

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, October 18, 2023 at 3:00 PM

**The Flanders Hotel
719 E. 11th Street
Ocean City, NJ 08226**

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

October 18, 2023 – 3:00 PM

Flanders Hotel, 719 E 11th Street, Ocean City, NJ

AGENDA

- I. Meeting called to order by Chairperson
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to:
 - a. *The Press of Atlantic City*
 - b. *Courier Post*, Cherry Hill, New Jersey; and
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities.
- IV. Roll Call
 - A. Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Move up Alternate Executive Committee Members (if necessary) – **Motion – All in Favor**
- VI. Approval of Minutes.....Pages 1-17
 - A. Adoption of the **September 20 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
 - A. Approval of the **September 20, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – October 12, 2023.....Handout
- XIII. Claims Administrator’s Report
 - A. Lessons Learned from LossesPage 18

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- XX. Safety Director's Report
 - A. Activity Report Pages 107-109
- XXI. Technology Risk Services
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- XXII. Treasurer's Report as of September 30, 2023,Pages 114-218
 - A. Fund Status
 - B. Investment Report
 - C. Investment JCMI
 - D. Payment Register – **Motion to Approve - Roll Call**
 - E. October Bill List – **Motion to Approve – Roll Call**.....Page 214
 - F. Analysis of Non-Assessment Receipts
- XXIII. MEL/RCF/ CYBER JIF Reports
 - A. MEL Meeting Report – September 15, 2023.....Pages 219-221
 - 1. DOBI: Local Government Insurance Issues.....Pages 222-226
 - B. RCF Meeting Report – September 15, 2023.....Pages 227-229
- XXIV. Miscellaneous Business

<p style="text-align: center;">The next meeting of the ACMJIF will be held on Monday, November 20, 2023 at 3:00 pm via Zoom Conferencing</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

September 20, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on September 20, 2023 at 3:00 PM, prevailing time, 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**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Dawn Marie Bascelli, **Deerfield Twp.**
Jackie Justice, Alt., **Dennis Twp.**
Eileen Tedesco, Alt., **Egg Harbor Twp.**
Lisa Marcolongo, **Estell Manor City**
Alim Parks, Sr., **Galloway Twp.**
Daniel Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Kate McGonagle, Alt., **Stone Harbor Borough**
Roy Spoltore, *Acting Secretary*, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Joe Segrest, **West Wildwood City**
Steve O'Connor, **Wildwood City**

Connie Mahon, **Wildwood Crest**

Absent Fund Commissioners:

Jessica Thompson, **Absecon City**
Deb Lindholm, **Cape May City**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial Twp.**
LaVerne Kirn, **Corbin City**
Bob Campbell, **Downe Twp.**
Patricia Gatto, **Folsom Borough**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Monica Kyle, **Longport Borough**
Karen Seifrit, **Lower Township**
Ray Compari, **Millville City**
Chief Skip Williams, **Pleasantville City**
Gary DeMarzo, **Upper Twp.**
Carol Sabo, **West Cape May Borough**
DJ Ayres, **Weymouth Twp.**
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*
Robert Garish, Assistant Director of Public Sector, *J.A. Montgomery Consulting*
David DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*
John Hansen, Fund Treasurer
Christopher J. Winter, Sr., CPM, Law Enforcement Risk Management Consultant
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Absent Fund Professionals:

None

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
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Barclay Insurance Group

BCA Insurance
McMahon Agency, Inc.
William R. Mints Agency

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

MOVE UP ALTERNATES

In absence of Ms. Miller, Commercial Township, Mr. Grant, Cape May Point, Ms. Bishop, Dennis Township, alternates Mr. O'Connor, Wildwood City, and Ms. Bascelli, Deerfield Township, were moved to the Executive Committee for voting purposes.

Motion by Mr. Wahl, seconded by Mr. Spoltore, to move Ms. Miller, Commercial Township, Mr. Grant, Cape May Point, Ms. Bishop, Dennis Township, alternates Mr. O'Connor, Wildwood City, and Ms. Bascelli, Deerfield Township, were moved to the Executive Committee for voting purposes. All in Favor. Motion carried by unanimous vote.

RESOLUTION 2023-38 APPOINTMENT OF AN ACTING SECRETARY FOR REMAINDER OF 2023

Chair Woods entertained a motion for Resolution 2023-38 the Appointment of an Acting Executive Committee Secretary to replace Jessica Bishop, Dennis Township, for the remainder of the 2023 Fund Year.

Motion by Ms. Keun, seconded by Mr. Wahl, to approve Resolution 2023-38 the Appointment of an Acting Executive Committee Secretary to replace Jessica Bishop, Dennis Township, for the remainder of the 2023 Fund Year as presented.

ROLL CALL	Yeas:	Scott Wahl, Avalon Dawn Marie Bascelli, Deerfield Township Varara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township Steve O'Connor, Wildwood City
	Nays:	None
	Abstain:	None

Motion carried by unanimous vote.

APPROVAL OF MINUTES– OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the July 19, 2023 Executive Committee Meeting.

Motion by Ms. Keun, seconded by Mr. Spoltore, to approve the meeting minutes of the July 19, 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 July 19, 2023 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Ms. Keun, to approve the Closed Session minutes of the July 19, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the July 19, 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 #2023-39

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 2023-39.

Motion by Ms. Keun, seconded by Mr. Spoltore, to adopt Resolution 2023-39 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Dawn Marie Bascelli, **Deerfield Township**

Varara Keun, **Middle Township**

Liz Woods, *Chair*, **Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

Motion by Ms. Keun, seconded by Mr. O'Connor to approve the claims payments as discussed in Closed Session.

They are as follows:

July 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>	<i>Auto</i>
2023295249	2023301530	2020199981	N/A
2023305169	2023300611	2020207893	
2023304043	2023290572		
2022277047			
2022270802			

August 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>	<i>Auto</i>
2020181183	2024311469	2019164294	2022244737
2021236549	2023286031	2021228757	2020196798
2024310732	2022276076	2022243939	2022265831
2023294583			
2021236465			
2024309927			
2023307686			
2022276436			
2023302443			
2022254876			
MLT-2023278507 (2023278507) 01			
MLT-2024310218 (2024310222) 01 (2024310218) 02			
2022264649			
2023285680			
2022270731			
MLT-2020206950 (2020206950) 01			

ROLL CALL***Yeas:***Scott Wahl, **Avalon**Dawn Marie Bascelli, **Deerfield Township**Varara Keun, **Middle Township**Liz Woods, *Chair*, **Ocean City**Roy Spoltore, **Upper Deerfield Township**Steve O'Connor, **Wildwood City*****Nays:***

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

Acting Secretary Spoltore made a motion to abandon subrogation efforts on the following Qual-Lynx files:

July Qual-Lynx Files for Abandonment
2022273885
2022275887
2022266024
2022265817

August Qual-Lynx Files for Abandonment
2032277910
2023281537
2022270705
2023277868

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Dawn Marie Bascelli, **Deerfield Township**

Varara Keun, **Middle Township**

Liz Woods, *Chair*, **Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

July PARs -Ms. Canesi noted that ten (10) PARs including five (5) Workers' Compensation (1 *Police*, 1 *Fire*, and 3 *Other*), two (2) General Liability, none (0) Auto, and three (3) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

August PARs -Ms. Canesi noted that twenty-six (26) PARs including seventeen (17) Workers' Compensation (8 *Police*, 4 *Fire*, and 5 *Other*), three (3) General Liability, three (3) Auto, and three (3) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – September

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on Indemnity Agreements. He asked that the members follow the protocol outlined in the report including consulting with your town's Solicitor, consulting with our Risk Manager as they have an excellent understanding of identifying exposures and the transferring of risk, checking current indemnification agreements and contracts to ensure that they clearly indicate where responsibilities lie, and that they have been signed by all parties. If your town was named as an additional insured in a certificate of insurance or contract, confirm that the insurer has your town named as the additional insured. Do not assume the other party carried through with the promise; confirm receipt of certificate of insurance and keep them where they can be easily located.

Mr. Roselli informed members of a claim that recently settled where someone tripped over a barrier at a political rally. No certificates of insurance or hold harmless were signed nor could be located. The claim settled for \$380,000 in direct loss payments and \$435,000 including legal and expense costs. He asked the Fund Commissioners to please remind their employees and hang this bulletin in a visible place for all to see.

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

Special Thanks to Qual-Lynx

Ms. Stollenwerk expressed her gratitude for Chris and his team in assisting Mullica with some claims issues. She reported that his team, David DeWeese, and her Risk Manager, assisted her with pulling together everything that was needed.

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	124	108	622
<i>Report Only</i>	54	34	239
<i>Report Only % of Total</i>	44%	31%	38%
<i>Medical Only</i>	59	67	293
<i>Lost Time</i>	9	7	85
<i>Medical Only/Lost Time Ratio</i>	87:13	90:10	78:22
<i>Occupational, Claim Petition, Cancer Presumption</i>	2	0	5
<i>COVID-19</i>	0	0	7
<i>Average Days to Report to QL</i>	3.8	3.9	7.9
<i>Average Days to Report to employer</i>	0.8	1.4	2.5

Nurse Case Management:

Ms. Beatty presented the self-explanatory *Nurse Case Management Report*.

<i>Nurse Case Management</i>	<i>July</i>	<i>August</i>
<i># of Cases Assigned to Case Management</i>	94	95
<i># of Case > 90 days</i>	76	72

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>July</i>	<i>August</i>	<i>YTD</i>
<i>Bill Count</i>	564	734	4851
<i>Original Provider Charges</i>	\$527,845	\$720,592	\$6,315,462
<i>Re-priced Bill Amount</i>	\$182,153	\$213,308	\$1,919,240
<i>Savings</i>	\$345,692	\$507,285	\$4,396,222
<i>% of Savings</i>	65%	70%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	97%	96%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	98%	96%	96%
<i>EPO Penetration Rate – Bill Count</i>	97%	98%	97%
<i>EPO Penetration Rate –Provider Charges</i>	98%	97%	97%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	6,493
<i>Transitional Duty Days Worked</i>	4,441
<i>% of Transitional Duty Days Worked</i>	68%
<i>Money Saved by Accommodating</i>	\$421,173
<i>Transitional Duty Days NOT Accommodated</i>	2,052
<i>% of Transitional Duty Days NOT Accommodated</i>	32%
<i>Cost of Days NOT Accommodated</i>	\$207,446

Ms. Beatty reminded the members of the Managed Care “quick notes”. She asked members to review her report in the agenda packet. She reviewed a claim of a 50-year-old EMT with comorbidities who injured himself while lifting a patient.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter provided his report. He noted he has been visiting agencies and has scheduled the Report Writing Class for October 25, 2023 at 8:30am-12pm at Cape May County Police Academy.

Mr. Winter noted he met with three chiefs as a pilot program for a Law Enforcement Committee. So far Linwood, Millville and Ventnor chiefs will meet and discuss pertinent issues. He noted that it will be worthwhile to meet with the chiefs outside the regularly scheduled visits.

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

SOLICITOR'S REPORT

Closed Claims

Mr. DeWeese noted that there were two (2) cases closed since his last report.

MEL EPL Helpline

Mr. 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 30-31 and update them. He noted that if you have an “N/A”, please try and get someone filled in so they can call in. The resolution to make these changes is on the ACM JIF website.

GL Cases

Mr. DeWeese noted that there are currently 97 active GL cases inclusive of (16) civil rights cases. If you would like your member files sent to you, please contact the Fund Solicitor's office.

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 32 and share it with the employees.

Ms. Simone reminded members to spend their wellness money and some approved ideas are in the agenda packet. Please email her with any ideas prior to purchasing.

Ms. Simone noted the newsletter quarter 3 topics like “Sleep and Your Health” providing practical strategies to improve sleep hygiene.

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

COMMITTEE REPORTS

Finance Committee- Ms. Stollenwerk stated that the Finance Committee met on August 25, 2023 and highlighted the following: The Finance Committee recommended reappointment for all Fund Professionals under the review of Finance such as the Actuary, Administrative Consultant, Auditor, Payroll Auditor and the Treasurer. She stated they discussed changes to the Surplus Release Policy which is that no dividends will be released to former members until their monetary obligations have been satisfied noting that when members leave they are still responsible for any additional assessments for the Fund Years you were a member. She also noted that member retention was discussed commenting that Corbin City is leaving the JIF as of 1/1/24. We need to review if all the programs are needed especially for the smaller members.

Ms. Stollenwerk reported that the financials are in agenda packet on pages 55-64 noting \$46 million in Cash, \$15 million in Case Reserves and Net Surplus of \$13 million; \$12 million in Closed Years funds and Fund Year 2019 which will be transferred in at the end of the year has deficit of \$245,839, but has \$2.9 million in Cash. The MEL contingency fund has \$1 million which may need to be used for additional assessments once the years in question are reevaluated. Fund Year 2021 has a deficit of \$1.3 million, but improved slightly since 3/31.

2024 Budget - Ms. Stollenwerk stated that the Committee discussed the 2024 budget. The JIF budget has a 3.3% increase and loss funding is increasing 3.64% with Operating Expenses increasing by 2.13%. The MEL budget is increasing 14.7% driven by Excess Property; Cyber increasing 5%; and EPL/POL is 15.32%. She informed members that the Cyber JIF will be refunding ACM JIF a portion of their premium since all training for cyber is being completed by the ACM JIF’s current vendor. The budget will be introduced at the November meeting.

2024 Assessment Strategy/Dividend - Ms. Stollenwerk noted that the Committee reviewed different assessment strategy scenarios with renewing members receiving a discount and poor performing members increasing between 4-7% based on their loss ratio. She stated to assist with budget increases, the Finance Committee is recommending release of a \$2,000,000 dividend. She reminded members that last year the JIF released \$3.75 million; however, claims are increasing, so the surplus being rolled into closed years is not as strong.

2023 Budget Amendment - Ms. Stollenwerk noted that the 2023 budget amendment will be recommended for adoption at today’s meeting. The amended budget can be found on page 73 and includes an adjustment for Absecon’s EPL/POL premium; Operating Expenses; EPL/POL buy downs and RMC fee adjustments.

Resolution 2023-40 Authorizing Release of Surplus from Closed Years Accounts

Chair Woods entertained a motion to adopt Resolution 2023-40 authorizing a Refund of Closed Year Accounts (2012-2018) Surplus of \$2,000,000.

Motion by Ms. Keun, seconded by Mr. Wahl to adopt Resolution 2023-40 authorizing a Refund of Closed Year Accounts (2012-2018) Surplus as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Dawn Marie Bascelli, **Deerfield Township**

Varara Keun, **Middle Township**

Liz Woods, **Chair, Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Steve O’Connor, **Wildwood City**

<i>Nays:</i>	None
<i>Abstained:</i>	None

Motion carried by unanimous vote.

Motion to Adopt the Revised Surplus Release Policy

Chair Woods entertained a motion to adopt the Revised Surplus Release Policy.

Motion by Mr. Spoltore, seconded by Mr. O'Connor to adopt the Revised Surplus Release Policy as presented. All in favor. Motion carried.

Motion to Adopt the Revised Budget Amendment Policy

Chair Woods entertained a motion to adopt the Revised Budget Amendment Policy.

Motion by Mr. Wahl, seconded by Ms. Keun to adopt the Revised Budget Amendment Policy as presented. All in favor. Motion carried.

2023 Budget Amendment – Public Hearing

Motion to Open the 2023 Budget Amendment Public Hearing

Chair Woods entertained a motion to open the Public Hearing on the 2023 Budget Amendment.

Motion by Ms. Keun, seconded by Mr. O'Connor to open the 2023 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Close the 2023 Budget Amendment Public Hearing

Hearing no comments from the public, Chair Woods entertained a motion to close the 2023 Budget Amendment Public Hearing.

Motion by Mr. Wahl, seconded by Mr. Spoltore to close the 2023 Budget Amendment Public Hearing. All in favor. Motion carried.

Motion to Adopt the 2023 Amended Budget

Chair Woods entertained a motion to adopt the 2023 Amended Budget.

Motion by Mr. Spoltore, seconded by Ms. Keun to adopt the 2023 Amended Budget as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Dawn Marie Bascelli, Deerfield Township Varara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City Roy Spoltore, Upper Deerfield Township Steve O'Connor, Wildwood City
	<i>Nays:</i>	None
	<i>Abstained:</i>	None

Motion carried by unanimous vote.

Motion to Adopt the 2023 Amended Assessment Certification

Chair Woods entertained a motion to adopt the 2023 Amended Assessment Certification.

Motion by Ms. Keun, seconded by Mr. Wahl to adopt the 2023 Amended Assessment Certification as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Dawn Marie Bascelli, Deerfield Township Varara Keun, Middle Township Liz Woods, <i>Chair</i> , Ocean City
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	Roy Spoltore, Upper Deerfield Township
	Steve O'Connor, Wildwood City
<i>Nays:</i>	None
<i>Abstained:</i>	None

Motion carried by unanimous vote.

EPL/Technology Liability Committee – July 20, 2023

Ms. Keun reported that the EPL/Technology minutes from July 20, 2023 meeting are included in your agenda packet beginning on page 75. She reminded the members of all the training needed to comply with the MEL's EPL Plan of Risk Management Program by November 1, 2023. She noted there are sessions of Police Command Staff training and Managers and Supervisors training available. She noted that CEU Certificates are being emailed out, however, please allow some time to process. She stated that the updated MEL policies are posted on the MEL website and need to be adopted by November 1, 2023. Ms. Keun noted that there is Anti-Harassment training that all employees need to be offered, but is not mandatory for them to take. There was also discussion that the newly created MEL EPL Claims Committee is developing some videos and webinars on employee related matters and Mr. DeWeese will be combining notes from EPL questions that come in on the hotline.

Cyber JIF – Ms. Keun noted that the Committee discussed the Cyber JIF and the difficulty members are having in complying with the current cyber security standards. Non-compliance members have a \$50,000 deductible and \$20,000 co-insurance and minimum security has a \$25,000 deductible. She also noted that the Committee requested Mr. Forlenza let the Cyber JIF know that the members are struggling with the Cyber JIF policies and the difficulty in achieving compliance. She stated that the Committee discussed with Mr. Caruso how there is no documented policies that would be easier for the governing bodies to adopt. She asked that Mr. Caruso provide an update at this meeting.

Strategic Planning Committee – September 7, 2023

Ms. Patel reported that the Strategic Planning Committee met on September 7, 2023 and discussed the 2024 renewing members. She noted that Corbin City is not renewing their membership on 1/1/24 and discussed challenges faced by smaller members. She noted that her office is working with the MEL to create a task force to resolve some of these issues. She stated that the Committee reviewed the proposed meeting dates for 2024 with (5) five virtual and (6) six in-person. She stated the results from the Planning Retreat were discussed and results will be shared at the Retreat in October. She informed the members that the E-JIF will be doing a presentation at the Retreat on Wednesday. She asked the members that they encourage the claims coordinators to attend the Thursday session since there will be an inactive scenario. She stated that the December meeting will be December 20, 2023 at Merighi's in Vineland.

EXECUTIVE DIRECTOR'S REPORT

Fourth Quarter Installment Billing - Mr. Forlenza noted that the fourth quarter installment billings will be emailed out next week with a deadline of November 15, 2023.

Annual Retreat - Mr. Forlenza stated that the Annual Planning Retreat is scheduled for October 18 and 19, 2023 at the Flanders in Ocean City, NJ and invitations went out yesterday. He reminded members that it is an element of the SIP program that you attend at least one ½ day session of the Retreat.

2024 Renewal Process - Mr. Forlenza reported that the ACM JIF has completed 96% of the renewal process. He noted that any outstanding member will receive an email reminding them of the need for completion.

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. Please submit documentation to claim or encumber the funds no later than December 31, 2023. All encumbered funds must be claimed by February 1, 2024.

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/Rachel Perry at the Underwriter's office. He noted that as part of the underwriting process for renewing members, all statutory positions will have to be re-underwritten. Reminders were sent to several members who had outstanding bond applications earlier in the week.

2024-2025 MEL EPL Risk Management Program

Mr. Forlenza reminded members that the MEL's 2024-2025 EPL Risk Management Program was released on May 17, 2023 and is due November 1, 2023. Information pertaining to the updated policies and procedures, handbooks, required Police Command Staff and Managers and Supervisor's Training with four remaining sessions on September 27th and October 11th with AM and PM sessions. Please contact our office for assistance. He stated that the list of employees that completed the training can be found on the JIF website; half way down on right hand side denoted as "sign in sheets".

Anti-Harassment Training

On July 10, 2023 an email was sent out to all members and Ms. Patel asked that it be shared with all non-supervisory personnel. Mr. Forlenza reminded the members that the employer must offer this training, however, the training is not required to be completed. He encouraged members to document the notification process.

