Insurance Group	22,482.00	Risk Management Consultants	3rd Qtr Pymts - EHT, Estell Manor, Folsom, Galloway, Hamilton, Northfield
9	Heist Insurance Agency	1,750.00	Risk Management Consultants	3rd Qtr Pymts -Upper Twp
10	Insurance Agencies Inc	9,287.00	Risk Management Consultants	3rd Qtr Pymts -Buena Borough, Newfield and Ventnor
11	Marsh & McLennan Agency, LLC	22,850.00	Risk Management Consultants	3rd Qtr Pymts -Avalon, Cape May, Cape May Pt, Dennis Twp, Middle, SIC, West Cape May, Woodbine
12	McMahon Agency Inc	13,575.00	Risk Management Consultants	3rd Qtr Pymts -Corbin City and Ocean City
13	William Mints Agency	12,303.00	Risk Management Consultants	3rd Qtr Pymts -Commercial and Millville
14	Siracusa Kaufman Insurance Agency	7,500.00	Risk Management Consultants	3rd Qtr Pymts -Brigantine and Mullica
	RMCS BILL LIST TOTAL	191,625.00		

SECTION E
RECONCILIATIONS

ACMJIF
ACCOUNT ACTIVITY RECONCILIATION
FY 2023

	January	February	March	April	May	June	Year To Date Total
Opening Balance for the Period:	47,017,369.53	45,859,989.06	46,126,634.19	45,149,946.80	45,106,012.94	45,238,206.46	
RECEIPTS:							
INTEREST AND INTEREST ACTIVITY							
CITI ENS INVESTORS							
INTEREST	11,241.19	10,038.98	10,262.10	7,737.43	12,398.27	11,446.27	63,124.24
CMI							0.00
CMI INTEREST	31,610.42	30,789.17	32,902.23	33,787.66	34,868.55	34,609.09	198,567.12
CMI ACTIVITY	238,796.43	302,041.13	350,057.79	11,710.61	114,563.05	48,202.61	135,758.04
CMI ADMINISTRATIVE E PENSE	2,130.54	2,101.79	2,143.02	5,575.38	6,417.10	2,136.77	-9,353.84
TREASURY							0.00
INTEREST		95,663.97	9,261.26	-	3,722.92	85,068.20	193,716.35
TREASURY ACTIVITY	10,550.20	11,514.49	66,585.37	4,264.02	14,248.89	34,180.97	21,455.24
TREASURY ADMINISTRATIVE E PENSE	2,599.63			2,729.03			-5,328.66
TOTAL INTEREST ACTIVITY	287,468.07	179,165.29	466,925.73	60,346.07	84,239.30	46,603.21	597,938.49
Premium Assessment Receipts	1,090,187.00	2,429,503.00		1,982,573.33	4,832,414.01		10,334,677.34
Prior Yr. Premium Assessment Receipts							0.00
TOTAL ASSESSMENT RECEIPTS	1,090,187.00	2,429,503.00	-	1,982,573.33	4,832,414.01	-	
Subrogation Reimb. Receipts							
Fund Year 2023			500.00	8,076.18	10,415.83	-	18,992.01
Fund Year 2022		12,869.80	3,592.10	5,873.33	-	13,422.62	35,757.85
Fund Year 2021	2,093.36	18,378.78	41,927.80	29,939.37	4,351.26	59,426.21	156,116.78
Fund Year 2020	10,611.84	5,708.33	14,799.21	10,758.78	208.33	208.33	42,294.82
Fund Year 2019		398.57	23.00	83,520.49	3,717.19	23.00	87,682.25
Closed Fund Year-2009							0.00
Closed Fund Year-2010							0.00
Closed Fund Year-2011							0.00
Closed Fund Year-2012		100.00				200.00	300.00
Closed Fund Year-2013				108.57	9.87	19.74	138.18
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						10,000.00	10,000.00
TOTAL SUBROGATION AND OTHER REFUND	12,705.20	37,455.48	62,636.11	138,276.72	18,702.48	83,299.90	334,083.88
JE RCF CHECK RECEIVED AND DEPOSITED				2,496.00		79.94	2,575.94
							0.00
							0.00
							0.00
							0.00
							0.00
TOTAL OTHER RECEIPTS	-	-	-	2,496.00	-	79.94	348,892.00
							0.00
TOTAL GRAND RECEIPTS	1,390,360.27	2,287,793.19	529,561.84	2,183,692.12	4,766,877.19	129,983.05	1,280,914.37
DISBURSEMENTS:							
Net Claim Payments							
Fund Year 2023	16,007.33	85,138.72	109,714.83	156,587.28	204,575.80	268,000.56	840,024.52
Fund Year 2022	286,271.86	282,894.42	312,025.67	362,589.04	281,279.68	308,995.94	1,834,056.61
Fund Year 2021	162,873.10	146,423.81	292,854.42	127,194.64	188,796.34	226,742.41	1,144,884.72
Fund Year 2020	173,342.39	55,654.72	82,401.22	96,838.27	80,245.03	161,969.94	650,451.57
Fund Year 2019							
Closed Fund Year-2009							
Closed Fund Year-2010							
Closed Fund Year-2011							
Closed Fund Year-2012							
Closed Fund Year-2013							
Closed Fund Year-2014							
Closed Fund Year-2015							
Closed Fund Year-2016							
Closed Fund Year-2017							
Closed Fund Year-2018							
TOTAL DISBURSEMENTS	1,000,625.28	1,070,111.67	1,494,996.34	1,437,110.21	1,474,696.85	1,665,716.85	7,012,529.02
TOTAL NET RECEIPTS	389,735.00	1,217,681.52	34,565.50	746,581.91	3,292,180.34	1,124,266.20	578,385.35

Closed Fund Year-2009	349.65						349.65
Closed Fund Year-2010				125.00			125.00
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				1,610.00			1,610.00
Closed Fund Year-2017				254.40			254.40
Closed Fund Year-2018 void checks		7,558.82			1,000.00		-6,558.82
OTHER-CRI per druber 2018- c	83.27						83.27
Total Net Claim Payments	691,962.22	604,662.17	1,218,174.01	902,761.00	853,120.40	1,130,349.28	5,401,029.08
E p. Admin Bill List Payments							
E p. Cont. Charges FY 2024							0.00
E p. Cont. Charges FY 2023	1,663,268.27	1,382,880.30	288,075.28	1,264,074.18	3,770,813.27	302,567.67	8,671,678.97
E p. Cont. Charges FY 2022	16,462.12	21,010.96		60,791.00	10,750.00	10,291.00	119,305.08
E p. Cont. Charges FY 2021	9,912.51	12,594.63					22,507.14
E p. Cont. Charges FY 2020							0.00
							0.00
Closed Fund Year	166,135.62						166,135.62
							0.00
MISC ROUNDING			0.06	0.20		0.03	-0.29
Total Bill List Payments	1,855,778.52	1,416,485.89	288,075.22	1,324,864.98	3,781,563.27	312,858.64	8,979,626.52
Auditor s Adjustments							0.00
TOTAL DISBURSEMENTS:	2,547,740.74	2,021,148.06	1,506,249.23	2,227,625.98	4,634,683.67	1,443,207.92	14,380,655.60
Closing Balance for the Period:	45,859,989.06	46,126,634.19	45,149,946.80	45,106,012.94	45,238,206.46	43,924,981.59	
INVESTORS							
Account Net Cash Change During the Period							
Loss Account	1,491,645.13	561,011.57	1,214,935.69	489,266.84	281,951.49	502,632.59	-2,855,517.19
Investment Account	10,550.20	912,823.46	1,078,957.87	4,264.02	13,348.11	9,066.44	176,666.96
Wealth Management Account	2,599.63	996,972.94	1,003,111.24	2,729.03	2,822.14	41,820.79	33,175.97
INVESTMENT CMI	268,276.31	273,353.75	380,817.00	51,073.65	86,111.60	15,730.26	324,971.35
E p Contin Reconciliation Account	-				-		0.00
Claims Imprest Reconciliation Account	58,037.78	105,162.17	218,415.33	392,724.34	53,120.40	845,749.25	-771,685.03
Total Change in Account Net Cash:	1,157,380.47	266,645.13	976,687.39	43,933.86	132,193.52	1,313,224.87	-3,092,387.94
Proof:	0.00	0.00	0.00	0.00	0.00	0.00	
AD JUSTED BANK BALANCE FROM CIR ACM	\$ 45,859,984.12	\$ 46,126,629.24	\$ 45,149,941.80	\$ 45,106,007.93	\$ 45,238,201.43	\$ 43,924,976.35	
CONTROL	\$ 4.94	\$ 4.95	\$ 5.00	\$ 5.01	\$ 5.03	\$ 5.24	
NOTE/OFF NOW	NOTE/OFF NOW	NOTE/OFF NOW	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	\$5 PER LD/CL	\$5 PER LD/CL	\$5 PER LD/CL	