Membership Renewal Visits

Mr. Forlenza stated again that Corbin City would not be renewing their membership with the JIF on 1/1/24. He noted that the JIF recognizes smaller members have smaller work forces and the MEL is creating a task force to address this including how premiums are structured for them. He remarked that Deerfield Township and City of Absecon are still outstanding; however, he anticipates both completing the necessary paperwork for renewal. He stated that Egg Harbor Township has not renewed their membership and they are entertaining other options. Any member who has not submitted their renewal paperwork has been placed on notice that per the JIF bylaws, if they do not renew by October 1, they are automatically out of the JIF for a minimum of 3 years.

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 129 He stated that the report is self-explanatory.

Mr. Garish reminded members there is an upcoming Safety Expo on September 27, 2023 in Camden County area with loads of training. There will be one remaining Expo in Ocean County towards year end.

Mr. Garish also noted that the *Power of Collaboration* provides "members best practices" via Zoom on October 10, 2023.

Mr. Garish noted that if employees cannot make trainings due to shift work hours, his office will work with them to find a better time.

Mr. Garish reported that there are two Regional training sessions that members need to attend; the next Indoor Air Quality session is October 19th AM and PM via zoom.

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

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso asked the members to review the reports beginning on page 134. He noted that this month's efforts were devoted to completing the whitelisting for a few members. He noted Absecon still needs to complete this testing.

Mr. Caruso reported that Wizer training is at 74% and due by October 1, 2023. He noted for phishing, ACM JIF is at 2%, which is not bad, but zero is better. He stated that D2 vulnerability testing is ongoing and penetration testing is 85% complete.

Mr. Caruso noted that this month's bulletin focuses on Proper Handling of PII for Local Government.

Mr. Caruso commented that today he spent two hours working with a member's IT guy to show them examples of the cyber security standards and provide them with information on compliance. He encourages anyone to contact him and he can work with them.

Mr. Caruso asked if there were any questions. Ms. Mahon inquired about the status of grants for cyber security assistance. Mr. Caruso noted that they are working with them. Mr. Pacanowski thanked Mr. Caruso, but noted that he finds it very difficult to complete some of these compliance standards because there is so much to do. His recommendation is to hold a meeting with only IT folks so they can all help each other understand the requirements and work together. Mr. Caruso noted he prefers to work one on one with the members since all members are unique. Mr. Forlenza commented that there are very few members across the state that are in compliance with the minimum standards. He stated that they have had discussions with the Cyber JIF Loss Control Committee regarding this situation. He has requested that the Committee consider adopting new standards that the members can meet which will provide some layer of protection. Mr. Forlenza stated that he believes these new standards are coming and will incorporate three levels; basic, intermediate and advanced. He asked for readable policies to be made available as well. In the meantime, he encouraged members to continue to work with Mr. Caruso and strive for compliance with the current standards, as they will help to minimize members' exposure to a cyber-incident. Mr. Pacanowski asked if anyone heard that the State wanted every municipality to have CISO in place by 2025. Mr. Forlenza stated that there is Legislation in place to be able to use LEAP Grant for hiring Technology Professionals. Regulations are still being developed. Ms. Seib inquired if by January 1, 2024, you are not in compliance with any of the tiers, do you have coverage? Mr. Forlenza noted that you have coverage, however, you will have a substantial deductible and co-insurance. Ms. Keun noted that it will be \$50,000 deductible and 20% co-insurance up to \$300,000. No other questions were entertained.

TREASURER'S REPORT

Reports – JULY & AUGUST

Mr. Hansen presented the Treasurer's Report for the period ending **July 31 and August 31, 2023**. The reports were made part of the agenda packet beginning on page 143. He noted the following information:

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

Member	8/31/2023 (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:

	July	August	YTD
Subrogation Receipts	\$25,195.14	\$30,408.59	\$405,679.82
Other	\$0	\$0	\$3,000.00
Adjustment	\$288.32	\$1,690.37	\$22,634.64
Assessments	\$2,220,321	\$4,569,416	

Claim Activity for the Period

Claim activity for the month of **July** for claims paid by the Fund and claims payable by the Fund. A total of 319 checks issued; 901 claims payments in the amount of \$833,481.40 with effect on cash position of \$796,640.95.

Claim activity for the month of **August** for claims paid by the Fund and claims payable by the Fund. A total of 401 checks issued; 1,275 claims payments in the amount of \$678,465.88 with effect on cash position of \$632,484.18.

Cash Activity for the Period

The Fund's "Cash Position" at month end of July was \$45,006,748.88 and \$48,913,836.92 end of August.

Investment Interest

Interest Income:	July	August	YTD
JCMI	\$33,813.07	\$36,686.60	\$269,066.79
Treasury	\$77,036.72	\$125,666.23	\$369,413.30
Citizens	\$9,547.90	\$19,373.77	\$92,045.91

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **3.249%** for July and **4.449%** August.

Allocation of Invested Funds

FUND	July Total	July Percentage	August Total	August Percentage
Treasury	\$22,305,958.71	50%	\$22,444,628.73	46%
JCMI	\$19,747,646.88	44%	\$19,783,249.69	40%
Investors	\$2,953,143.29	6%	\$6,685,958.51	14%
TOTALS	\$45,006,748.88		\$48,913,836.93	

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

Payment Register

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Dawn Marie Bascelli, **Deerfield Township**
 Varara Keun, **Middle Township**
 Liz Woods, *Chair*, **Ocean City**
 Roy Spoltore, **Upper Deerfield Township**
 Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Bill List – August (Ratification)

For the Executive Committee's ratification, Mr. Hansen presented the ***August 2023 Bill List*** in the amount of **\$223,490.37.**

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

Chair Woods entertained a motion for ratification of the ***August 2023 Bill List.***

Motion by Mr. O'Connor, seconded by Mr. Spoltore, to ratify the ***August 2023 Bill List*** as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Dawn Marie Bascelli, **Deerfield Township**
 Varara Keun, **Middle Township**
 Liz Woods, *Chair*, **Ocean City**
 Roy Spoltore, **Upper Deerfield Township**
 Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Bill List – September

For the Executive Committee's consideration, Mr. Hansen presented the ***September 2023 Bill List*** in the amount of **\$262,472.87**.

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Dawn Marie Bascelli, **Deerfield Township**

Varara Keun, **Middle Township**

Liz Woods, *Chair*, **Ocean City**

Roy Spoltore, **Upper Deerfield Township**

Steve O'Connor, **Wildwood City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

Ms. Patel reported on the Cyber meeting that was held on August 25, 2023, noting a summary by Ms. McLaughlin is on page 337. She highlighted that they discussed the compliance issues and will be discussed more at Monday's meeting. A membership request from NJ Counties Excess Liability JIF is being reviewed. She noted the Board adopted the Risk Control Committee's recommendation to award Competitive Contract RFP#23-02 for External Scanning to D2 Cybersecurity. She also noted that they are looking to create a "members only" section on the Cyber JIF website so bad actors do not have access to the cyber security standards. The results from the Technology Stack Questionnaires will be reviewed Monday as well. She stated the next meeting is October 20, 2023.

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

MISCELLANEOUS BUSINESS

Next Meeting

Chair Woods reminded the members that the **October** meeting is the **Annual Retreat** and will be held on **Wednesday, October 18, 2023 at 3:00 PM** at The Flanders Hotel, Ocean City, NJ.

PUBLIC COMMENT

Open Public Comment

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

Motion by Mr. Wahl, seconded by Ms. Keun, 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. O'Connor, seconded by Mr. Spoltore, to close the meeting to the public. All in favor.
Motion carried.

MOTION TO ADJOURN

Motion by Mr. Wahl, seconded by Ms. Keun, to adjourn the September 20, 2023 meeting of the ACM JIF.
All in favor. Motion carried.

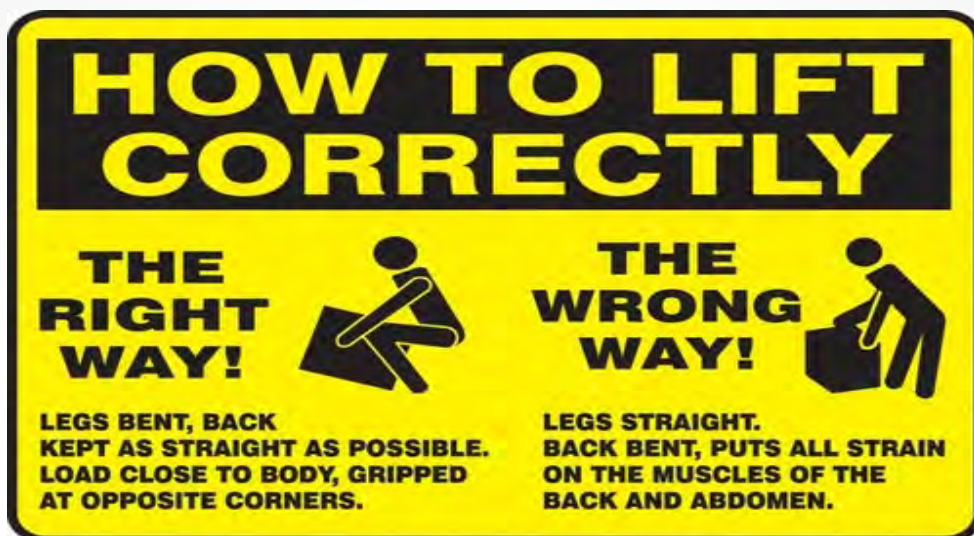
The meeting was adjourned at 4:20 PM.

Tracy Forlenza, *Recording Secretary* for

Roy Spoltore, *Acting Fund Secretary*

LESSONS LEARNED FROM LOSSES

October 2023 - SAFE LIFTING



It is one of the most common causes of injuries to employees, but proper technique and taking a moment to determine the best way to lift or move something, or asking for help, will greatly reduce the numbers and severity of these claims. Employees should use “S.M.A.R.T.” lifting techniques.

Size up the load.
Move the load closer.
Always bend your knees
Raise the load with your legs
Turn your feet in the direction you want to move

Example 1: Employee lifting a heavy toolbox in the Public Works Building injured low back = \$152,000.
Example 2: Employee lifting heavy garbage can during pickup and injured shoulder and back = \$87,000.
Example 3: Employee lifting boxes of food and injured low back = \$79,000.
Example 4: Employee injured during emergency call lifting a patient = \$111,000



Atlantic County Municipal JIF
Managed Care Summary Report
2023

Intake	September-23	September-22	2023 September YTD	2022 September YTD
# of New Claims Reported	86	76	709	796
# of Report Only	36	30	273	329
% Report Only	42%	39%	39%	41%
# of Medical Only	42	40	331	357
# of Lost Time	8	6	100	106
Medical Only to Lost Time Ratio	84:16	87:13	77:23	77:23
Claim Petition First Notice/Occupational	0	0	4	4
COVID-19	0	2	7	186
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	4.8	3.9	7.5	5.7
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	1.4	0.4	2.3	0.8

Nurse Case Management	September-23	September-22
# of Cases Assigned to Case Management	85	95
# of Cases > 90 days	61	71

Savings	September-23	September-22	2023 September YTD	2022 September YTD
Bill Count	663	540	5514	4695
Provider Charges	\$905,304	\$467,852	\$7,220,765	\$5,693,677
Repriced Amount	\$250,654	\$158,438	\$2,169,893	\$2,087,633
Savings \$	\$654,650	\$309,415	\$5,050,872	\$3,606,044
% Savings	72%	66%	70%	63%

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

Exclusive Provider Panel Penetration Rate	September-23	September-22	2023 September YTD	2022 September YTD
Bill Count	97%	94%	97%	93%
Provider Charges	99%	96%	98%	95%

Transitional Duty Summary		2023 September YTD	2022 September YTD
% of Transitional Duty Days Worked		71%	74%
\$ Saved By Accommodating		\$463,543	\$438,530
% of Transitional Duty Days Not Accommodated		29%	26%
Cost Of Days Not Accommodated		\$208,264	\$175,538



Atlantic County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2023 - 9/30/2023

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
ABSECON CITY	10	4.7	0.5
AVALON BOROUGH	31	1.8	0.6
BRIGANTINE CITY	19	3.4	2.5
BUENA BOROUGH	2	0.0	0.0
CAPE MAY CITY	67	34.7	10.8
CAPE MAY POINT BOROUGH	1	3.0	0.0
COMMERCIAL TOWNSHIP	1	1.0	0.0
DENNIS TOWNSHIP	4	7.0	1.5
DOWNE TOWNSHIP	1	0.0	0.0
EGG HARBOR TOWNSHIP	62	4.1	1.6
FOLSOM BOROUGH	1	0.0	0.0
GALLOWAY TOWNSHIP	29	2.6	0.4
HAMILTON TOWNSHIP	29	2.0	9.8
LINWOOD CITY	5	0.6	0.2
LONGPORT BOROUGH	7	2.6	1.4
LOWER TOWNSHIP	19	2.5	0.2
MARGATE CITY	18	1.0	0.1
MIDDLE TOWNSHIP	15	1.5	0.4
MILLVILLE CITY	29	21.6	1.1
MULLICA TOWNSHIP	28	11.3	4.1
NEWFIELD BOROUGH	1	0.0	0.0
NORTH WILDWOOD CITY	19	2.2	1.4
NORTHFIELD CITY	7	0.7	0.0
OCEAN CITY	61	1.7	0.5
PLEASANTVILLE CITY	67	3.3	0.9
SEA ISLE CITY	29	2.8	1.2
SOMERS POINT CITY	20	25.9	0.4
STONE HARBOR BOROUGH	26	1.3	0.7
UPPER DEERFIELD TOWNSHIP	1	0.0	0.0
UPPER TOWNSHIP	10	13.1	0.5
VENTNOR CITY	25	3.3	2.2
WATERFORD TOWNSHIP	6	1.5	1.5
WEST CAPE MAY BOROUGH	2	0.5	0.0
WEST WILDWOOD BOROUGH	1	4.0	1.0
WEYMOUTH TOWNSHIP	1	0.0	0.0
WILDWOOD CITY	39	2.2	0.6
WILDWOOD CREST BOROUGH	10	2.0	0.1
WOODBINE BOROUGH	1	4.0	0.0
Grand Total	704	7.5	2.3



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

September 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	11	0.9	0.6
MEDICAL ONLY	65	5.2	2.2
REPORT ONLY-WC	33	2.2	0.1
Grand Total	109	3.8	1.4

01/01/2023 - 9/30/2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	4	2402.3	2402.3
INDEMNITY	100	3.6	4.4
MEDICAL ONLY	331	10.9	3.0
Occupational	1	171.0	170.0
REPORT ONLY-WC	273	4.9	0.8
Grand Total	709	21.3	16.1

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	11	0.9	0.6
MEDICAL ONLY	65	5.2	2.2
REPORT ONLY-WC	33	2.2	0.1
Grand Total	109	3.8	1.4

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
Claim Petition	4	2402.3	2402.3
INDEMNITY	98	3.6	4.4
MEDICAL ONLY	330	11.0	3.0
Occupational	1	171.0	170.0
REPORT ONLY-WC	269	4.8	0.7
Grand Total	702	21.4	16.2

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
September 2023**

Of Claims Open to Nurse Case Management

	Open		Re-Open		
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	GRAND TOTAL
ABSECON CITY	1	0	0	0	1
AVALON BOROUGH	1	0	0	0	1
BRIGANTINE CITY	2	1	0	0	3
CAPE MAY CITY	5	2	0	0	7
DENNIS TOWNSHIP	1	0	0	0	1
EGG HARBOR TOWNSHIP	9	1	0	0	10
ESTELL MANOR CITY	0	0	1	0	1
GALLOWAY TOWNSHIP	3	0	0	0	3
HAMILTON TOWNSHIP	3	1	1	0	5
LINWOOD CITY	1	0	0	0	1
LOWER TOWNSHIP	0	0	1	0	1
MARGATE CITY	1	0	2	0	3
MIDDLE TOWNSHIP	2	0	0	0	2
MILLVILLE CITY	3	0	0	0	3
NORTH WILDWOOD CITY	4	0	0	0	4
NORTHFIELD CITY	1	0	0	0	1
OCEAN CITY	2	2	2	0	6
PLEASANTVILLE CITY	6	2	2	0	10
SEA ISLE CITY	2	1	1	0	4
SOMERS POINT CITY	1	1	0	0	2
STONE HARBOR BOROUGH	2	2	1	0	5
UPPER TOWNSHIP	1	0	0	0	1
VENTNOR CITY	2	1	1	0	4
WATERFORD TOWNSHIP	1	0	0	0	1
WEST WILDWOOD BOROUGH	1	0	0	0	1
WEYMOUTH TOWNSHIP	1	0	0	0	1
WILDWOOD CITY	1	0	1	0	2
WILDWOOD CREST BOROUGH	1	0	0	0	1
Grand Total	58	14	13	0	85



**Atlantic County Municipal JIF
Transitional Duty Summary
1/1/2023 - 9/30/2023**

	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	138	129	93%	\$8,253	9	7%	\$377
BRIGANTINE CITY	345	307	89%	\$26,885	38	11%	\$5,548
CAPE MAY CITY	498	329	66%	\$15,616	169	34%	\$10,677
DENNIS TOWNSHIP	19	19	100%	\$795	0	0%	\$0
DOWNE TOWNSHIP	6	6	100%	\$251	0	0%	\$0
EGG HARBOR TOWNSHIP	657	599	91%	\$59,213	58	9%	\$3,842
GALLOWAY TOWNSHIP	285	38	13%	\$5,781	247	87%	\$32,818
HAMILTON TOWNSHIP	558	119	21%	\$17,918	439	79%	\$61,043
LINWOOD CITY	45	17	38%	\$712	28	62%	\$3,780
LONGPORT BOROUGH	35	35	100%	\$1,465	0	0%	\$0
LOWER TOWNSHIP	465	383	82%	\$27,797	82	18%	\$6,050
MARGATE CITY	69	43	62%	\$1,800	26	38%	\$4,082
MIDDLE TOWNSHIP	301	301	100%	\$28,182	0	0%	\$0
MILLVILLE CITY	251	243	97%	\$21,360	8	3%	\$1,096
MULLICA TOWNSHIP	75	75	100%	\$3,139	0	0%	\$0
NORTH WILDWOOD CITY	8	8	100%	\$1,093	0	0%	\$0
NORTHFIELD CITY	95	95	100%	\$7,331	0	0%	\$0
OCEAN CITY	604	548	91%	\$57,669	56	9%	\$4,783
PLEASANTVILLE CITY	450	445	99%	\$52,774	5	1%	\$251
SEA ISLE CITY	543	453	83%	\$51,773	90	17%	\$8,131
SOMERS POINT CITY	144	144	100%	\$10,218	0	0%	\$0
STONE HARBOR BOROUGH	378	84	22%	\$3,516	294	78%	\$26,614
UPPER TOWNSHIP	56	4	7%	\$189	52	93%	\$3,326
VENTNOR CITY	404	404	100%	\$44,872	0	0%	\$0
WATERFORD TOWNSHIP	22	4	18%	\$167	18	82%	\$2,826
WEST WILDWOOD BOROUGH	9	9	100%	\$377	0	0%	\$0
WEYMOUTH TOWNSHIP	194	6	3%	\$589	188	97%	\$18,442
WILDWOOD CITY	331	123	37%	\$13,806	208	63%	\$14,580
Grand Total	6985	4970	71%	\$463,543	2015	29%	\$208,264



Transitional Duty Assignment Examples September 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
-

Ask each department to identify tasks that they would like to have done but don't have the time/resources to do. Some of these tasks could be used for transitional duty.



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	627	\$850,939	\$216,961	\$633,977	75%
Negotiated	5	\$28,868	\$9,167	\$19,700	68%
Out Of Network	31	\$25,497	\$24,525	\$972	4%
Grand Total	663	\$905,304	\$250,654	\$654,650	72%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	3	1	0	4	\$38,052
Anesthesiology	0	12	0	0	12	\$15,884
Behavioral Health	3	0	3	1	7	\$1,772
Durable Medical Equipment	1	0	1	2	4	\$1,458
Emergency Medicine	0	0	0	22	22	\$265
Hospital	0	36	0	0	36	\$129,311
Medical Transportation	6	0	0	0	6	\$332
MRI/Radiology	18	11	0	0	29	\$13,051
Neurology	2	0	0	0	2	\$43
Neurosurgery	17	0	0	0	17	\$7,840
Occupational Medicine	26	0	0	0	26	\$5,601
Orthopedic Surgery	55	1	0	0	56	\$311,868
Other	0	0	0	6	6	\$390
Pain Management	13	0	0	0	13	\$9,969
Physical Medicine & Rehab	14	0	0	0	14	\$8,117
Physical therapy	302	0	0	0	302	\$91,046
Physicians Fees	0	30	0	0	30	\$4,185
Podiatry	4	0	0	0	4	\$1,584
Sports Medicine	8	0	0	0	8	\$3,028
Urgent Care Center	65	0	0	0	65	\$10,856
Grand Total	534	93	5	31	663	\$654,650



**Atlantic County Municipal JIF
PPO Savings Report
1/1/2023 - 9/30/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	5232	\$6,900,787	\$1,922,915	\$4,977,872	72%
Negotiated	57	\$149,850	\$93,567	\$56,282	38%
Out Of Network	225	\$170,128	\$153,411	\$16,717	10%
Grand Total	5514	\$7,220,765	\$2,169,893	\$5,050,872	70%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	57	2	1	60	\$685,149
Anesthesiology	0	74	6	4	84	\$86,432
Behavioral Health	30	0	37	11	78	\$10,418
Durable Medical Equipment	24	2	8	29	63	\$24,503
Emergency Medicine	0	1	0	114	115	\$2,719
Hospital	0	166	0	1	167	\$966,040
Inpatient Rehabilitation	3	3	0	0	6	\$24,999
Laboratory Services	6	0	0	27	33	\$2,054
Medical Transportation	23	0	0	1	24	\$4,712
MRI/Radiology	244	62	0	1	307	\$176,009
Neurology	7	4	1	0	12	\$7,978
Neurosurgery	135	1	0	0	136	\$439,376
Occupational Medicine	268	0	0	0	268	\$45,647
Orthopedic Surgery	632	9	0	0	641	\$1,429,517
Other	0	7	3	24	34	\$30,231
Pain Management	45	1	0	1	47	\$28,645
Physical Medicine & Rehab	102	2	0	1	105	\$94,210
Physical therapy	2729	0	0	0	2729	\$817,047
Physicians Fees	0	92	0	10	102	\$64,609
Podiatry	47	0	0	0	47	\$21,352
Sports Medicine	59	0	0	0	59	\$19,040
Urgent Care Center	395	0	0	2	397	\$70,187
Grand Total	4749	481	57	227	5514	\$5,050,872

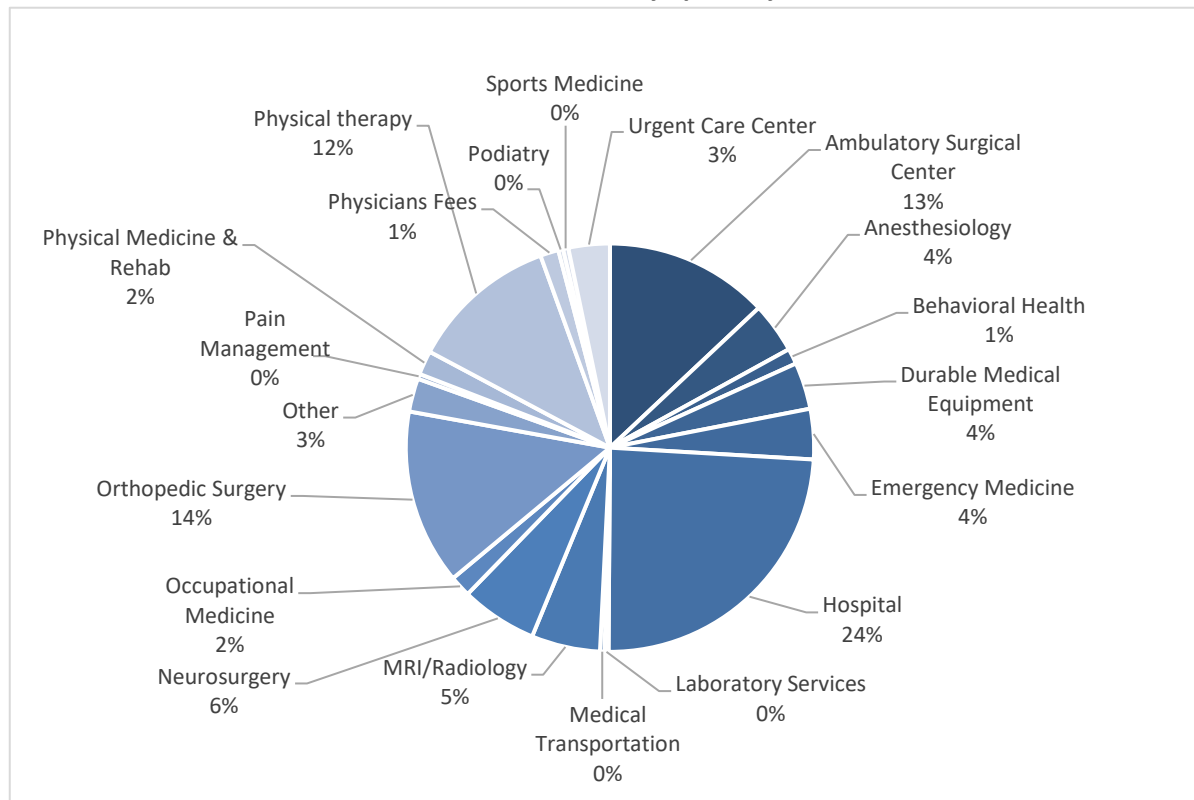


**Atlantic County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2023 - 9/30/2023**

Top 10 Providers

	Repriced Amount
SHORE MEDICAL CENTER	\$173,722
ORTHONJ, LLC	\$135,650
SHORE AMBULATORY SURGICAL CTR, LLC	\$129,139
ATLANTICARE REGIONAL MEDICAL CENTER	\$104,522
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	\$101,076
ONE CALL CARE DIAGNOSTICS	\$98,619
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$85,490
CAPE REGIONAL MEDICAL CENTER	\$85,243
ROTHMAN ORTHOPAEDICS	\$53,143
CAPE REGIONAL URGENT CARE	\$50,985
Grand Total	\$1,017,589

Paid Provider By Specialty





Managed Care Quick Notes

A claimant was injured while lifting heavy equipment that fell on their neck/upper back with pain radiating into the shoulder. Initial treatment was provided, and the claimant was referred to a neurosurgeon. MRI confirmed severe spinal cord compression at 3 levels. The neurosurgeon recommended urgent spinal fusion surgery at all 3 levels and cautioned that a minor aggravation could cause permanent paralysis. The claimant requested a 2nd opinion. Our NCM and adjuster realized the severity and were able to have her seen by a second neurosurgeon the next day. Immediately following the appointment the doctor called our NCM to express that the recommended surgery was necessary and very urgent due to the risk of permanent paralysis.

The claimant refused the surgery. Our NCM called the claimant to be sure they understood the potential for permanent paralysis without the surgery. The claimant verbalized complete understanding and requested to return to the first neurosurgeon. We were able to arrange a return visit the next day. At this point the Client Services Manager, Account Manager, TPA Supervisor, NCM Supervisor, and defense panel were alerted.

The neurosurgeon again told the claimant that the surgery was urgent and reviewed the potential for permanent paralysis. Our NCM spoke to the claimant after the appointment and was told that the claimant was considering the surgery and wanted to see the 2nd opinion doctor again. The 2nd opinion doctor stated that they would see the claimant right away but were prepared to schedule the surgery right away if the claimant would agree to surgery. The NCM has followed up with the claimant several times but the claimant is still not agreeing to the surgery.

We have asked both doctors to put in writing warnings that they gave the claimant and to comment on work restrictions if the claimant refuses the surgery.

The entire Qual-Lynx team is working together to obtain the best possible outcome for the claimant and the JIF.



**Atlantic County Municipal JIF
Prescription Benefit Summary
1/1/2023 - 9/30/2023**

	January	February	March	April	May	June	July	August	September	Year To Date
Script Count	21	31	23	20	22	12	16	6	16	167
Utilizing Patients Count	12	18	12	12	15	10	10	5	6	55
Billed Amount	\$2,113	\$3,394	\$1,703	\$1,988	\$5,348	\$590	\$4,201	\$306	\$6,924	\$26,568
Paid Amount	\$626	\$1,791	\$893	\$1,003	\$3,010	\$292	\$2,117	\$106	\$3,854	\$13,693
Total Savings Amount	\$1,487	\$1,603	\$810	\$985	\$2,338	\$298	\$2,084	\$200	\$3,070	\$12,875
% Savings	70%	47%	48%	50%	44%	51%	50%	65%	44%	48%
Opioid Cost %	24.6%	7.2%	48.4%	5.0%	1.8%	15.7%	1.9%	14.7%	1.3%	7.1%
Opioid Script %	33.3%	35.5%	34.8%	20.0%	13.6%	33.3%	12.5%	16.7%	43.8%	28.1%
Generic Utilization %	100.0%	96.8%	91.3%	95.0%	100.0%	100.0%	100.0%	100.0%	93.8%	97.0%
Cost per Patient	\$52	\$100	\$74	\$84	\$201	\$29	\$212	\$21	\$642	\$249
Cost per Script	\$30	\$58	\$39	\$50	\$137	\$24	\$132	\$18	\$241	\$82



DATE: October 09,2023

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

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

RE: ACM Activities (September)

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:

Visits being coordinated for October:

Absecon PD	Sea Isle City PD
Stone Harbor PD	Mullica Twp PD
Hamilton Twp. PD	Waterford Twp. 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 agency's with Command changes were a priority and visited as well. Additional agency visits are being scheduled at this time to continue to build relationships with the Law Enforcement agencies within the ACM JIF. Activity Reports are being completed for distribution to the FUND Commissioners.

3. Training: The Report Writing Class has been scheduled for **10/25/2023** at the Cape May County Police Academy. (830-12). The Training Bulletin was distributed and officer registration is at 15 See attached.

4. Law Enforcement Bulletins / Newsletters: No Bulletins distributed during September.

5. ACM JIF 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 plan to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected to date are from Ventnor, Linwood and Millville Police Departments. An Initial meeting is being coordinated at this time.

6. Meetings Attended:

ACM Executive Claim Meeting	09/14/2023
ACM Executive Meeting	09/20/2023
ACM Safety Meeting	09/21/2023

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

TRAINING NOTICE

REPORT WRITING

DATE: October 25, 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.



NOTE: This is not a required JIF training course. The course is being provided based on Police Chiefs requests and JIF attorney input based on officer cases and litigation.

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	Tige Platt
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 Giangliulo, Jr.	Michael Dougherty
West Cape May Borough	Lauren Vitelli	Theresa Enteador
West Wildwood Borough	Donna Frederick, Clerk	Carl O'Hala
Weymouth Township	Dorothy-Jo Ayres	Kenneth Haeser
Wildwood City	Hope Pinto	Carl Groon
Wildwood Crest Borough	Connie Mahon	Francine Springer
Woodbine Borough	Alex Bauer	William Pikolycky

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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: October 18, 2023 - Flanders Hotel, OCNJ
Contact Information: jsimonewellness@gmail.com (609) 435-0708

ACMJIF WELLNESS - OCTOBER UPDATES

2023 JIF Approved Wellness Items & Activities: There are 3 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 Advisory Committee Meeting: The most recent meeting was held September 19th at 9:30am via Zoom. Topics discussed include the proposed revisions to the wellness program, employee wellness survey, 2023 newsletter themes, and JIF event food choices. The final meeting for 2023 will be held on December 5th or 6th via Zoom. Please see the attached minutes.

Wellness Resources:

- *Dr. Elias Transformational Leadership Group Coaching Program for Law Enforcement*
 - A second round of Mid-Level Leaders and Chiefs from Burlco, Trico & ACM participated in the program. Recruitment for another round of the program is ongoing.
- *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 Q4 Newsletter - Stress Management



***Safety Committee Meeting Minutes
September 21, 2023 @ 11:30 AM
Via Zoom Conferencing***

An Executive Safety Committee meeting of the Atlantic County Municipal Joint Insurance Fund (“ACMJIF”) was held via Zoom conferencing on Thursday, September 21, 2023 at 11:30 AM. The meeting was called to order at 11:31 AM.

Those in attendance were:

Scott Wahl, *Chair*, **Avalon Borough**
Lucy Samuelson, *Vice Chair*, **Somers Point City**
Shantele Pollock, **Hamilton Township**
Monica Kyle, **Longport Borough**
Karen Fournier, **Lower Township**
Jared Marandino, **Newfield Borough**
Elizabeth Woods, *Fund Chair*, **Ocean City**
Steve O’Connor, **Wildwood City**
Carl O’Hara, **West Wildwood City**
Dave Miller, **CJ Adams**
Dennis Brown, **Glenn Insurance**
Joe Henry, **Hardenbergh Insurance**
J. Eugene Siracusa, **Insurance Agencies, Inc.**
Jen Modica, **Marsh & McLennan**
Bill McMahon, **McMahon Agency**
Jordan Simone, Wellness Director, **Jordan Simone Wellness, LLC**
Robert Garish, Assistant Director of Public Sector, **J. A. Montgomery Risk Consulting**
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, **RPA a Division of Gallagher**
Karla Allamby, Account Representative, **RPA a Division of Gallagher**

Those not in attendance were:

Al Maiorano, **Longport Borough**
Bill Nimohay, **Buena Borough**
Tom D’Intino, **Egg Harbor Township**
Joe Iannuzzeli, **Ventnor City**
Rob DeVanna, **Glenn Insurance**
Jaclyn Lindsey, **Conner Strong & Buckelew**
Mike Avalone, **Conner Strong & Buckelew**
Tom Heist, **Tom Heist Insurance**
Keith Hummel, Safety Director, **J. A. Montgomery Risk Consulting**

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

I. WELLNESS PROGRAM

A closed session with only the Fund Commissioners, Mr. Forlenza and Ms. Patel was initiated at Mr. Wahl's request to discuss the Wellness Program. A lengthy discussion took place regarding the purpose and importance of the Wellness Program along with the Committee's responsibility and jurisdiction over the program. After a lengthy discussion, the Fund Commissioners decided it was in the best interest of the Fund for the Committee to make a well-informed decision with respect to the program. The Safety Committee's Commissioners requested the Executive Director's office to provide a memorandum to them, which outlines the discussions that took place with the Chairs of the Executive Safety and Claims Review Committees from the ACM, BURLCO and TRICO JIFs for their review. Upon their review, another meeting will be scheduled to discuss the next steps.

II. MINUTES OF MAY 18, 2023 SAFETY MEETING (Emailed 09/07/2023)

Mr. Forlenza mentioned that a copy of the May 18, 2023, Executive Safety Committee Meeting Minutes were emailed to all Committee members along with the notice for today's meeting. In addition, Mr. Forlenza noted the minutes were shared with the membership during the June Executive Committee meeting.

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

III. 2nd QUARTER SAFETY DIRECTOR'S LOSS CONTROL REPORT- (Emailed 09/20/23)

Mr. Garish referred the Committee to a copy of the 2nd Quarter Safety Director's Loss Control Report that was emailed to the Committee for their review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Director's Contract calls for a minimum of 127 loss control visits to the forty-one (41) members of the ACM JIF. He noted the service visits included fifteen (15) Renewal Surveys, seven (7) Boardwalk Surveys, Law Enforcement Surveys, and PEOSH Violation Remediation Assistance.

Mr. Garish reported that there are over 130 safety bulletins issued. Mr. Garish briefly covered the various safety and training programs as follows:

- Safety Incentive Program
- Road, Sign & Walkway Program
- Law Enforcement Services
- S:ERVE & Attention and Distracted Driving
- Facility Checklist, Job Safety Observations, Tool-Box Safety Talks
- Regional Safety Training

Mr. Garish mentioned to the Committee that they distribute an MSI Newsletter twice a month, which provides a summary of all the information sent during that month.

Mr. Garish informed the Committee that the first Police Ad-Hoc meeting took place this morning. He mentioned that a recap of the meeting will be provided shortly and they are planning to schedule another meeting before the year's end.

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

For details, please see the 2nd Quarter Safety Director's Loss Control Report attached.

IV. SAFETY INTERVENTION/MONITORING

Mr. Forlenza asked Mr. Garish if there were any candidates for Safety Intervention or Monitoring at this time. Mr. Garish responded that there are no candidates for Safety Intervention or Monitoring at this time.

V. MEMBERSHIP RENEWALS

Mr. Forlenza announced that fifteen (15) member municipalities are up for renewal effective January 1, 2024. He reported that all renewing members have submitted their renewal resolutions, with the exception of Absecon City, as they have a council meeting scheduled for this evening and will be renewing their membership in the Fund. Mr. Forlenza informed the Committee that Corbin City has made the decision not to renew. He also mentioned that they are currently awaiting official confirmation from Egg Harbor Township regarding their renewal status.

Mr. Forlenza asked Mr. Garish to provide the Committee with an update regarding renewal survey reports. Mr. Garish indicated that of the fifteen (15) renewing members there are six (6) members who have a six- year loss ratio of over 100 percent. However, of those six (6) members, there are three (3) members that fall under the extra small category. He explains that one or two losses for the smaller members can result in an elevated loss ratio. Mr. Garish then informed the Committee that the three (3) remaining member towns are engaging and embracing safety.

Mr. Garish noted there are a few renewal surveys that are still outstanding for the shore towns. He indicated that from April thru beginning of September, these towns are busy and he will be concluding the renewal surveys next week. Once all renewal surveys are complete, the Safety Director's office will be provide a copy of the renewal surveys to the Committee for their review.

Mr. Garish ask if anyone has any questions regarding the fifteen (15) towns please ask. No questions were entertained.

Mr. Forlenza informed the Committee, those members who are up for renewal, received their Annual Reports during the renewal presentation. For those members who are not up for renewal, hard copies of their Annual Reports were mailed out on August 15, 2023 with instructions to share the Annual Reports with their administrative staff and governing bodies.

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

VI. JIF LOSS RATIO REPORTS – June 30, 2023

Mr. Forlenza directed the Committee to pages 1-8 of the agenda packet, which depicts the *JIF Six Year Average Loss Ratio Reports* valued as of June 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 88.7%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee. Mr. Forlenza also said these reports have been available through Origami since July 31, 2023 for members.

Mr. Forlenza noted that the Safety Director's office utilizes these reports to monitor member loss ratio trends.

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

VII. MEL LOSS RATIO REPORTS – June 30, 2023

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio Reports* valued as of June 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 114.3% as of June 30, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

Mr. Forlenza advised the Committee that Loss Ratio Snapshots were uploaded into Origami on July 31, 2023 and the Executive Director's office sent out a memorandum notifying the membership. He noted that all Members and Risk Management Consultants should review the information for accuracy and any discrepancies, questions and concerns, should be brought to the Executive Director's or Qual-Lynx's attention.

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

VIII. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisory Investigation Reports

Ms. Patel referred the Committee to page 17 of the agenda packet, which reflects the Supervisor Investigation Report for August 2023. She reported that there were six (6) incidences out of sixty-seven (67) where Supervisor Investigation Reports were not provided.

Ms. Patel stated that the report is sent to J.A. Montgomery, who in turn uses it as a coaching tool when they visit with the member town. Ms. Patel reiterated the importance of completing the Accident Investigation Reports.

Police MVA: Workers Compensation Claims:

Ms. Patel directed the Committee to page 18 of the agenda that depicts Workers Compensation claims for Police Officers involved in an automobile accident. She briefly reviewed the report highlighting that seventy-six (76) claims have a total incurred of \$4,396,537.65.

Mr. Winter inquired as to how many of the incidents were the Police Officer's fault. He stressed the importance of identifying this information to determine the necessary training for these Police Officers. Ms. Patel stated that she would follow up with Qual-Lynx to explore the possibility of adding additional details to the report to help identify who is at fault.

Mr. Garish indicated that the Chief Hummel (Ret.) has conducted an extensive research with respect to motor vehicle accidents involving Police Officers and Mr. Winter should reach out to the Chief Hummel to review the findings of his research.

Ms. Patel asked if there were any additional questions. No additional questions were entertained.

IX. REGIONAL TRAINING SCHEDULE

Mr. Garish directed the Committee to pages 19-36 of the agenda packet, which depicts the Regional Training Plan and survey results for the Safety, Claims, and Wellness Roundtable. He

stated that participation in the Region Training is mandatory in order to qualify for the Safety Incentive Program. He went on to review the survey results from the Safety, Claims, and Wellness Roundtable which was held on April 25, 2023 via Zoom. He concluded that the results were overall positive.

Mr. Garish noted the second regional training is on Back Safety Material Handling and the MEL is focusing on the WSL Model (Wide Stance, Set Back, Lift) as there are severe claims generated from improper lifting. The first session took place on April 19, 2023, the second session was held on July 11, 2023, and a final session is scheduled for October 19, 2023.

Mr. Garish informed the Committee that the third regional training focused on Summer Seasonal Employee Training, but stated not all member towns need this training. He mentioned that the training took place on June 05, 2023, at the Ocean City Library. He explained that the training covered various topics, orientation of part-time and summer seasonal employees, the protection of minors, online summer camp training resources, and how to utilize the available JIF/MEL resources. Mr. Garish also mentioned that some towns had initially signed up for the training but were unable to attend. He mentioned the Safety Director's Office was working with these members to fulfill the training requirements.