AELCF REVISED
FYE 2023

FY2023								
REVISED:TIED TO AUDIT 12-31-22								
AELCF:	<u>12/31/2022</u>	<u>+/-</u>	<u>1/31/2023</u>	<u>2/28/2023</u>	<u>3/31/2023</u>	<u>4/30/2023</u>	<u>5/31/2023</u>	<u>6/30/2023</u>
MEMBERS	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUENA VISTA TWP	\$ (0.00)		\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)
EGG HARBOR CITY	\$ 42,913.92		\$ 42,913.92	\$ 42,913.92	\$ 42,913.92	\$ 42,913.92	\$ 42,913.92	\$ 42,913.92
Hamilton Township	\$ 86,814.39		\$ 86,814.39	\$ 86,814.39	\$ 86,814.39	\$ 86,814.39	\$ 86,814.39	\$ 86,814.39
Hammonton	\$ 196,540.74		\$ 196,540.74	\$ 196,540.74	\$ 196,540.74	\$ 196,540.74	\$ 196,540.74	\$ 196,540.74
Lower Township	\$ 0.00		\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Middle Township	\$ 176,745.50		\$ 176,745.50	\$ 176,745.50	\$ 176,745.50	\$ 176,745.50	\$ 176,745.50	\$ 176,745.50
Mullica Township	\$ 28,297.51		\$ 28,297.51	\$ 28,297.51	\$ 28,297.51	\$ 28,297.51	\$ 28,297.51	\$ 28,297.51
Northfield	\$ 112,523.09		\$ 112,523.09	\$ 112,523.09	\$ 112,523.09	\$ 112,523.09	\$ 112,523.09	\$ 112,523.09
Pleasantville	\$ 515.27		\$ 515.27	\$ 515.27	\$ 515.27	\$ 515.27	\$ 515.27	\$ 515.27
Port Republic	\$ 0.00		\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Upper Deerfield	\$ 75,086.86		\$ 75,086.86	\$ 75,086.86	\$ 75,086.86	\$ 75,086.86	\$ 75,086.86	\$ 75,086.86
Waterford	\$ 28,543.53		\$ 28,543.53	\$ 28,543.53	\$ 28,543.53	\$ 28,543.53	\$ 28,543.53	\$ 28,543.53
Upper Township	\$ 183,486.77		\$ 183,486.77	\$ 183,486.77	\$ 183,486.77	\$ 183,486.77	\$ 183,486.77	\$ 183,486.77
Stone Harbor	\$ 9,602.17		\$ 9,602.17	\$ 9,602.17	\$ 9,602.17	\$ 9,602.17	\$ 9,602.17	\$ 9,602.17
	\$ 941,069.75	\$ -	\$ 941,069.75	\$ 941,069.75	\$ 941,069.75	\$ 941,069.75	\$ 941,069.75	\$ 941,069.75
	LOWER POSTED IN 2022 AUDIT							



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, June 22, 2023

To: Board of Fund Commissioners
Atlantic County Municipal Joint Insurance Fund

From: Commissioner McLaughlin

Risk Control Committee: The Risk Control Committee submitted their revisions to the Competitive Contracting RFPs to the Board for approval. The RFP was separated into Phishing and Training Vendor and External Scanning Vendor. Pricing was restructured for both RFPs to provide clearer cost analysis. Additional details concerning implementation processes were requested and clarifications were made in the scoring sheets. A motion was passed to accept the RFQs as proposed.

Technology Stack Questionnaire: The technology stack questionnaire developed by the Chertoff Group was launched using Origami on June 7. The deadline for responses is June 30, 2023. The survey will allow the Fund to better tailor the cybersecurity framework and provide broadscale advice to the members.

Executive Director Transition: Mr. Dave Grubb announced that he would be stepping down as Executive Director for the NJ Cyber JIF and Joseph Hrubash will be assuming the duties of Executive Director for the JIF.

Next Meeting: Due to the timing required for Competitive Contracts to be advertised and evaluated, the next meeting date is moved from July 20, 2023 to August 3, 2023 at 2:00 pm, to be held as a video / audio Zoom conference call.