Mr. Garish noted the fourth regional training focused on Indoor Air Quality (IAQ) and the first session took place on September 15, 2023 and the second session will take place on December 04, 2023. He noted not every member will need this training as many members have already assigned an IAQ Designated Person who has completed the training previously. Mr. Garish mentioned while the training covers asbestos and asbestos tiles, it does not mean that the member is required to test those tiles. He encouraged members to reach out to Safety Director's office for assistance and guidance.

He asked if there were any questions. No questions were entertained.

X. SAFETY DIRECTOR'S BULLETINS

Mr. Garish mentioned that the MEL distributes Safety Bulletins through a MSI Newsletter, published twice a month. He mentioned this newsletter provides a summary of the bulletins and messages issued by the Safety Director's office or the MEL through their Mobile App. Mr. Garish advised that these bulletins are constantly updated to ensure that our members have the most current information. He then directed the members to the list of Safety Bulletins included in the agenda.

Mr. Garish highlighted several recently released Bulletins that members should take note of, including but not limited to Best Practices for Bleachers & Grandstand, Fire Hydrant Opening, Service Animals in Public Buildings, Gaga Ball, and Pickleball.

- A. MSI Newsletter (2x Month) Recaps all Bulletins/Messages/Info sent out from the Safety Director's Office via the MEL Mobile App
- B. MSI Newsletter – June 1, 2023
 - 1. Training Announcement: Understanding Cannabis
 - 2. MSI Expo: Middlesex County Fire Academy
 - 3. Transitional Duty Resources
 - 4. Risk Management Strategies for Lifeguard Operations
 - 5. Mark Out Best Practices

6. Batting Cages Best Practices
 7. Heat-Related Illnesses Best Practices
 8. Bounce Houses & Inflatable Best Practices
 9. Safety Director Message
 10. New LMS
 11. MSI Live Schedule
- C. MSI Newsletter – June 15, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. MSI Leadership Academy
 3. Hurricane Preparedness Best Practices
 4. Spray Parks Best Practices
 5. Cathy's Law: Social Media Best Practices
 6. New Jersey Child Labor Laws
 7. Domestic Violence for New Jersey Public Employers
 8. New LMS
 9. MSI Live Schedule
- D. MSI Newsletter- July 5, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. Training Announcement: MEL Risk Management for Managers & Supervisors
 3. Bleachers & Grandstands Best Practices
 4. Fire Hydrant Opening Best Practices
 5. Service Animals in Public Settings Best Practices
 6. New LMS
 7. MSI Live Schedule
- E. MSI Newsletter –July 17, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. Training Announcement: Workplace Discrimination & Harassment
 3. Law Enforcement Message: Training Opportunity- Train –The –Trainer Crossing Guard Supervisor Program
 4. Persons with Communication Disabilities in Public Settings Best Practices
 5. Gaga Ball Best Practices
 6. Passenger Bus & Van Operations Best Practices
 7. New LMS
 8. MSI Live Schedule
- F. MSI Newsletter – August 01, 2023
1. How to Receive Push Notifications on the NJ MEL Mobile App?
 2. Safe and Sound at Work
 3. Law Enforcement Message: Training Opportunity- Train –The –Trainer Crossing Guard Supervisor Program
 4. Pickleball Best Practices
 5. Utility Terrain Vehicle (UTV) Beach Access Transportation Best Practices
 6. Automated External Defibrillator (AED) Program
 7. Backflow Preventers Best Practices
 8. New LMS
 9. MSI Live Schedule
- G. MSI Newsletter – August 15, 2023
1. Safety Director Message: MSA Issues User Safety Notice for Altair 5X PID Gas Detector
 2. Training Announcement: Special Events Management
 3. Law Enforcement Bulletin: Crossing Guard Safety Program Resources
 4. Beach & Swimming Site Closures Best Practices
 5. Road, Signs, & Walkway Program Best Practices
 6. New LMS
 7. MSI Live Schedule

H. MSI Newsletter – August 31, 2023

1. How to Receive Push Notifications on the NJ MEL Mobile App?
2. Lifeguard Operations Bulletin
3. Animal Carcass Disposal Best Practices
4. Safety Recall Alert: Gree Dehumidifiers
5. Training Announcement: Indoor Air Quality Designated Person
6. Low Speed Vehicle Best Practices
7. New LMS
8. MSI Live Schedule

I. MSI Newsletter – September 15, 2023

1. Training Announcement: Power of Collaboration (JIF 101)
2. ARC Flash Best Practices
3. Stress Management Strategies for the Fire Service
4. Law Enforcement Training Announcement: Understanding Cannabis
5. MSI Expo: Camden County Regional Emergency Training Center
6. New LMS
7. MSI Live Schedule

Mr. Garish informed the Committee that one of their consultants has recently obtained certification as an Arborist. He emphasized that having an Arborist on board will be helpful in prompting tree safety for parks, playground and roadways.

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

XI. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for 04/01/2023 thru 06/30/2023:

- MSI NOW – 1,099
- MSI Streaming – 3
- MSI Online – 1,096
- MSI Live– via Zoom / In-Person – 217

Mr. Garish reminded the Committee that the new MSI Learning Management System (LMS) was updated in the 2nd quarter of 2023. He acknowledged that, like any new system, there is a learning curve and requested the Committee's patience during the transition period.

Mr. Garish also reported that while members are utilizing the MSI LMS for training, there has been a dip in usage. He indicated many members are completing training in a group setting and he has requested that list of attendees be provided to the Safety Director's office in order for individuals to receive credit for completing the training.

Mr. Garish informed the Committee that twenty-four (24) online courses have been updated and a new course on Risk Management for Fire EMS will be available in 2024.

Mr. Forlenza inquired for those individuals that are completing the MEL sponsored Managers and Supervisors training through the MSI, are their records being updated to reflect the same. Mr. Garish indicated he was not sure but will inquire and advise him accordingly. In addition, Mr. Forlenza inquired if it was possible for those that attended the JIF sponsored Managers and Supervisors

training can have their records updated to reflect the completion of the training as well. Mr. Garish indicated he will inquire and advise.

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

XII. S:ERVE

Mr. Garish mentioned that S:ERVE Driver Safety Program is offered by the MEL's workers' compensation reinsurer Safety National. He noted that some of our more severe claims and injuries to our employees come from vehicle accidents. Mr. Garish advised the Committee that S:ERVE is available to Police, Fire, Public Works and, EMS personnel.

Mr. Garish stated that the *Attention and Distracted Driving* course geared toward employees that drive municipal vehicles and is approximately 30 minutes in length. He strongly recommends that all municipal employees take this course.

Mr. Garish mentioned that enrollment is required and both programs accessed through the MEL & JIF Websites. If members have any questions please contact his office directly.

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

XIII. POLICE TOPICS

Police Ad Hoc Committee

Mr. Forlenza informed the Committee that the first Police Ad-Hoc Committee meeting of 2023 was held in Avalon on September 21, 2023. Mr. Garish then requested an update from Ms. Patel regarding the meeting since he was unable to attend. Ms. Patel stated that a total of twenty-three (23) Police Officers and Chiefs registered for the meeting, but only fourteen (14) were able to attend. She explained that the lower attendance was due to a specific town facing a situation that prevented additional Police Officers from attending the meeting. Ms. Patel stated the Chief Hummel and Chief Earle covered various topics including but not limited to law enforcement training, memorandums of understanding, legal consideration, personal firearms, marijuana, and police licensing.

Ms. Patel mentioned Chief Hummel highlighted ongoing training opportunities, specifically mentioning upcoming Police Command Staff sessions scheduled for October and November. The meeting fostered meaningful dialogue among attendees and the two Chiefs leading the session, resulting in a highly productive meeting.

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

XIV. LAW ENFORCEMENT CONSULTANT

Mr. Winter advised the Committee that seventeen (17) Police Officers have registered for the Report Writing course, which is scheduled for October 25, 2023 at the Cape May County Police Academy.

Mr. Winter informed the Committee that the proposed Resiliency Officer training with Dr. Kelly exceeded the allocated budget. He mentioned that he had reached out to Dr. Kelly once again to explore the possibility of scheduling a four-hour training session that would cover the necessary tools and techniques for the Resiliency Officers within that timeframe. Mr. Winter stated that he is currently awaiting a response from Dr. Kelly.

Mr. Winter stated that nine (9) Law Enforcement visits have been scheduled and he is awaiting for six (6) more Chiefs to respond. He expressed satisfaction with the feedback he has received. He explained that he has created an unofficial JIF Law Enforcement Committee, which consists of Chiefs from different counties, and its purpose is to maintain regular contact and gather input on current trends through quarterly meetings via zoom. These collaborative efforts will facilitate resource management and information sharing among agencies.

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

XV. WELLNESS INITIATIVE

Ms. Simone advised the Committee that the third quarter newsletter focused on the significance of sleep.

Wellness Advisory Committee Report

Ms. Simone mentioned that the Wellness Advisory Committee met on September 19, 2023, and reviewed the proposed revisions to the wellness program, employee survey results, newsletter format, and brainstormed on healthier options for JIF sponsored events. She indicated another Wellness Advisory Committee meeting might be scheduled for December based on the availability of the members.

Employee Survey Results Update

Ms. Simone stated they utilized *Survey Monkey* to conduct an employee survey in June. She noted the survey focused on employee stress levels, wellness priorities, participation in health-promoting activities, to name a few. She mentioned the survey results are available upon request.

Transformational Leadership Program

Ms. Simone informed the Committee, that several mid-level Police Officers and Chiefs from ACM, BURLCO and TRICO JIFs participated in the Transformation Leadership program with Dr. Elias. She indicated a new cohort will start in October 2023.

2023 Wellness Incentive Program Budget

Ms. Simone addressed the members' balances for the 2023 Wellness Incentive Program. She reminded everyone that many towns have not yet utilized their Wellness funds and emphasized that the deadline to claim or encumber these funds is December 31, 2023.

Mr. Forlenza brought attention to page 37 of the agenda packet, and spoke about the 2023 Wellness Incentive Program available balances and stated we continue to stress the December 31, 2023 deadline to claim or encumber these funds.

XVI. REVISED WELLNESS PROGRAM

Mr. Forlenza stated the Wellness Taskforce, which consists of Chairs of the Executive Safety and Claims Review Committees for the ACM, BURLCO and TRICO JIFs met approximately six (6) weeks ago and discussed the proposed revisions to the Wellness Program. Mr. Forlenza indicated that the outcome of the meeting was discussed in detail earlier in the meeting with the Safety Committee's Commissioners. He indicated that there is a proposed revision to the Wellness aspect

of the Safety Incentive Program, which will be reviewed with Safety Director's office and the respective Executive Safety Committees in the near future.

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

XVII. MEL SAFETY & EDUCATION COMMITTEE MEETINGS

Mr. Forlenza noted the MEL Safety & Education Committee meeting minutes from May 12, 2023 and August 11, 2023 are on pages 38-47 of the agenda packet. Mr. Forlenza stated these meeting minutes are provided to make the members aware of the activities and initiatives undertaken by the MEL around the State. The next meeting will be held on October 27, 2023.

Mr. Forlenza advised the Committee that the MEL Safety & Education Committee has authorized Benchmark Analytics to conduct a study with respect to number of claims associated with police agencies that are accredited versus those that are not accredited.

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

XVIII. PEOSHA ADVISORY COMMITTEE UPDATES

Mr. Garish informed the Committee that Mr. Saville from his office is a member of the PEOSHA Advisory Committee. He directed the Committee's attention to page 48 of the agenda, where he went over Mr. Saville's PEOSH Consultation Summary report in detail.

Mr. Garish directed the Committee's attention to pages 52 of the agenda packet, which depicts the Most Frequently Cited violations, from PEOSHA. He suggested that if a member is interested in receiving a consultative visit, please contact PEOSHA who will be more than happy to pay them a visit.

Mr. Garish informed the Committee that there has been an increase in the number visits completed by PEOSHA. He mentioned that three (3) of our member towns received surprise visits. He reported that most of these visits went smoothly, but encouraged the Committee to contact the Safety Director's office and/or PEOSHA for assistance.

XIX. SMALL MUNICIPALITIES REGIONAL JOINT SAFETY COMMITTEE MEETINGS

Mr. Garish shared that the third quarter Small Municipalities Regional Joint Safety Committee meeting was held on September 8, 2023 in Weymouth Township. These meetings are coordinated between Corbin City, Estell Manor, Weymouth, Folsom, and Woodbine. He mentioned that these municipalities meet quarterly and take turns hosting the meeting. Mr. Garish indicated that the September 08, 2023 meeting had two main components, one being Stop the Bleed training provided by Dorothy Volunteer Fire Company. Mr. Garish indicated that Stop the Bleed kits are typically purchased by First Responders however, many Public Works departments are purchases these kits due to their exposure to dangerous equipment such as a chainsaw. He noted that many members are utilizing their SIP money to purchase the kits.

The second component focused on the Run, Hide or Fight model with respect to Active Shooter, which was presented by a representative from a local Sheriff's department.

Mr. Garish indicated the member municipalities provide great resource and support to each other as well as the Risk Management Consultants that service these towns.

XX. *OPTIONAL SAFETY BUDGET*

Mr. Forlenza directed the Committee to a copy of the 2023 Optional Safety Budget Balance spreadsheet in the agenda packet on page 55. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 01, 2024.

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

XXI. *SAFETY INCENTIVE PROGRAM*

Mr. Forlenza directed the Committee to Page 56 of the agenda packet, which depicts the 2022 Safety Incentive Program member balances. He reminded the Committee that the deadline to claim or encumber these funds is December 31, 2023. Mr. Forlenza noted that all encumbered funds must be claimed by February 01, 2024. Mr. Forlenza indicated that the Executive Director's office will be sending a reminder letter out to the members in late November or early December, as they have done in the past.

XXII. *2024 SAFETY KICK OFF BREAKFAST*

Mr. Forlenza inquired if the Committee would like to hold a Safety Kick Off Breakfast in 2024. The Committee unanimously agreed that they should hold an in-person Safety Breakfast next year. Mr. Forlenza said they are looking to hold the Safety Kick-Off Breakfast in late March or early April. Mr. Forlenza then requested authorization to reserve Merighi's Savoy Inn in Vineland for the event. The Committee granted authorization to reserve the facility.

Mr. Forlenza mentioned that the survey results from the 2023 Safety Kick-Off Breakfast requested healthier food options. Following a discussion, it was decided to include healthier food options at the 2024 Safety Kick-Off Breakfast.

Mr. Forlenza asked to secure a guest speaker for the Safety Kick-Off Breakfast and the importance of having an engaging speaker. Mr. Forlenza advised the Committee, that a small stipend would be paid to the speaker as done in the past. The Committee agreed to secure a speaker. Mr. Forlenza indicated he will keep the Committee informed with respect to the speaker.

Mr. Forlenza requested authorization to hire an audio-visual specialist once again this year to provide assistance with the setup and breakdown of the audio-visual equipment. The Committee granted authorization to secure an audio-visual specialist.

XXIII. *2024 SAFETY, WELLNESS & CLAIMS COORDINATOR ROUNDTABLE*

Mr. Forlenza asked if the Committee was in favor of holding the 2024 Safety, Wellness and Claims Coordinator Roundtable separately from the Safety Kick-Off Breakfast via Zoom, all were in favor.

XXIV. NOMINATING COMMITTEE REPRESENTATIVE

Mr. Forlenza referred the Committee to pages 61-62 of the agenda packet, which depicts the Nominating Committee Charter. Mr. Forlenza stated that a representative from this Committee is required to partake in the Nominating Committee and reviewed the criteria for the representative. Following a brief discussion, Ms. Lucy Samuelson was nominated to represent this Committee at the Nominating Committee meeting.

Mr. Forlenza asked for approval, the Committee agreed.

XXV. 2023 REMAINING MEETING DATES & FORMATS:

Mr. Forlenza noted that the last Committee meeting will be held on Friday, December 01, 2023 via Zoom at 11:30 AM.

There being no further business, the meeting adjourned at 1:25 PM.

File: ACMJIF/2023/Safety Committee

Tab: 9/21/2023



SECOND QUARTER SAFETY DIRECTOR'S REPORT

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND 2023

PREPARED BY

J. A. Montgomery Consulting

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Camden, NJ 08101

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ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

2023 SECOND QUARTER SAFETY DIRECTOR'S REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Second Quarter Safety Director's Report covers service activities from April through June of 2023. The 2023 Safety Director's contract calls for a minimum of 127 Loss Control Visits to the 41 Atlantic County Municipal Joint Insurance Fund members. Service visits will include (15) Renewal Surveys, (7) Boardwalk Surveys, and Law Enforcement Surveys.

The remaining service visits will include but are not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Fifteen members will be reviewed for renewal in 2023, including Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor, Folsom Borough, Linwood, Mullica Township, Ocean City, Upper Township, West Wildwood, Weymouth, and Wildwood. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics. Results will be summarized during the Second Quarter Executive Safety Committee meeting.

The J. A. Montgomery, Risk Control Team, consists of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Thomas Reilly. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello. Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

The Safety Committee will meet three (4) times in 2023. The Safety Director and staff will continue to attend Safety Committee meetings to help establish local safety programs and assist in the effectiveness of the overall safety program. The Safety Director reviews loss metrics (LTAF Rate, Loss Ratio Reports), training participation, and SIP involvement quarterly.

Any member who shows deterioration in their results is brought to the attention of the Executive Safety Committee. We are happy to report that no members of the Atlantic JIF are on Safety Monitoring or Intervention currently.

2. Participation in Claims Process / Accident Investigation

Personnel from the Safety Director's Office attend the monthly Fund Claims Committee meetings and are available to offer technical and safety-related insight into claims under review. The Safety Director's Office is also available to conduct accident investigations related to claims against the Fund. The Safety Director's Office will collaborate with the Third-Party Administrator to help identify loss trends from claims to better focus on certain areas when needed.

3. Written Compliance Programs / Bulletin Updates

The Safety Director's Office has produced model safety plans to address regulatory compliance issues. These programs are available on the following website: [NJ MEL Resource Center](#) along with the [Atlantic JIF Website](#). All MSI communications will be distributed exclusively through the N.J. M.E.L. app and an MSI Newsletter will be emailed to summarize the communications sent through the app 2x a month. A listing of all Notices and Bulletins distributed during the prior month are listed in the Safety Director's Report of the monthly agenda packet. There are over 130 available Safety Director's Bulletins covering diverse topics under Administration, Public Works / Public Authorities, Law Enforcement, Fire/Rescue, and Recreation. Over 30 bulletins related to COVID-19 have been issued by the Safety Director's Office.

B. PROGRAMS

1. Safety Incentive Program (SIP)

The theme for the Safety Incentive Program is a “ZERO-HARM WORKPLACE.” The presence of safety versus the absence of safety. By changing the way, we approach safety, we focus on avoiding Risk rather than relying on the lack of injury to determine how well our safety programs are working.

When we describe Zero Harm vs. Zero Incident, we must start by identifying Risk and avoiding the hazards through controls.

We avoid Risk when we Plan to reduce or eliminate hazards wherever we can. We Do what is necessary to eliminate hazards each time. We Check to ensure it is being done and Act by following through with our plan.

Elements of the 2023 Safety Incentive Program include but are not limited to:

- Uniform program. See the 2023 Safety Incentive Program (SIP) for additional details.
- Submit the 2023 Safety Committee meeting dates (2/24/2023) and return the 2023 Safety Contract (3/24/2023).
- Send a delegate to the Safety Kickoff Breakfast (3/23/2023)
- Each member is required to send a delegate to the Safety Coordinator/ Claims Coordinator/Wellness Coordinator Roundtable, which will be held on April 25, 2023, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (October 2023)
- Required attendance at all applicable Regional Training events.
- Members will hold at a minimum quarterly Safety Committee meeting.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2023 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, and walkway logs, etc.).

- All safety elements are scored equally, and full participation requires activity and a significant demonstration of commitment in all aspects of the program to qualify for a Safety Incentive Award.
- Members will either qualify or not qualify (Pass or Fail) for a Safety Incentive Award. There are no qualification tiers.

2. Road, Sign, and Walkway Program

The Road, Sign, and Walkway program is posted to the JIF website and includes written guidelines to help minimize incidents and reduce litigation costs. It's important to emphasize the need for this program as one of the key components in protecting Title 59 Immunities. Good inspection reports are often successfully used to help defend liability cases.

3. Law Enforcement Services

Police Ad Hoc Committee meetings are held regularly throughout the year, depending on the need. Joint meetings with Atlantic, BURLCO, and TRICO JIFs allow for representation by agencies of various sizes to present and discuss Risk Management issues of interest to the members.

Chief Hummel (Ret.) will provide Law Enforcement Consultative Visits to multiple agencies within the Atlantic JIF in 2023. These meetings aim to provide an in-depth review of services and identify members' needs and requests. Special attention is directed to members with changes to their Command Staff. The Safety Director's Office will continue to build strong relationships with the Law Enforcement community.

Law Enforcement Training and Memorandums are distributed electronically and are listed in the monthly Fund Agenda packet and posted to the JIF website. The following memorandums were sent out in 2023 as of this report:

<https://melsafetyinstitute.org/law-enforcement-2/>

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations

Police Command Staff Training will be administered by Chief Hummel (Ret.) and Chief Earle (Ret.) and offered to the fund on multiple dates/times. Officers will only need to attend either the AM or PM session on any of the available dates.

- Thursday, June 8, 2023 – Merghi's Savoy Inn - Vineland, NJ
- Monday, June 12, 2023 – Indian Springs Country Club – Marlton, NJ
- Thursday, June 22, 2023 – Auletto's Catering – Deptford, NJ

Training for Special Law Enforcement Officers (SLEO) will be held in 2023, with reimbursement offered to members who participated.

Additional Police Services available to members include but are not limited to:

- Sample Policies
- Useful Links
- Crossing Guard Resources
- Messages
- Alerts
- Police Risk Management Training
- Practical Leadership – 21 Irrefutable Laws
- Building Trust and a Constitutionally Sound Police Through Training
- Violence Prevention and Risk Considerations for the CIT Trained Officer and Mental Health Professional
- Below 100 Training
- Career Survival for 911 Call Takers and Dispatchers
- Career Survival for First-Line Supervisors
- Law Enforcement Workzone Refresher Training
- Protecting Children from Abuse / Risk Management Training
- S:ERVE & Distracted Driving (Updated 2019)
- Coaching the Emergency Operator (CEVO)
- Defensive Driving (Online-State Approved)
- MEL Safety Institute (MSI LIVE, MSI NOW, MSI DVD)
- Law Enforcement Video Toolbox Talks
 - Introduction to Law Enforcement Resources
 - Chiefs Message – Post COVID-19 Homeless, Trespass, and Eviction
 - Preventing Officer Involved Domestic Violence
 - Hand Sanitizers and Controlled Energy Device Risks

4. S:ERVE & Attention and Distracted Driving

S:ERVE - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of 20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

- Intersection Approach
- Intersection Assessment
- Clearing the Intersection (Basic)
- Clearing the Intersection (Advanced)
- Intersection Departure
- Distracted Driving for First Responders

Attention and Distracted Driving - Distracted driving is emerging as a major cause of work-related vehicle accidents. This online driver simulation program provides targeted and convenient safe driving training for all fleet drivers, regardless of vehicle type. The course is SCORM compliant and designed to function independently with basic instructor participation in a brief 20-30-minute lesson. This course includes:

- The adverse effects of looking away from the road for more than two seconds
- Strategies for eliminating controllable distractions
- How to make necessary adjustments for distractions that the driver cannot control

5. Facility Checklist, Job Safety Observations, Toolbox Safety Talks

Facility Checklist- Routine inspections help you ensure that safety and health policies and procedures are being followed. Identify and correct safety and health hazards before they cause injuries or illnesses. Determine the need for safety training while promoting compliance and showing employees we care about their safety and everyone else's.

Job Safety Observations – Helps identify Safe or At-Risk Actions. Reaffirms safe actions through positive reinforcement while helping identify skill sets, knowledge, and potentially unsafe actions. Through coaching and corrective actions, these observations can be a helpful resource for increasing employee safety.

Toolbox Safety Talks – Quick, effective, and easy-to-use tool that front-line staff can use to share information about potential safety problems and concerns daily. They help promote and reiterate important information and best practices for the task at hand.

C. TRAINING

1. Regional Training Plan / Additional Training

Safety Breakfast was held on March 17, 2023 (In-Person) at Mergih's Savoy Inn.

Safety /Claims/Wellness Coordinator's Roundtable was held on April 25, 2023, via Zoom.

Back Safety will be made available to members via MSI LIVE (Zoom) on three separate dates for 2023:

- April 19, 2023
- July 11, 2023
- October 19, 2023

Summer Seasonal for Managers/Supervisors was held on June 5, 2023 (In-Person) at the Ocean City Library

Managers and Supervisor Training

- 6/29/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/13/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 7/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/11/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 9/27/2023 9:00 AM – 11:30 AM & 1:00 PM - 3:30 PM
- 10/11/2023 9:00 AM – 11:30 AM & 1:00 PM – 3:30 PM

CDL (Entry Level Driver Training) T.B.D.

Indoor Air Quality – will be made available to members via the MSI LIVE (Zoom) on two separate dates for 2023:

- September 15, 2023 @ 11:00 AM
- December 4, 2023 @ 9:00 AM

Annual Retreat – October 2023

2. MSI Training and Participation

Traditionally there are approximately 70 different instructor-led training courses available to the membership and approximately 200 online training programs. Various safety topics from Employee Conduct, General Safety, Accident Investigation, Snow Removal, Safety Orientation for New Employees, Recreation, and a series on Camp Counselor Safety are available to the membership to name a few.

Newer training courses include but are not limited to:

- Employee Conduct and Violence Prevention in the Workplace
- Understanding and Preventing Microaggressions
- Cultural Competence
- Courageous Conversations
- Preparing for First Amendment Audits
- Implicit Bias in the Workplace

The Course Catalog and Class Request forms were made available on both the NJ MEL website and the Atlantic JIF website. Available training for our instructor-led courses is routinely provided. Approximately 50 instructor-led training sessions are occurring monthly. [MSI Catalog](#)

A "Training Needs Assessment Guide" is available to the membership on the Atlantic JIF / MEL websites. This "YES/NO Guide" is designed to assist members with

determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

Each MSI class has YES/NO questions concerning the duties or exposures that should be considered for each employee. A YES answer to a question would indicate some level of training or education on the topic is needed for that employee. Employers should consider MSI LIVE classes as an option to provide the training identified from using the guide. [MSI Training Needs Assessment Guide](#)

Training Administrators are an essential link for members to access the MSI Learning Management System. Administrators can run reports, register users, and update training records. All members are encouraged to check the accuracy of the Training Administrator list via the MEL Safety Institute.

MEL Safety Institute tutorials are available for both "User" and "Administrator" level capabilities through the MSI. Users can contact the MEL Helpline Monday – Friday 8:30 AM – 5:00 PM (866) 661-5120 if they need further assistance.

The MEL Safety Institute has (3) main training platforms offered to members:

1. MSI LIVE: The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner 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.

How do I know what courses are available?

The [MSI LIVE Catalog](#) provides a description of the course, the intended audience, and available continuing education credits. The schedule for upcoming classes is listed below.

How do I register?

You can view the schedule and register by clicking on the date and topic of your choice in the schedule below.

What are the requirements to receive C.E.U. credits/certification of completion?

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, 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 C.E.U.s for the class or receive a certificate of completion.***

2. MSI NOW: The 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. The library has over 150 available streaming videos. Periodic reviews of

this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

- To access the streaming videos, log in to the Learning Management System (L.M.S.), and select MSI NOW and Online Training College on the bottom right side of the page. When the College is opened, the streaming videos are on the page's right side, listed by ten categories.
- A drop-down menu of the available titles is shown when a category is selected. Online classes are still listed on the left side of the College.
- Individuals who log into the L.M.S. and take an online class or view a video in the MSI NOW library will have the session added to their learning histories. Group learning can be added to students' learning histories by the Training Administrator of the member.

MSI Video Briefings – These video briefings are designed to focus on one limited topic, in a brief time (5 Minutes). These video briefings are an excellent resource for Toolbox Talks for employees.

- Asbestos Safety Overview (10 Minutes)
- Fire Extinguisher Inspections (5 Minutes)
- G.H.S. Pictogram Review (5 Minutes)
- Investigating Slip and Trip Injuries (5 Minutes)
- OSHA Record Keeping (5 Minutes)
- Safely Backing Work Vehicles (5 Minutes)
- Voluntary Use of Respirators (5 Minutes)
- Responsibilities of an R.T.K. Coordinator (5 Minutes)
- Confined Space Demonstration (6 Minutes)
- Customer Service (12 Minutes)
- Investigating Slip and Trip Injuries
- Exiting and Entering Trucks (5 Minutes)
- Mark Out Safety (14 Minutes)
- Firefighter Pre-Hab (8 Minutes)
- Fire Prevention Week (6 Minutes)
- Finding Fentanyl at Recreational Facilities (3 Minutes)

Virtual Leadership Skills Training - The M.E.L. Safety Institute will offer (3) virtual leadership skills classes for 2023. The 2-hour, live, interactive courses will offer insights and techniques to help supervisors deal with important workplace issues such as conflict resolution, communications, and the supervision of employees.

- **Introduction to Management Skills**
JAN. 20, April 18, JULY 21, and OCT. 4
- **Introduction to Communication Skills**
FEB. 17, May 23, AUG. 18, and NOV. 8
- **Introduction to Understanding Conflict**
MARCH 10, JUNE 13, SEPT. 15, DEC. 6

To register for these courses, go to the [MSI LIVE Schedule](#) If a link is not present the class may not be offered yet, please check back.

MSI Leadership Academy – The MEL Safety Institute (MSI) has created the MSI Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. [MSI Leadership Academy](#)

Classes will be offered through MSI LIVE and will include a combination of virtual and in-person options at various locations throughout New Jersey. Participants who successfully complete the requirements will receive a plaque to commemorate graduation from the MSI Leadership Academy. Click [here](#) for the current flyer.

Requirements:

Complete (6) mandatory classes and (4) elective classes of your choice. Classes must be completed within two years from the date the student starts the program.

Academy Open Enrollment:

Open enrollment will be held for 3-weeks prior to each session. The enrollment form must be submitted during this timeframe, or the participant will not be eligible to start and will be required to wait for the next enrollment period. Participants only must enroll one time. Once enrolled they can register for mandatory and elective classes.

Open Enrollment Dates:

- June 1–22, 2022 (Start Date: July 1, 2023)
- December 1-22, 2022 (Start Date: January 1, 2023)

Additional Safety Resources but not limited to found at the Atlantic JIF website and M.E.L. website:

- MSI Bulletins
- MSI Briefings
- MSI Forms / Safety Checklist
- MSI JSOs
- Model Policies / Procedures
- Defensive Driving
- MSI Videos

Member Participation:

Atlantic JIF members participated in the following training courses from 4/1/2023 thru 6/30/2023:

- MSI LIVE: 217
- MSI NOW: 1,099
 - Online: 1,096
 - Streaming: 3

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

J. A. Montgomery Consulting has representation at all JIF events, including but not limited to, Fund Commissioner Meetings, Claims Committee Meetings, and Annual Planning Retreats. J. A. Montgomery Consulting attends the MEL Safety and Education Committee meetings. Information presented at the MEL level is shared with the Executive Safety Committee. Additionally, J. A. Montgomery Consulting Staff attends quarterly PEOSH Meetings, Rutgers Crossing Guard Forum, and Safety/Risk Management related events.

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

J. A. Montgomery Consulting provides monthly reports to the Fund on Risk Control activities completed during the prior month. Quarterly reports on MSI Attendance are distributed to the membership. Safety Director Reports are presented at the quarterly Executive Safety Committee meetings.



2023 Regional Training Plan

#1 Topic: Safety, Claims, and Wellness Coordinators' Roundtable

Date / Time: April 25, 2023, @ 10 AM

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Wellness Coordinators, Risk Management Consultants, and Other Interested Personnel

We will highlight the 2023 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2023 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provides updates/resources.

#2 Topic: Back Safety Material Handling

Date / Time: April 19, 2023, @ 1 PM, July 11, 2023, @ 9 AM, October 19, 2023, @ 1 PM

Location: Virtual (Zoom)

Target Audience: Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The course will promote the WSL Model (Wide Stance, Set Back, Lift) technique. It reviews the structure of the spine and common back injury mechanisms. Students will be given the opportunity to discuss common manual labor tasks and best practices to minimize stress on the body.

#3 Topic: Summer Seasonal Employee Training for Supervisors

Date/Time: June 5, 2023 @ 9 AM

Location: Ocean City Library

Target Audience: Supervisors, Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The summer season presents many new exposures for member towns. This workshop will review the JIF / MEL resources available for the orientation of part-time and summer seasonal employees, the protection of minors, and online summer camp training resources. We will also discuss child labor laws that pertain to safety and information on background checks – with special emphasis on safety and training tools. Participants are invited to submit topics for the agenda.

#4 Topic: Indoor Air Quality

Date / Time: September 15, 2023 @ 11:00 AM & December 4, 2023 @ 9:00 AM

Target Audience: Designated Person (IAQ), Safety Coordinators, Claims Coordinators, Risk Management Consultants, and Other Interested Personnel

The NJ Indoor Air Quality (IAQ) standard requires that employers designate and train a staff member to act as the Designated Person. This training is designed to satisfy this requirement. This course is recommended for your agency's IAQ-designated person. Training should be completed before assuming the role of the IAQ Designated Person and every 3 years after that

Attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2023 Safety Incentive Program.

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



To: Fund Commissioners

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

Date: October 18, 2023

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 69-70)

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

B. Certificates of Insurance (pgs. 71-74)

Summaries of the Certificates of Insurance issued during September 2023 are attached for your review.

C. Financial Fast Track Report (pg. 75)

The Financial Fast Track Report for August 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 August 31, 2023 was \$613,591,006

D. Regulatory Filing Checklists (pgs.76-77)

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. 78)

A letter from our office describing how to collect your 2022 Safety Award Money was emailed 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 is December 31, 2023. All encumbered funds have to be claimed by February 1, 2024.**

F. 2023 Optional Safety Budget (pg. 79)

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. 80)

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. 81)

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. 82)

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. 83-85)

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.86)

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. 87-89)

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. 90-91)

Attached for your review is the monthly activity calendar for the months of October/November 2023.

N. Land Use Training Certification (pg. 92)

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 (pgs. 93-103)

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, are sponsoring Managers & Supervisor's Employment Liability Training sessions. These trainings are being 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, and CEU certificates were emailed to those that were eligible on August 7, 2023 and October 3, 2023 for sessions attended through September 11, 2023.

Q. Anti-Harassment Training Announcement (pg. 104)

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. Elected Officials Training

Once again, this year, the Fund will be sponsoring Elected Officials training via the MEL Safety Institute website. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who completes the training. This credit will also be extended to the member's CEO (i.e. Municipal Manager or Administrator) who completes the training. The total credit is limited to 5% of a member's 2024 MEL Assessment. Once information is available regarding the training, a notice will be sent to all members.

S. Memo: RFQ 2024 Risk Management Consultant (pg. 105)

On or about September 29, 2023, the model RFQ for Risk Management Services was sent to all Fund Commissioners, Municipal Clerks, and Risk Managers. This model RFQ was developed by the Strategic Planning Committee to assist members in prioritizing the securing of necessary risk management services from an insurance professional instead of the price for these services. Any

members with questions regarding these documents can contact Tracy Forlenza at Tracy_Forlenza@rpadmin.com.

T. RMC Resolutions & Agreements

On or about October 10, 2023, a memo and sample copies of the JIF RMC Resolution and Agreement for the 2024 Fund Year were e-mailed to all Risk Management Consultants. If an RMC represents more than one municipality, we request that the form be copied and one set executed for each municipality represented. Once our office receives this documentation, payment can be issued for the 2024 fees at the February 2024 JIF meeting. Please note that RMC payments cannot be processed until this documentation is received. In addition, if they have not already done so, each RMC is required to execute a Confidentiality Agreement with the JIF and forward it to the Executive Director's office. Each RMC is asked to execute one copy of the Confidentiality Agreement for each member of their staff that might attend the JIF Executive Committee meetings. If you have any questions in this regard, please contact Tracy Forlenza at 856-446-9143 or Tracy_Forlenza@rpadmin.com.

U. 3rd Quarter Attendance (pg. 106)

A report detailing attendance records through the 3rd quarter of the 2023 Fund year is attached for your review. As the attendance is taken directly from the minutes, please contact Tracy Forlenza at Tracy_Forlenza@rpadmin.com with any questions or concerns.

V. Surplus Release

On or about September 22, 2023, a request to distribute this year's surplus release of \$2 million was submitted to the Department of Banking and Insurance for approval. Once approval is received, all members who are eligible to receive a share of this year's surplus release will receive a notification from Tracy Forlenza in regards to their balance and options for collecting their portion of the surplus. All members will be asked to respond to Tracy as to the disposition of their portion of the surplus by a date certain.

W. 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.

X. New Member Activity

Nothing to report.

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

DATA VALUED AS OF August 31, 2023

MEMBER_ID	MEMBER	# CLAIMS ** FOR * 8/31/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021
1	3 Buena Borough	0	0	0.00	0.00	0.00	1 Buena Borough	0.00
2	6 Commercial Township	0	0	0.00	3.08	2.78	2 Commercial Township	2.19
3	7 Deerfield Township	0	0	0.00	0.00	2.44	3 Deerfield Township	0.93
4	8 Dennis Township	0	0	0.00	0.00	0.00	4 Dennis Township	0.00
5	11 Estell Manor City	0	0	0.00	0.00	0.00	5 Estell Manor City	0.00
6	12 Folsom Borough	0	0	0.00	0.00	0.00	6 Folsom Borough	0.00
7	16 Longport Borough	0	0	0.00	0.00	0.86	7 Longport Borough	0.33
8	21 Newfield Borough	0	0	0.00	0.00	0.00	8 Newfield Borough	0.00
9	27 Somers Point City	0	0	0.00	3.70	2.16	9 Somers Point City	2.22
10	29 Upper Deerfield Township	0	0	0.00	0.00	1.13	10 Upper Deerfield Township	0.44
11	32 West Cape May Borough	0	0	0.00	0.00	0.00	11 West Cape May Borough	0.00
12	33 West Wildwood Borough	0	0	0.00	7.69	0.00	12 West Wildwood Borough	2.76
13	35 Wildwood Crest Borough	0	0	0.00	0.92	0.44	13 Wildwood Crest Borough	0.50
14	376 Corbin City	0	0	0.00	0.00	0.00	14 Corbin City	0.00
15	377 Cape May Point Borough	0	0	0.00	0.00	0.00	15 Cape May Point Borough	0.00
16	465 Linwood City	0	0	0.00	0.00	2.72	16 Linwood City	1.00
17	530 Margate City	0	0	0.00	0.88	1.47	17 Margate City	0.92
18	569 Absecon City	0	0	0.00	0.00	2.35	18 Absecon City	0.92
19	595 Downe Township	0	0	0.00	0.00	0.00	19 Downe Township	0.00
20	22 North Wildwood City	1	1	0.53	1.08	0.96	20 North Wildwood City	0.90
21	18 Middle Township	0	1	0.76	1.67	2.76	21 Middle Township	1.92
22	1 Avalon Borough	0	1	0.88	1.70	0.55	22 Avalon Borough	1.06
23	375 Upper Township	0	1	1.19	1.42	3.57	23 Upper Township	2.19
24	13 Galloway Township	0	2	1.21	1.98	0.81	24 Galloway Township	1.35
25	2 Brigantine City	1	2	1.23	2.48	0.80	25 Brigantine City	1.53
26	17 Lower Township	0	2	1.32	2.74	2.29	26 Lower Township	2.21
27	31 Waterford Township	0	1	1.69	2.16	0.00	27 Waterford Township	1.24
28	23 Northfield City	0	1	1.70	5.78	1.20	28 Northfield City	3.07
29	24 Ocean City	3	8	1.74	2.19	2.45	29 Ocean City	2.17
30	26 Sea Isle City	1	3	1.83	4.03	1.93	30 Sea Isle City	2.68
31	20 Mullica Township	0	1	2.22	0.00	1.39	31 Mullica Township	1.07
32	19 Millville City	0	4	2.26	2.53	4.70	32 Millville City	3.24
33	30 Ventnor City	2	4	2.39	2.48	3.11	33 Ventnor City	2.70
34	14 Hamilton Township	1	4	2.46	3.19	1.75	34 Hamilton Township	2.46
35	10 Egg Harbor Township	1	8	2.55	2.24	4.25	35 Egg Harbor Township	3.04
36	475 Wildwood City	0	5	2.68	1.47	2.24	36 Wildwood City	2.07
37	25 Pleasantville City	3	5	3.82	7.75	6.98	37 Pleasantville City	6.48
38	5 Cape May City	1	7	3.92	2.49	1.07	38 Cape May City	2.29
39	34 Weymouth Township	0	1	3.95	0.00	0.00	39 Weymouth Township	0.93
40	28 Stone Harbor Borough	1	6	4.86	3.32	0.50	40 Stone Harbor Borough	2.58
41	36 Woodbine Borough	0	1	6.12	4.00	0.00	41 Woodbine Borough	2.91
Totals:		15	69	1.66	2.20	2.04		2.01

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 August 31, 2022 1.43
as of

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

August 31, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.45	0.98	1.01	0.86
Camden County	0.65	1.52	1.44	1.28
Ocean County	0.94	1.24	1.82	1.38
Suburban Metro	0.98	1.63	1.55	1.43
Bergen County	1.17	1.53	1.59	1.47
Burlington County Municipal JI	1.30	1.38	1.37	1.36
Gloucester, Salem, Cumberland	1.31	1.38	2.00	1.60
Suburban Municipal	1.32	1.26	1.85	1.50
Morris County	1.34	1.24	1.59	1.39
Professional Municipal Manage	1.38	1.50	1.54	1.49
NJ Utility Authorities	1.51	1.35	2.08	1.65
Atlantic County Municipal JIF	1.66	2.20	2.04	2.01
Central New Jersey	1.78	2.12	1.54	1.82
NJ Public Housing Authority	1.80	1.90	1.53	1.74
South Bergen County	2.17	2.37	2.08	2.21
AVERAGE	1.32	1.57	1.67	1.55

* 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
FR7YW	Atlantic County Municipal JIF	City of Sea Isle City	Certificate Holder is named as an additional insured on the general and excess liability policies where required by written contract as respect to use of the Cape May County Library Parking Lot for Trunk or Treat - taking place during the current calendar year.	County of Cape May	4 Moore Road		Cape May Court House	NJ	08210	09/20/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
G2VSF	Atlantic County Municipal JIF	City of Brigantine	RE: NJUCF Green Communities Grant, GC-2022-City of Brigantine-00046	State of New Jersey	PO Box 420	428 East State Street, 4th FL	Trenton	NJ	08625	09/06/2023	Automobile Liability
			The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the NJUCF Green Communities Grant, GC-2022-City of Brigantine-00046.								Commercial General 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
G383P	Atlantic County Municipal JIF	Township of Upper	RE: Loaner Vehicle Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to loaner vehicle- 2007 Ford E-450 VIN: 1FDXE45P97DA732 20, valued at \$25,000.	VCI Emergency Vehicle Specialists LLC	43 Jefferson Avenue		Berlin	NJ	08009	09/05/2023	Excess Liability
											Workers Compensation and Employers' Liability
											Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' 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
OTJ81	Atlantic County Municipal JIF	Township of Middle	RE: Use of Premises-Pool The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Middle Township Fire District #1, and Cape May Court House Fire Department's use of the Cape May County Special Services School District pool for water rescue training and qualifications.	Cape May Co. Special Services School District-BOE	Ocean Academy, Cape May County H.S. and NJSBAIG	4 Moore Road, DN 704	Cape May Court House	NJ	08210	08/29/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' 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
P5IZ8	Atlantic County Municipal JIF	Township of Waterford	RE: General Obligation Loan Revenue Bonds Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the Camden County Improvement Authority General Obligation Loan Revenue Bonds (Waterford Township Public Safety Building, 2121 Auburn Avenue, Atco, NJ 08004, occupied by Waterford Township Fire Department)	TD Wealth Private Client Group	1006 Astoria Blvd		Cherry Hill	NJ	08034	09/21/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	2,271,663	16,673,301	529,499,650	546,172,952
2. CLAIM EXPENSES				
Paid Claims	629,908	6,481,977	254,161,021	260,642,998
Case Reserves	245,383	1,845,485	18,992,224	20,837,709
IBNR	466,215	2,328,498	12,141,012	14,469,510
Recoveries	(913)	(24,297)	(1,084,476)	(1,108,772)
TOTAL CLAIMS	1,340,593	10,631,663	284,209,781	294,841,445
3. EXPENSES				
Excess Premiums	698,420	5,584,533	117,875,391	123,459,924
Administrative	285,772	2,510,817	84,545,779	87,056,596
TOTAL EXPENSES	984,192	8,095,350	202,421,170	210,516,520
4. UNDERWRITING PROFIT (1-2-3)	(53,122)	(2,053,713)	42,868,699	40,814,987
5. INVESTMENT INCOME	147,809	1,091,878	21,653,261	22,745,139
6. DIVIDEND INCOME	0	0	2,749,272	2,749,272
7. STATUTORY PROFIT (4+5+6)	94,687	(961,835)	67,271,232	66,309,398
8. DIVIDEND	0	(1,500,000)	50,088,945	48,588,945
9. RCF & MEL Additional Assessments	0	0	4,129,447	4,129,447
10. STATUTORY SURPLUS (7-8-9)	94,687	538,165	13,052,841	13,591,006

SURPLUS (DEFICITS) BY FUND YEAR

Closed	44,524	365,345	10,829,248	11,194,593
MEL Unencumbered Surplus Account	7,118	48,331	1,045,379	1,093,710
2019	9,081	(148,287)	(81,527)	(229,814)
2020	15,549	(545,955)	2,604,486	2,058,531
2021	16,900	934,646	(2,291,597)	(1,356,951)
2022	33,287	466,222	946,852	1,413,074
2023	(31,773)	(582,137)		(582,137)
TOTAL SURPLUS (DEFICITS)	94,687	538,165	13,052,841	13,591,006
TOTAL CASH				48,913,832

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(2,596)	(11,489)	233,038,037	233,026,548
FUND YEAR 2019				
Paid Claims	79,289	963,227	9,420,172	10,383,399
Case Reserves	(179,261)	(659,989)	2,906,237	2,246,249
IBNR	99,972	(69,198)	877,622	808,424
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	0	234,040	13,204,031	13,438,071
FUND YEAR 2020				
Paid Claims	64,989	723,230	7,332,675	8,055,906
Case Reserves	49,775	878,262	2,682,352	3,560,614
IBNR	(113,851)	(912,110)	1,224,862	312,752
Recoveries	(913)	(24,297)	(1,084,476)	(1,108,772)
TOTAL FY 2020 CLAIMS	(0)	665,086	10,155,414	10,820,499
FUND YEAR 2021				
Paid Claims	76,666	1,237,191	6,515,763	7,752,953
Case Reserves	205,780	(989,284)	5,327,667	4,338,383
IBNR	(282,446)	(1,045,888)	3,226,782	2,180,894
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	0	(797,982)	15,070,212	14,272,230
FUND YEAR 2022				
Paid Claims	129,748	2,090,495	2,675,957	4,766,452
Case Reserves	(197,462)	191,338	3,629,567	3,820,905
IBNR	67,714	(2,485,334)	6,436,564	3,951,229
Recoveries	-	0	0	0
TOTAL FY 2022 CLAIMS	0	(203,501)	12,742,088	12,538,587
FUND YEAR 2023				
Paid Claims	281,812	1,479,323		1,479,323
Case Reserves	366,551	2,425,159		2,425,159
IBNR	694,825	6,841,028		6,841,028
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	1,343,189	10,745,509		10,745,509
COMBINED TOTAL CLAIMS	1,340,593	10,631,663	284,209,781	294,841,445

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 \$1,263,704 (Paid: \$1,107,859 Reserves: \$155,845)

Atlantic County Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2023 for Month of September

ITEM	FILING STATUS
Meeting Minutes	10/19/23/23
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	9/22/23
Surplus Distribution (refunds/dividends)	9/22/23
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	N/A
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	N/A
Exhibit D – New Member Filings	N/A
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 – RPA	X	10/1/24	5/1/20	10/1/24	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	9/27/24	N/A	9/27/24	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	Town Size	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid in 2024	Total YTD Expenses	Ending Balance	Encumb Funds
Absecon City	M	2,500.00				2,500.00										2,500.00	0.00	
Avalon Borough	M	2,500.00														0.00	2,500.00	
Brigantine City	L	2,750.00				2,750.00										2,750.00	0.00	
Buena Borough	S	2,250.00										2,250.00				2,250.00	0.00	
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	
Downe Township	XS	2,000.00				2,000.00										2,000.00	0.00	
Egg Harbor Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Estell Manor City	XS	2,000.00														0.00	2,000.00	
Folsom Borough	XS	2,000.00				2,000.00										2,000.00	0.00	
Galloway Township	XL	3,000.00				3,000.00										3,000.00	0.00	
Hamilton Township	XL	3,000.00					3,000.00									3,000.00	0.00	
Linwood City	M	2,500.00														0.00	2,500.00	
Longport Borough	S	2,250.00														0.00	2,250.00	
Lower Township	L	2,750.00				2,750.00										2,750.00	0.00	
Margate City	L	2,750.00							1,695.88	1,054.12						2,750.00	0.00	
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	1,054.12	0.00	2,250.00	0.00	0.00	0.00	66,250.00	34,500.00	

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

Atlantic County Municipal Joint Insurance Fund 2023 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023	Paid 2024	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City																N/A	
Avalon Borough	\$1,500.00							\$1,408.71							\$1,408.71	\$91.29	
Brigantine City	\$2,000.00										\$2,000.00				\$2,000.00	\$0.00	
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	
Downe Township																N/A	
Egg Harbor Township																N/A	
Estell Manor City																N/A	
Folsom Borough																N/A	
Galloway Township																N/A	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood City	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																N/A	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																N/A	
Middle Township																N/A	
Millville City																N/A	
Mullica Township																N/A	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																N/A	
Northfield City	\$1,500.00										\$1,500.00				\$1,500.00	\$0.00	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00								\$1,200.00						\$1,200.00	\$1,300.00	
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	\$1,200.00	\$0.00	\$3,500.00	\$0.00	\$0.00	\$0.00	\$6,346.61	\$21,653.39	

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										600.00				600.00	\$0.00	
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	
Downe Township	275.00														0.00	\$275.00	
Egg Harbor Township	1,500.00														0.00	\$1,500.00	
Estell Manor City	275.00														0.00	\$275.00	
Folsom Borough	275.00						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	
Linwood 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										1,000.00				1,000.00	\$0.00	
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									1,000.00					1,000.00	\$0.00	
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									117.06					117.06	\$682.94	
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	\$1,117.06	\$1,600.00	\$0.00	\$0.00	\$0.00	\$6,551.49	\$26,948.51	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								725.00						725.00	\$0.00	
Brigantine City	725.00										725.00				725.00	\$0.00	
Buena Borough	725.00										725.00				725.00	\$0.00	
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	
Downe Township	725.00														0.00	\$725.00	
Egg Harbor Township	725.00														0.00	\$725.00	
Estell Manor City	725.00														0.00	\$725.00	
Folsom Borough	725.00								725.00						725.00	\$0.00	
Galloway Township	725.00				725.00										725.00	\$0.00	
Hamilton Township	725.00														0.00	\$725.00	
Linwood City	725.00														0.00	\$725.00	
Longport Borough	725.00														0.00	\$725.00	
Lower Township	725.00			725.00											725.00	\$0.00	
Margate City	725.00				725.00										725.00	\$0.00	
Middle Township	725.00										725.00				725.00	\$0.00	
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								725.00						725.00	\$0.00	
Somers Point City	725.00														0.00	\$725.00	
Stone Harbor Borough	725.00														0.00	\$725.00	
Upper Township	725.00														0.00	\$725.00	
Upper Deerfield Townshi	725.00														0.00	\$725.00	
Ventnor City	725.00														0.00	\$725.00	
Waterford Township	725.00														0.00	\$725.00	
West Cape May Borough	725.00														0.00	\$725.00	
West Wildwood Borough	725.00														0.00	\$725.00	
Weymouth Township	725.00														0.00	\$725.00	
Wildwood City	725.00														0.00	\$725.00	
Wildwood Crest Borough	725.00														0.00	\$725.00	
Woodbine Borough	725.00														0.00	\$725.00	
Total By Line	\$29,725.00	\$0.00	\$0.00	\$725.00	\$1,450.00	\$0.00	\$725.00	\$725.00	\$725.00	\$1,450.00	\$2,175.00	\$0.00	\$0.00	\$0.00	\$7,975.00	\$21,750.00	

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 :	October 9, 2023						
Total Participating Members	41						
Complaint	39						
Percent Compliant	95.12%						
		1/1/2023		2023	Amended		
	Compliant	EPL		POL	Deductible	Co-Insurance	Amended
Member Name	*	Deductible		Deductible	Date	1/1/2023	Date
ABSECON	Yes	\$ 10,000		\$ 10,000		0%	
AVALON	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
BRIGANTINE	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
BUENA	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
CAPE MAY	Yes	\$ 20,000	Police have \$100,000 EPL deductible	\$ 20,000		20% of 1st 250K	
CAPE MAY POINT	Yes	\$ 2,500		\$ 2,500		0%	
COMMERCIAL	Yes	\$ 5,000		\$ 5,000		0%	
CORBIN CITY	Yes	\$ 2,500		\$ 2,500		0%	
DEERFIELD	Yes	\$ 10,000		\$ 10,000		0%	
DENNIS	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K	
DOWNE TOWNSHIP	No	\$ 100,000		\$ 20,000		20% of 1st 2Mil for EPL/0% for POL	
EGG HARBOR TOWNSHIP	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
ESTELL MANOR	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K	
FOLSOM	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
GALLOWAY	Yes	\$ 20,000		\$ 20,000		20% of 1st 100K	
HAMILTON	Yes	\$ 10,000		\$ 10,000		20% of 1st 100K	
LINWOOD	Yes	\$ 10,000		\$ 10,000		0%	
LONGPORT	Yes	\$ 10,000		\$ 10,000		20% of 1st 100K	
LOWER	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K	
MARGATE	Yes	\$ 10,000		\$ 10,000		20% of 1st 100K	
MIDDLE	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
MILLVILLE	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
MULLICA	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K	
NEWFIELD	Yes	\$ 2,500		\$ 2,500		0%	
NORTH WILDWOOD	Yes	\$ 20,000		\$ 20,000		0%	
NORTHFIELD	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
OCEAN CITY	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K	
PLEASANTVILLE	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
SEA ISLE CITY	Yes	\$ 5,000		\$ 5,000		0%	
SOMERS POINT	Yes	\$ 20,000		\$ 20,000		20% of 1st 100K	
STONE HARBOR	Yes	\$ 20,000		\$ 20,000		0%	
UPPER	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K	
UPPER DEERFIELD	Yes	\$ 20,000		\$ 20,000		0%	
VENTNOR	Yes	\$ 10,000		\$ 10,000	01/01/23	20% of 1st 100K	1/1/2023
WATERFORD	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
WEST CAPE MAY	Yes	\$ 2,500		\$ 2,500		0%	
WEST WILDWOOD	Yes	\$ 20,000	\$75K Police Deductible	\$ 20,000		20% of 1st 250K	
WEYMOUTH	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
WILDWOOD CITY	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K	
WILDWOOD CREST	Yes	\$ 5,000		\$ 5,000		0%	
WOODBINE	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 10/6/23

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Second Position 1	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date
Absecon City	Jessica Snyder	Yes	Tax Collector	06/01/2019	Approved					
Absecon City	Jessica Thompson	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved					
Avalon Borough	James V. Craft	Yes	CFO (Assuming Treasurer Duties)	12/06/2007	Approved					
Avalon Borough	James A. Thatcher	Yes	Library Treasurer	11/14/2007	Approved					
Avalon Borough	Connie L. DiCola	No	Tax Collector	01/01/2007	Approved	01/01/2017				
Avalon Borough	Alexis Coan	No	Tax Collector	09/01/2016	Approved	01/31/2021				
Avalon Borough	Eleanor Cifaloglio	Yes	Tax Collector	02/01/2021	Approved					
Brigantine City	Dana Wineland	Yes	Tax Collector	01/13/2007	Approved					
Brigantine City	Roxanne Tosto	No	CFO (Assuming Treasurer Duties)	11/17/2020	Approved	01/01/2023				
Brigantine City	Albert Stanley	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved					
Buena Borough	Maryann Coraluzzo	No	Tax Collector	01/01/2007	Approved	01/01/2022				
Buena Borough	Cynthia Holland	Yes	Treasurer	10/01/2013	Approved					
Buena Borough	Dawn Michelle Allen	No	Tax Collector	01/01/2022	Approved	03/31/2022				
Buena Borough	Patrick Hegarty	Yes	Tax Collector	04/11/2022	Approved					
Cape May City	Neil Young	No	Treasurer	09/30/2013	Approved	05/03/2023	Utility Clerk	03/04/2011	Approved	07/12/2016
Cape May City	Joann Bradley	No	Tax Collector	02/07/2017	Approved	01/01/2019				
Cape May City	Bruce A. MacLeod	No	Tax Collector	08/20/2007	Approved	02/07/2017	Utility Clerk	01/01/2015	Approved	
Cape May City	Deborah Lindholm	Yes	Tax Collector	01/01/2019	Approved					
Cape May City	Kevin Hanie	Yes	CFO (Assuming Treasurer Duties)	05/03/2023	Approved					
Cape May Point Borough	James Craft	Yes	Treasurer	01/01/2013	Approved					
Cape May Point Borough	David Carrick	Yes	Utility Clerk	02/25/2014	Approved					
Cape May Point Borough	Susan Jackson	No	Tax Collector	12/31/2007	Approved	03/01/2018				
Cape May Point Borough	Kimberly Stevenson	Yes	Tax Collector	03/01/2018	Approved					
Commercial Township	Leslie A. Kraus	Yes	Tax Collector	09/01/2010	Approved					
Deerfield Township	Maria Schiano Branson	Yes	Tax Collector	06/01/2009	Approved					
Deerfield Township	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	02/19/2014	Approved	01/01/2020				
Deerfield Township	Cynthia Holland	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved					
Dennis Township	Monica Heim	Yes	Tax Collector	02/02/2020	Approved					
Dennis Township	Jennifer McIver	No	CFO (Assuming Treasurer Duties)	08/01/2018	Approved	05/31/2018				
Dennis Township	Jessica Bishop	Yes	CFO (Assuming Treasurer Duties)	05/31/2018	Approved					
Dennis Township	Lisa Garrison	No	Tax Collector	03/01/2019	Pending	08/17/2021				
Downe Township	Jennafer Hernandez	Yes	Tax Collector	01/01/2009	Approved					
Egg Harbor Township	Jennifer Lynn McIver	No	Treasurer	01/01/2010	Approved	03/04/2022				
Egg Harbor Township	Sharon D. Riley	No	Tax Collector	01/01/2007	Approved	04/06/2022	Yes			
Egg Harbor Township	Catherine England	Yes	Tax Collector	04/06/2022	Approved					
Egg Harbor Township	Sharon Riley	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved					
Estell Manor City	Judson Moore	Yes	CFO (Assuming Treasurer Duties)	01/01/2008	Approved		CFO (Assuming Tr	03/07/2022	Approved	
Estell Manor City	Terence S Graff	Yes	Tax Collector	04/04/2012	Approved					
Folsom Borough	Bertha Cappuccio	No	Tax Collector	01/01/2007	Approved	04/01/2022				
Folsom Borough	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	01/01/2018	Approved					
Folsom Borough	Renee DeSalvo	Yes	Tax Collector	04/01/2022	Approved					
Galloway Township	Christian Johansen	Yes	Tax Collector	07/01/2014	Approved					
Galloway Township	Kristen Manning	Yes	Treasurer	03/09/2015	Approved					
Hamilton Township	Renee DeSalvo	Yes	Tax Collector	01/01/2007	Approved					
Hamilton Township	Dorothy Gallagher	No	CFO (Assuming Treasurer Duties)	01/01/2020	Approved	01/01/2021				
Hamilton Township	Cynthia Lindsay	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved					
Linwood City	Kacey Johnson	No	Tax Collector	09/29/2015	Approved	10/13/2017				
Linwood City	Albert Stanley	No	Tax Collector	06/02/2014	Approved	07/31/2015				
Linwood City	Silvia Washington	No	Tax Collector	10/18/2021	Incomplete	10/18/2021				
Longport Borough	Pamela Tomassi	Yes	Tax Collector	01/01/2016	Approved					
Longport Borough	Donna O'Brien	No	Tax Collector	02/02/2015	Approved	01/01/1900				
Longport Borough	Patricia C. English	Yes	Treasurer	01/01/2019	Approved					
Longport Borough	Jenna Kelly	Yes	CFO (Assuming Treasurer Duties)	11/01/2006	Approved					

MEL STATUTORY BONDS as of 10/6/23

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Date Position 1	Second Position Bond Position 2	Effective Date Approval Status Delete Date P
Lower Township	Lauren Read	Yes	CFO (Assuming Treasurer Duties)	11/01/2007	Approved			
Lower Township	Susan Jackson	No	Tax Collector	11/01/2007	Approved	03/01/2018		
Lower Township	Kathleen L. Brown	Yes	Tax Collector	03/01/2018	Approved			
Lower Township	Bruce A Macleod	No	Tax Collector	09/04/2018	Approved	06/01/2019	CFO (Assuming Tr	07/01/2010 02/01/2022
Margate City	Linda A. Morgan	No	Tax Collector	01/01/2015	Approved	09/01/2020		
Margate City	Lisa McLaughlin	Yes	CFO (Assuming Treasurer Duties)	01/01/2015	Approved			
Margate City	Tara Mazza	Yes	Tax Collector	09/01/2020	Approved			
Middle Township	Sandra Beasley	Yes	Tax Collector	06/30/2007	Approved			
Middle Township	Susan Anastasio-Quinones	No	CFO (Assuming Treasurer Duties)	08/15/2016	Approved	12/31/2021		
Middle Township	John L. Clifford, Jr.	No	CFO (Assuming Treasurer Duties)	12/24/2014	Approved	08/15/2016		
Middle Township	David Elliott	No	CFO (Assuming Treasurer Duties)	01/01/2022	Approved	01/01/2023		
Middle Township	Francine Springer	No	CFO (Assuming Treasurer Duties)	09/09/2022	Approved	12/31/2022		
Middle Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved			
Millville City	Sherri J. Ball	No	Tax Collector	07/01/2010	Approved	03/01/2018		
Millville City	Marcella D Shepard	Yes	CFO (Assuming Treasurer Duties)	01/01/2018	Approved			
Millville City	Tracey L Gregoire	Yes	Tax Collector	03/01/2018	Approved			
Mullica Township	Bertha Cappuccio	No	Tax Collector	01/01/2007	Approved	03/31/2022		
Mullica Township	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved			
Mullica Township	Sharon Riley	Yes	Tax Collector	04/01/2022	Approved			
Mullica Township	Corie Hendrickson	Yes	Tax Collector	01/01/2024	Approved			
Newfield Borough	Robert E. Scharle	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved			
Newfield Borough	Kathleen K. Rivers-Rambone	No	Tax Collector	01/01/2015	Approved	12/15/2016		
Newfield Borough	Lawrence J. Nightlinger Jr.	No	Tax Collector	01/01/2008	Approved	02/12/2020		
Newfield Borough	Maria Schiano Branson	No	Tax Collector	12/15/2016	Approved	02/01/2020		
Newfield Borough	Mark Godfrey	Yes	Tax Collector	02/13/2020	Approved			
North Wildwood City	Todd N. Burkey	Yes	CFO (Assuming Treasurer Duties)	01/01/2013	Approved			
North Wildwood City	Todd N. Burkey	Yes	Tax Collector	08/16/2007	Approved			
Northfield City	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	02/15/2012	Approved			
Northfield City	Cynthia L. Stafford	No	Library Treasurer	06/29/2016	Approved	06/26/2020		
Northfield City	Michele L. Kirtsos	No	Tax Collector	10/05/2015	Approved	09/07/2022		
Northfield City	Cindy A. Ruffo	No	Tax Collector	05/10/2007	Approved	10/05/2015		
Northfield City	Elaine Meglathery	No	Library Treasurer	11/08/2007	Approved	06/19/2016		
Northfield City	Melanie Brozosky	No	Library Treasurer	06/26/2020	Approved	03/16/2023		
Northfield City	Laura Cohen	Yes	Tax Collector	09/07/2022	Approved			
Northfield City	Wayne Palaia	Yes	Library Treasurer	03/16/2023	Approved Advanced			
Ocean City	Terence S Graff	Yes	Tax Collector	02/23/2015	Approved			
Ocean City	Frank Donato III	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved			
Ocean City	Constance Jenkins Pritchard	Yes	Library Treasurer	01/01/2016	Approved			
Ocean City	Jon D. Batastini	No	Library Treasurer	01/14/2013	Approved	09/03/2015		
Pleasantville City	Flor Roman	Yes	Tax Collector	01/01/2007	Approved			
Pleasantville City	Barry Ludy	Yes	Treasurer	03/04/2013	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			
Sea Isle City	Jennifer Mvlver	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved			
Somers Point City	William E. Swain	No	CFO (Assuming Treasurer Duties)	03/22/2014	Approved	12/31/2020		
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			
Stone Harbor Borough	James Craft	Yes	Treasurer	05/05/2014	Approved			
Stone Harbor Borough	Deborah Candelore	Yes	Tax Collector	04/01/2011	Approved			
Upper Deerfield Township	Andrea A. Penny	No	Tax Collector	01/01/2007	Approved	09/30/2020		
Upper Deerfield Township	Amy L. Colaneri	Yes	Treasurer	07/01/2009	Approved			
Upper Deerfield Township	Janeen Rossi	Yes	Tax Collector	10/01/2020	Approved			

MEL STATUTORY BONDS as of 10/6/23

Name	Applicant	Active Statutory Bond	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Delete Date Position 1	Second Position Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2
Upper Township	Barbara Ludy	Yes	Treasurer	06/23/2008	Approved					
Upper Township	Rhonda L. Sharp	Yes	Tax Collector	07/01/2009	Approved					
Ventnor City	Pamela Tomassi	No	Tax Collector	10/21/2016	Approved	01/01/2018				
Ventnor City	Adetoro O. Aboderin	No	Treasurer	01/01/2009	Approved	02/18/2019				
Ventnor City	Julie Harron	No	Tax Collector	04/01/2008	Approved	06/01/2016				
Ventnor City	Margaret Pacanowski	Yes	Tax Collector	01/01/2018	Approved					
Ventnor City	Albert Stanley	Yes	CFO (Assuming Treasurer Duties)	01/24/2019	Approved					
Waterford Township	Anita M. Wilson	No	Tax Collector	01/01/2009	Approved	12/31/2020				
Waterford Township	Francine Grubb	No	Library Treasurer	07/01/2017	Approved	12/31/2021				
Waterford Township	Brian Pollock	No	Library Treasurer	06/24/2009	Approved	07/01/2017				
Waterford Township	Maria Yeatman	No	Library Treasurer	01/01/2016	Approved	06/30/2017				
Waterford Township	Stacia Regn	No	Treasurer	02/01/2020	Approved	09/01/2022				
Waterford Township	Lisa Eggert	Yes	Tax Collector	01/01/2021	Approved					
Waterford Township	Dorene Szeke	No	Library Treasurer	04/01/2022	Approved	06/30/2022				
Waterford Township	Carl Lange	Yes	Library Treasurer	06/30/2022	Approved					
Waterford Township	Dawn Sayers	Yes	Treasurer	01/01/2023	Approved					
West Cape May Borough	Todd N. Burkey	Yes	Tax Collector	01/01/2009	Approved					
West Cape May Borough	Frank Donato III	Yes	CFO (Assuming Treasurer Duties)	06/01/2009	Approved					
West Cape May Borough	David S. Carrick	Yes	Utility Clerk	01/01/2007	Approved					
West Wildwood Borough	Elaine Brunkel-Crowley	Yes	CFO (Assuming Treasurer Duties)	03/04/2011	Approved					
West Wildwood Borough	Terence S Graff	Yes	Tax Collector	07/01/2012	Approved					
West Wildwood Borough	Maureen Mitchell	No	Tax Collector	03/04/2011	Approved	07/12/2016	Yes			
Weymouth Township	Debra A. D'Amore	Yes	Tax Collector	01/01/2007	Approved					
Wildwood City	Donna Dennis	No	Utility Clerk	06/28/2011	Approved	11/01/2022				
Wildwood City	Jeanette J Powers	No	CFO (Assuming Treasurer Duties)	01/27/2007	Approved	03/01/2021				
Wildwood City	Lori J. Rosensteel	Yes	Tax Collector	09/01/2012	Approved					
Wildwood City	Susan Plaza	Yes	CFO (Assuming Treasurer Duties)	07/14/2021	Approved					
Wildwood City	Colleen Walsh	Yes	Utility Clerk	11/02/2022	Approved					
Wildwood Crest Borough	Alicia Belansen	No	CFO (Assuming Treasurer Duties)	10/07/2013	Approved	06/20/2018				
Wildwood Crest Borough	Lyndsey Herman	Yes	Tax Collector	03/30/2015	Approved					
Wildwood Crest Borough	Francine B Springer	Yes	CFO (Assuming Treasurer Duties)	06/20/2018	Approved					
Woodbine Borough	John H. Miller	No	CFO (Assuming Treasurer Duties)	01/01/2014	Approved	08/21/2019				
Woodbine Borough	Lisa Garrison	No	Tax Collector	07/01/2007	Approved	07/25/2022				
Woodbine Borough	James Craft	Yes	CFO (Assuming Treasurer Duties)	05/01/2019	Approved					
Woodbine Borough	Alexander Bauer	Yes	Tax Collector	03/05/2022	Approved					

Atlantic County Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member Municipality	Stage	Status	Notes
Absecon			
Avalon	Removed	Removed	Park Equipment Removed 6/2017
Brigantine	Approved	Complete	
Buena	General Inquiry	Inactive	The Executive Director/Safety Director are unaware of any ongoing activity
Cape May			
Cape May Point			
Corbin City			
Commercial	Approved	Complete	
Deerfield			
Dennis			
Downe			
Egg Harbor Twp.			
Estell Manor			
Folsom			
Galloway	Removed	Removed	Park Equipment Removed
Hamilton	Removed	Removed	Park Equipment Removed as of 11/1/08
Linwood			
Longport			
Lower	Removed	Removed	Park Equipment removed as of 4/26/07
Margate	Planning	Inactive	The Executive Director/Safety Director are unaware of any ongoing activity
Middle	Removed	Removed	Removed effective 2/27/2018
Millville			
Mullica		Removed	Park Equipment removed as of 11/5/09
Newfield			
North Wildwood	Approved	Complete	
Northfield			
Ocean City	Approved	Complete	
Pleasantville			
Sea Isle City	Approved	Complete	
Somers Point			
Stone Harbor	Approved	Complete	
Upper Deerfield			
Upper Twp.	Approved	Complete	
Ventnor			
Waterford			
West Cape May			
West Wildwood			
Weymouth			
Wildwood			
Wildwood Crest			
Woodbine			

Capehart Scatchard Blog

Worker Who Became Unconscious While Working Could Not Prove Subsequent Physical Injuries Were Work Related

The recent decision in **Sykes v. George Harms Construction Company, Inc.**, No. A-3320-20 (App. Div. September 28, 2023) addresses an unusual claim involving a worker who was found passed out on the job while operating an excavator. The petitioner filed a motion for medical and temporary disability benefits seeking an MRI of the neck, low back and shoulder. Respondent opposed the motion, and the petitioner's motion was tried to a conclusion.

No one really knew for sure what happened on April 30, 2019 but it was clear that petitioner was found unconscious in the excavator he was operating. Petitioner was a long-time employee of the company who was operating a 56,000 pound excavator on a bridge construction project in Manahawkin, New Jersey. The excavator and a separate dump truck were on the shoulder of Route 72. There was a line of barriers separating the workers from traffic. Petitioner was removing precut asphalt from the shoulder and depositing the asphalt in a dump truck. His job required banging on a precut piece of asphalt with the bucket of the excavator to break it off and then go below the piece and scoop it up. Once he had the asphalt in the bucket, he would swivel the cab around without moving the excavator tracks and dump the asphalt in the dump truck.

After about two hours of doing this work, petitioner said that a piece of asphalt broke loose, causing the excavator to pop backwards and the front part to lift up. Petitioner further elaborated that the excavator "jolted" when he attempted to lift a piece of asphalt, causing him to "have a feeling of falling backwards" after which he had no specific recollection. Petitioner admitted to a history of seizures. He believed that his head or body must have contacted something in the excavator. At the time of his hearing, petitioner had not worked since the date of the accident and was experiencing headaches and pain in his neck, back and shoulder.

The dump truck driver said that he was responsible for watching the excavator through his side mirror for hand signals from the operator that the truck needed to be moved forward or backward in loading the asphalt. He noted that after petitioner scooped a bucketload of asphalt and swung the arm of the excavator over the dump truck, there was a pause. He then heard the tracks of the excavator and watched it start to pivot sideways and move toward the travel lanes. This motion pushed a barrier about two to three feet into the travel lane and deposited a two-foot by three-foot piece of asphalt onto the roadway.

The dump truck driver radioed another worker to check on petitioner. The dump truck driver then hopped over the barrier to waive off traffic from the hazard. The worker who was sent to check on petitioner found him "passed out." He was "sitting upright" in the upholstered operator's chair, as he normally would, but his head was hanging down toward his chest. The worker engaged the safety lever and climbed up into the cab to turn off the machine. He reached across petitioner's body to get to the keys when petitioner woke briefly and seemed to take a swing at him before passing out again.

The foreman also testified and said that petitioner was initially unresponsive but eventually climbed out of the excavator without assistance. The foreman then used the excavator to pull the piece of heavy asphalt out of the road and slide back the barrier.

The CEO of George Harms also testified in the case. He said that the operator's chair included a headrest, and that there was at least a foot of space between the headrest and the rear cab window and approximately 18 inches between the chair and the windows on either side. He added that the tracks of the excavator are controlled by foot pedals. He surmised that petitioner's foot must have activated one of the pedals, causing the excavator to pivot into the barrier.

The Honorable James Robertson, Judge of Compensation concluded, "neither the tamping of the bucket to break the asphalt nor the contact of the excavator with the Jersey barrier would have created the type of motion needed to create the injury that the petitioner claims that he suffered." The judge did not accept petitioner's contention that "the jolting of the excavator and pulling up that piece of material" caused him to strike his head, rendering him unconscious. The judge based this conclusion in part on the dump truck driver's testimony that after petitioner had the asphalt in the bucket, he maneuvered the arm of the excavator over the dump truck and paused. The judge concluded that this showed that petitioner was conscious "all the way around until the arm of the excavator was over the truck."

The most interesting aspect of this case deals with case law on idiopathic cardiovascular events and related physical injuries. Often a non-work stroke or heart attack occurs at work, followed by a fall causing a new injury. Respondent need not pay for the cardiovascular incident, but respondent would have to pay generally for the physical effects of the fall if there is clear causation. Petitioner's counsel analogized to this well-defined principle of law. He argued that regardless of whether it was a seizure that caused petitioner's loss of consciousness or whether he struck his head during use of the excavator, his loss of consciousness occurred during the course of employment. Therefore, petitioner contended, the physical injuries must be compensable. Judge Robertson rejected this argument stating as follows: "*there is no presumption that once a petitioner goes unconscious, that whatever else he claims happened to him must have happened during the course of the accident.*"

Petitioner's counsel cited to various cardiovascular incident cases that have been decided over the past 100 years where related physical injuries were held compensable. Judge Robertson distinguished those cases: "[i]n all of those cases . . . there was no doubt what happened to the petitioner after the loss of consciousness." He noted that in **Reynolds v. Passaic Valley Sewerage Comm'rs**, 130 N.J.L. 437 (Sup. Ct. 1943), *aff'd*, 131 N.J.L. 327 (1944), Mr. Reynolds' face got pressed against a burning coal stove. In **Spindler v. Universal Chain Corp.**, 11 N.J. 34 (1952), Spindler severely injured her hip when she tripped and fell on a concrete floor. In **George v. Great Eastern Food Products, Inc.**, 44 N.J. 44 (1965), a worker suffered an apparent non-work cardiovascular event and fell to the floor fracturing his skull. The skull fracture was found to be compensable on the theory that the concrete floor was part of the work premises and contributed to the injury.

Judge Robertson found that there was no evidence that petitioner “suffered the impact that he thinks he did to cause the injury to the shoulder and the back.” The judge concluded that petitioner’s testimony was not based on what he saw or heard but only on “theory or conjecture.” He also based his decision on the testimony of respondent’s various witnesses who refuted the petitioner’s version of how he suffered physical injuries. Medical experts also testified in this case, but the judge found that this case turned on the facts. He was not persuaded by the testimony of the medical experts because their testimony on causation was premised almost entirely on the factual version petitioner provided to them.

The Appellate Division affirmed the decision of Judge Robertson on the ground that there was sufficient credible evidence to support the trial judge’s conclusions and affirmed “for the reasons expressed in Judge Robertson’s thorough and thoughtful opinion.”

This case is important to practitioners and employers for two reasons. First, there are not many published or unpublished appellate cases dealing with cardiovascular events and subsequent physical injuries. Secondly, this case represents a sub-type of cardiovascular event followed by alleged physical injury where the cause of the physical injury remains at issue. In the reported cases noted above, the cause of the physical injury is quite clear. For example, several involve cardiovascular events followed by a fall onto concrete resulting in a fractured skull. In that type of case, causation is clearly established, but in this case the facts were always in dispute as to the cause of any head, neck, back or shoulder issue. The trial judge rejected the argument that there is a presumption that the subsequent physical complaints and injuries must be related to the idiopathic cardiovascular event.

One final lesson in this case should be considered by practitioners and employers in regard to trials in general. There are cases that depend heavily on facts and there are likewise cases that depend mostly on law or medicine. This was a fact-based decision. All too often employers and their attorneys fail to make that distinction and do not produce fact witnesses to support their denial of a case. In a dispute over the facts where the case turns mostly on the facts, defense needs to bring in lay witnesses. This was a well-tried case by the respondent and its counsel dealing with complicated facts and legal issues, and respondent was able to produce credible testimony from a number of key fact witnesses. The trial judge’s decision, which was endorsed completely by the Appellate Division, turned on the credibility of the testimony produced by respondent’s lay witnesses.

October 2023

Mon	Tue	Wed	Thu	Fri	Sat	Sun
						1
2	3	4	5	6	7	8
9	10	11 9:00 am/1:00 pm Mgr & Spvy Training via Zoom	12 9:00 AM Claims Comm Mtg via Zoom	13	14	15
16	17	18 ACM Retreat 3:00 PM Exec Codmm Mgt @ The Flanders, OC 9:30AM MEL/RCF Mtgs	19 ACM Retreat	20	21	22
23	24	25	26 10:00 AM Nominating Comm Mtg viz Zoom	27	28	29
30	31					

November 2023						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3 9:00 AM Finance Comm Mtg – Folsom Muni Bldg	4
5 Daylight Saving Time Ends	6	7 Election Day	8	9 9:00 AM Claims Comm Mtg – via Zoom	10	11 Veterans Day
12	13	14 League of Municipalities	15 League of Municipalities	16 League of Municipalities	17	18
19	20 3:00 PM Exec Comm Mtg – Via Zoom	21	22	23 Thanksgiving Day Offices Closed	24 Offices Closed	25
26	27 1:230 PM EPL/Tech Comm Mtg – via Zoom	28	29	30		

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@jamontgomery.com

J.A. Montgomery
CONSULTING

WORKPLACE DISCRIMINATION & HARASSMENT



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.**



TO: Fund Commissioners
FROM: Tracy Forlenza, Financial Analyst
DATE: September 29, 2023
RE: **Risk Management Consulting Services**

This is the time of year that many our members begin the process of selecting a Risk Management Consultant for next year. To assist you in obtaining proposals for Risk Management Consulting Services, there is a Model Risk Management Consultant RFQ. This Model RFQ was originally developed in consultation with the JIF Strategic Planning Committee after it was determined that many members were using RFPs that were focused on pricing and did not require or outline the many services that members need from their RMC.

You will note that this Model RFQ focuses on the quality and extent of services rather than simply price. These services were recently reviewed and updated by the Strategic Planning Committee. Experience has demonstrated that your Risk Management Consultant can be an effective partner who can support your efforts to lower the Total Cost of Risk by helping you access the many JIF programs and services available to members. A good Risk Management Consultant can also lend their considerable experience, knowledge, and expertise to enhance your particular claims record and safety programs.

If you are inclined to undertake a competitive process to secure Risk Management Consulting services for next year, we hope you will consider using this Model RFQ.

The Model RFQ is attached and available on the ACM JIF website at www.acmjif.org. (Under *Operating Documents, Appointment Documents*, select “*Sample Model RFQ for RMC*”)

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

Thank you.

Copy: Municipal Clerks
Risk Management Consultants
Risk Management Distribution (PF, JP, KP)

File: ACM/2024/Risk Management Consultant Agreements Tab: Model RFQ Letter

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	Y		Y						8			
Absecon	Thompson/Haberstroh	N/A	FC	Alt	Alt	FC	N/A	Alt		N/A				2	3	8	25%	38%	63%
Avalon	Wahl/Waldron	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Brigantine	O'Neill	N/A	FC	N/A	N/A	N/A	N/A	FC		FC				3	0	8	38%	0%	38%
Buena Boro	Nimohay/Jones	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Cape May	Lindholm/Burke	ALT	FC	FC	FC	FC	N/A	FC		N/A				5	1	8	63%	13%	75%
Cape May Point	Grant/Redington	N/A	FC	FC	N/A	FC	FC	FC		N/A				5	0	8	63%	0%	63%
Commercial Twp	Miller/Horseman	FC	N/A	Alt	N/A	FC	FC	FC		N/A				4	1	8	50%	13%	63%
Corbin City	Kirn/Schulte	FC	FC	FC	FC	FC	FC	Rep		N/A				6	0	8	75%	0%	75%
Deerfield	Bascelli/Seifrit	FC	N/A	FC	N/A	FC	N/A	N/A		FC				4	0	8	50%	0%	50%
Dennis	Bishop/Justice	FC	Alt	FC	FC	FC	FC	FC		Alt				6	2	8	75%	25%	100%
Downe	Campbell, B./Lockley	FC	Alt	N/A	N/A	N/A	N/A	Alt		N/A				1	2	8	13%	25%	38%
Egg Harbor Twp.	D'Intino/Tedesco	FC	FC	FC	FC	FC	N/A	FC		Alt				6	1	8	75%	13%	88%
Estell Manor	Marcolongo./Masker	N/A	Alt	Alt	N/A	FC	FC	FC		FC				4	2	8	50%	25%	75%
Folsom	Gatto/Schenker	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Galloway	Parks/Spinelli	FC	FC	FC	N/A	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Hamilton	Pollock/Noll	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Linwood	Napoli/Strazzeri	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Longport	Kyle/Kelly	N/A	FC	FC	N/A	FC	N/A	FC		N/A				4	0	8	50%	0%	50%
Lower	Fournier/Ridgway	FC	FC	FC	FC	FC	FC	FC		N/A				7	0	8	88%	0%	88%
Margate	McLaughlin/Adams	FC	FC	FC	FC	FC	FC	FC		Alt				7	1	8	88%	13%	100%
Middle	Keun/Schumann	FC	Alt	FC	FC	FC	FC	Alt		FC				6	2	8	75%	25%	100%
Millville	Compari/Shapiro	N/A	FC	FC	N/A	N/A	N/A	N/A		N/A				2	0	8	25%	0%	25%
Mullica	Stollenwerk	N/A	FC	FC	FC	FC	FC	FC		FC				7	0	8	88%	0%	88%
Newfield	Marandino	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
North Wildwood	vanSant	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Northfield	Canesi/Campbell	FC	FC	FC	FC	Alt	N/A	FC		FC				6	1	8	75%	13%	88%
Ocean City	Woods/Wood	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
Pleasantville	Williams/Stewart	FC	Alt	FC	FC	N/A	Alt	FC		N/A				4	2	8	50%	25%	75%
Sea Isle	Seib/Savastano	FC	FC	N/A	FC	FC	N/A	FC		FC				6	0	8	75%	0%	75%
Somers Point	Samuelson/Heath	FC	FC	N/A	FC	N/A	FC	N/A		FC				5	0	8	63%	0%	63%
Stone Harbor	Craft/McGonagle	FC	Alt	Alt	N/A	FC	Alt	N/A		Alt				2	4	8	25%	50%	75%
Upper Deerfield	Spoltore/Vagnarelli	FC	FC	FC	FC	N/A	FC	FC		FC				7	0	8	88%	0%	88%
Upper Township	DeMarzo	N/A	FC	N/A	N/A	N/A	N/A	N/A		N/A				1	0	8	13%	0%	13%
Ventnor	Pacanowski/Iannuzzelli	ALT	FC	FC	FC	FC	FC	FC		FC				7	1	8	88%	13%	100%
Waterford	Dougherty/Regn	FC	FC	FC	FC	FC	FC	FC		FC				8	0	8	100%	0%	100%
West Cape May	Sabo/Vitelli	ALT	N/A	N/A	FC	N/A	N/A	N/A		N/A				1	1	8	13%	13%	25%
West Wildwood	Segrest, Joe/O'Hala	N/A	Alt	FC	Alt	N/A	FC	FC		FC				4	2	8	50%	25%	75%
Weymouth	Ayres/Carroll	FC	Alt	N/A	FC	FC	N/A	FC		N/A				4	1	8	50%	13%	63%
Wildwood City	O'Connor/Dunn	N/A	N/A	FC	FC	FC	FC	FC		FC				6	0	8	75%	0%	75%
Wildwood Crest	Mahon/Feketics	ALT	FC	FC	FC	FC	N/A	FC		FC				6	1	8	75%	13%	88%
Woodbine	Bauer/Gurdziel	FC	N/A	FC	FC	FC	N/A	FC		N/A				5	0	8	63%	0%	63%
41		31	36	34	30	31	25	35		24	41	41	41	217	28	328	66%	9%	75%
		76%	88%	83%	73%	76%	61%	85%		59%	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: October 3, 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 Galloway on September 20, 2023
- City of Linwood Renewal on September 20, 2023
- City of Sea Isle on September 20, 2023
- Borough of Buena on September 22, 2023
- City of Millville on September 22, 2023
- Township of Deerfield Renewal on September 26, 2023
- Township of Upper Deerfield on September 26, 2023
- Township of Commercial on September 28, 2023
- Borough of Newfield on September 28, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement Loss Control Surveys in September

MEETINGS ATTENDED

- Claims Committee Meeting on September 14, 2023
- Police ad-hoc Committee Meeting on September 21, 2023
- Executive Fund Committee Meeting on September 20, 2023
- Executive Safety Committee Meeting on September 21, 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

- MSI LMS - Recording Training Events
- Training Announcement: Power of Collaboration (JIF 101) Tuesday, October 10, 2023, from 9:00 AM-1:00 PM
- Arc Flash Best Practices
- MSI EXPO: Camden County Regional Emergency Training Center Wednesday, September 27, 2023
- NEW LMS
- MSI LIVE SCHEDULE

MSI FIRE & EMS

- Stress Management Strategies for The Fire Service

MSI LAW ENFORCEMENT

- Understanding Cannabis Course for Law Enforcement

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	3
Dennis	2
Egg Harbor	1
Estell Manor	1
Hamilton	8

Northfield	4
Ocean City	2
Sea Isle City	1
Somers Point	5
Upper	3
Waterford	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



October 9, 2023

Summary

This month we focused on completion of the Wizer training for those who had not completed by the time of this report. All members are highly encouraged to drive their users to finish training as this affects your deductible in the event of a loss. Remind stragglers that even if they are not the root cause of a loss their failure to complete training will result in up to a \$110,000 loss for the town. Of all Cyber-related over 80% of them come from employee errors in the handling of emails. The most recent losses involving MGM and Caesar casinos were caused by Phished credentials from employees, most notable, apparently, was their IT staff! Additionally, we are adding more probes to ascertain that the training is indeed working.

On the vulnerability and penetration testing we are pleased to report that 100% of ACMJIF members who have chosen to participate in the program have received vulnerability and pen-testing scans. Pen testing is completed once per year. If you were breached by D2 you would have received separate notification besides your summary. We are pleased to note that not one member failed the Pen-testing portion. There are still some members with lingering critical vulnerabilities, however. Remember uncorrected critical vulnerabilities will cause deductible reduction even if the direct cause of the loss was not due to the vulnerability! We will be reaching out to those members with lingering failures. Most of the corrective actions required to remedy these vulnerabilities is simply a patch or a policy change costing very little.

On the Cyber-framework front, forms are starting to trickle in. I have met or corresponded with many of you regarding your trepidations about getting compliant. These concerns have been communicated to underwriting and have resulted in an FAQ page which can be reached from your AMCIJIF website. There is also a committee established to review these requirements at the MEL, expect some changes in the near future. In the meantime please complete them as best that you can. Remember there can be no NO answers on the forms and they must be signed by you and your IT person. Also these forms can be resubmitted as many times as needed until you are compliant.

Please review the Cyberframework page in the report. I have several forms from ACM members that were rejected if they were correctly resubmitted later I do not have a copy.

Last month's Bulletin discussed PII and the importance of protecting this information from unauthorized access. This month's discussion is about how we use vulnerability and pen-testing to ensure this data is indeed protected.

Stay Cybersafe

Jerry

Cyber Hygiene Training

1

Active Trainings

2,928

Invited Users

2,296

Started Training

2,277

Completed Training

77.77%

4.28

Rating

28 September 2023



2023 Cyber Awareness Training - Part 2

Department	Invited Users	Started Training	Completed Training	%	Rating
Absecon City	28	23	22	78.57%	4.40
Avalon Borough	134	109	108	80.60%	4.20
Brigantine City	117	111	111	94.87%	4.13
Buena Borough	54	30	29	53.70%	4.54
Cape May City	101	94	94	93.07%	4.27
Cape May Point Borough	17	16	16	94.12%	4.62
Commercial Township	12	9	9	75.00%	4.57
Corbin City	11	7	7	63.64%	4.79
Deerfield Township	11	8	8	72.73%	4.82
Dennis Township	22	16	16	72.73%	4.11
Downe Township	3	3	3	100.00%	4.86
Egg Harbor Township	189	130	126	66.67%	4.47
Estell Manor City	10	8	8	80.00%	4.58
Folsom Borough	7	5	5	71.43%	4.63
Galloway Township	152	130	129	84.87%	4.32
Hamilton Township	129	122	122	94.57%	4.36
Linwood City	43	42	42	97.67%	4.46
Longport Borough	35	34	34	97.14%	4.09
Lower Township	99	91	91	91.92%	4.10
Margate City	121	117	117	96.69%	4.36
Middle Township	132	109	108	81.82%	4.29
Millville City	287	152	149	51.92%	4.16
Mullica Township	33	27	27	81.82%	4.24
Newfield Borough	5	4	4	80.00%	4.57
North Wildwood City	101	98	98	97.03%	4.13
Northfield City	64	63	63	98.44%	4.05
Ocean City	237	199	198	83.54%	4.16
Pleasantville City	133	95	95	71.43%	4.46
Sea Isle City	93	63	63	67.74%	4.09
Somers Point City	61	39	39	63.93%	4.00
Stone Harbor Borough	70	41	39	55.71%	4.52
Upper Deerfield Township	15	15	15	100.00%	4.52
Upper Township	39	21	21	53.85%	4.43
Ventnor City	110	103	103	93.64%	4.35
Waterford Township	43	27	27	62.79%	4.34
West Cape May Borough	19	11	11	57.89%	4.57
West Wildwood Borough	25	21	21	84.00%	4.65
Weymouth Township	7	6	6	85.71%	4.55
Wildwood City	118	56	52	44.07%	4.21
Wildwood Crest Borough	73	71	71	97.26%	4.33
Woodbine Borough	10	8	8	80.00%	4.54

Comments

Messages	Rating	Created_at
love it - want to take more	5	27 September 2023
A review is always good!	5	13 September 2023
Informative but a length of time should have been stated in the beginning. I had other things to do and not sure if I could re-enter the course in different times/days.	5	23 August 2023
The training was very informative	5	23 August 2023
Very informative and almost frightening.	5	21 August 2023
TOO LONG, THERE IS OTHER WORK TO BE COMPLETED	3	11 August 2023
Helpful and interesting	4	08 August 2023
Worthwhile. Good information.	5	06 August 2023
I learned a lot, however, I had trouble with some of the the quiz answers not appearing on my screen.	5	03 August 2023
Not too long and informative.	5	03 August 2023
Very informative on many issues I was unaware of, good job.	5	02 August 2023
This course should be available to my spouse.	5	01 August 2023
It was good information	4	30 July 2023
Informative and direct.	5	30 July 2023
Thanks for the knowledge!	5	28 July 2023
Quite a bit of repeated segments/instruction from previous trainings.	3	28 July 2023
Very Helpful Thank You	4	27 July 2023
I liked the graphics. Quite a lot to think about.	5	24 July 2023
Presentation made the information easy to digest.	5	22 July 2023
Great. I like the cartoons.	5	21 July 2023
Very informative. Thank you.	5	21 July 2023
Very good. Short to the point, in understandable language. One of the best courses I have taken.	5	20 July 2023
very informative and very useful	5	19 July 2023
don't put more than 4 answer choices to a question because users will not scroll down, especially if it is all of the above.	4	17 July 2023
Very good. Very valuable	5	17 July 2023
My captain knows how to choose them!	5	17 July 2023
Great course with lots of handy information, thank you.	5	15 July 2023
Thank you, very informative	5	14 July 2023
Good info, some stuff I've never heard of	5	14 July 2023
Good course, learned some new security measures.	5	14 July 2023
very good but too long	4	13 July 2023

Cyber Security Bulletin October 2023

The Importance of Vulnerability and Penetration Testing to Local Government Networks

Local governments, by virtue of their responsibility for community management and public service delivery, handle a significant amount of sensitive and personal data. From land registry records to tax information, from licensing databases to election systems, these entities manage data critical to both the daily lives of citizens and the integrity of democratic processes. Given the increasing digitization of these data, it is imperative for local governments to ensure the security and integrity of their networks. This is where vulnerability and penetration testing become important.

- 1. Protection of Sensitive Data:** Local governments hold a plethora of confidential data, including personal identification details, residential addresses, financial information, and more. If this information were to fall into the wrong hands due to a security breach, it could result in identity theft, financial fraud, or other harmful repercussions for citizens.
- 2. Ensuring Public Trust:** Public trust is a cornerstone of effective governance. If a local government's network is compromised, it could erode citizens' confidence in their leaders and institutions. Regular vulnerability and penetration testing reassure the public that their data is safeguarded and that the government is proactively identifying and addressing potential security threats.
- 3. Compliance and Regulatory Requirements:** There are numerous regulations at both the federal and state levels that mandate strict cybersecurity practices for government entities. Regular vulnerability and penetration testing help local governments adhere to these standards, avoid penalties, and demonstrate due diligence in their cybersecurity efforts.
- 4. Protecting Critical Infrastructure:** Many local governments oversee and manage critical infrastructure, such as water treatment plants, power grids, and transportation networks. A cyberattack on these systems could

have devastating physical consequences. Ensuring that these networks are secure from vulnerabilities is thus not only a matter of data protection but also of public safety.

5. Mitigating Financial Impact: Addressing a security breach after it has occurred can be an expensive ordeal. This includes costs related to fixing the security flaw, potential legal fees, public relations efforts to repair the government's image, and possible financial compensations to affected citizens. Vulnerability and penetration testing, while requiring an upfront investment, are cost-effective in the long run by preventing potential breaches.

6. Adapting to Evolving Threats: Cyber threats are not static. They evolve rapidly, with hackers constantly devising new methods to infiltrate networks. Regular testing ensures that local governments remain updated on the latest threat vectors and can adjust their defense strategies accordingly.

In conclusion, vulnerability and penetration testing are not mere optional exercises for local government networks; they are crucial undertakings. These tests offer a proactive approach to cybersecurity, ensuring that potential flaws are identified and rectified before they can be exploited. Given the high stakes involved in terms of public trust, safety, and financial implications, it's clear that local governments cannot afford to neglect these critical assessments.

For more in-depth information on vulnerability and penetration testing, the following external resources are recommended:

1. [OWASP (Open Web Application Security Project)](<https://www.owasp.org/>)
2. [NIST (National Institute of Standards and Technology) Special Publication 800-115](<https://csrc.nist.gov/publications/detail/sp/800-115/final>)

Stay Cybersafe

October 10, 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 month period ending **September 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>9/30/2023</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

Sept: \$153,317.72 YTD: \$558,997.54

Other:

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

Adjustment:

Sept: \$ 588.00 YTD: \$23,222.64

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

SEPT:

Checks Issued: 353 Claim Payments: 1083 Total Issued: \$1,203,396.01

Effect on Cash Position: \$1,023,874.74

Note: two closed year voided checks totaling \$4,150 due RCF.

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

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

JULY:	Ending Balance	<u>\$45,006,748.88</u>
AUGUST:	Ending Balance	<u>\$48,913,836.92</u>
SEPT:	Ending Balance	<u>\$47,527,429.65</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	Sept: \$35,996.27	YTD: \$305,063.06
Treasury	Sept: \$ -0-	YTD: \$396,419.30
Citizens Investors	Sept: \$24,488.52	YTD: \$116,534.43

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.
Sept: 1.505%

ALLOCATION OF FUNDS:

	<u>JULY</u>
Treasury-	\$22,305,958.71 50%
JCMI-	\$19,747,646.88 44%
Citizens-	<u>\$ 2,953,143.29 6%</u>
	\$45,006,748.88

	<u>AUGUST</u>
Treasury-	\$22,444,628.73 46%
JCMI-	\$19,783,249.69 40%
Citizens-	<u>\$ 6,685,958.51 14%</u>
	\$48,913,836.93

	<u>SEPT</u>
Treasury-	\$22,422,022.82 47%
JCMI-	\$19,681,307.41 42%,
Citizens-	<u>\$ 5,424,099.42 11%,</u>
	\$47,527,427.65

Executive Committee

10/10/23

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

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SECTION A
INVESTMENT
REPORT

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED

CURRENT MONTH **September**

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 Bal	\$48,913,836.93	5,823,945.61	750.00	861,262.90	87,362.02	22,357,266.71	19,783,249.69
Opening Interest Accrual Bal	\$232,053.73	-	-	-	-	232,053.73	-
1 Interest Accrued and/or Interest	\$77,591.19	\$0.00	\$0.00	\$0.00	\$0.00	\$77,591.19	\$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)	\$24,691.41	\$0.00	\$0.00	\$0.00	\$0.00	\$24,691.41	\$0.00
4 Accretion	\$1,897.98	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,897.98
5 Interest Paid - Cash Instr.s	\$58,352.35	\$24,488.52	\$0.00	\$0.00	\$0.00	\$0.00	\$33,863.83
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	-\$185,001.41	\$0.00	\$0.00	\$0.00	\$0.00	-\$47,297.32	-\$137,704.09
8 Net Investment Income	-\$22,468.48	\$24,488.52	\$0.00	\$0.00	\$0.00	\$54,985.28	-\$101,942.28
9 Deposits - Purchases	\$1,448,919.03	\$157,055.72	\$262,472.87	\$950,000.00	\$0.00	\$79,390.44	\$0.00
10 (Withdrawals - Sales)	-\$2,735,266.64	-\$1,212,472.87	-\$262,472.87	-\$1,180,930.46	-\$79,390.44	\$0.00	\$0.00
Ending Cash & Investment Bal:	\$47,527,429.65	\$4,793,016.98	\$750.00	\$630,332.44	\$7,971.58	\$22,414,051.24	\$19,681,307.41
Ending Interest Accrual Balance	\$309,644.92	\$0.00	\$0.00	\$0.00	\$0.00	\$309,644.92	\$0.00
Plus Outstanding Checks	\$326,201.05	\$0.00	\$23,397.65	\$302,803.40	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$9,881.90	-\$9,881.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$47,843,748.80	\$4,783,135.08	\$24,147.65	\$933,135.84	\$7,971.58	\$22,414,051.24	\$19,681,307.41

Investment Income Allocation												
EYE	Interest Allocation Flag 1=	1 Property	1 Liability	1 Auto	1 Workers Comp	0 POL/EPL	1 Deductible	0 Cyber JIF	0 MEL	1 Admin	1 Contingency	Total
2023	Opening Cash & Investment	190,136.20	1,386,848.46	285,411.06	5,085,613.39	1,209,997.26	1,487,916.05	288,232.19	3,195,745.09	(5,127,140.92)	0.00	\$8,002,758.77
	Opening Interest Accrual Bal	687.23	3,409.10	699.94	12,568.19	0.00	3,655.04	0.00	0.00	50.56	0.00	\$21,070.06
	1 Interest Accrued and/or Interest	\$288.47	\$2,104.07	\$433.01	\$7,715.68	\$0.00	\$2,257.40	\$0.00	\$0.00	\$0.00	\$0.00	\$12,798.63
	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 Capitalization and/or Interest Cost)	\$91.80	\$669.57	\$137.80	\$2,455.32	\$0.00	\$718.36	\$0.00	\$0.00	\$0.00	\$0.00	\$4,072.84
	4 Accretion	\$7.06	\$51.47	\$10.59	\$188.74	\$0.00	\$55.22	\$0.00	\$0.00	\$0.00	\$0.00	\$313.07
	5 Interest Paid - Cash Instr.s	\$216.94	\$1,582.36	\$325.65	\$5,802.57	\$0.00	\$1,697.68	\$0.00	\$0.00	\$0.00	\$0.00	\$9,625.19
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$687.79	-\$5,016.75	-\$1,032.44	-\$18,396.57	\$0.00	-\$5,382.35	\$0.00	\$0.00	\$0.00	\$0.00	-\$30,515.90
	8 Net Investment Income	-\$83.53	-\$609.29	-\$125.39	-\$2,234.27	\$0.00	-\$653.69	\$0.00	\$0.00	\$0.00	\$0.00	-\$3,706.17
	9 Interest Accrued - Net Change	\$288.47	\$2,104.07	\$433.01	\$7,715.68	\$0.00	\$2,257.40	\$0.00	\$0.00	\$0.00	\$0.00	\$12,798.63
	Ending Cash & Investment	\$44,814.61	\$1,381,443.16	\$277,361.60	\$4,822,407.73	\$1,209,997.26	\$1,485,004.96	\$288,232.19	\$3,195,745.09	-\$5,343,533.79	\$0.00	\$7,361,472.80
	Ending Interest Accrual Bal	\$975.70	\$5,513.17	\$1,132.96	\$20,283.87	\$0.00	\$5,912.44	\$0.00	\$0.00	\$50.56	\$0.00	\$33,868.69

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening Cash & Investment	(86,382.43)	1,769,030.52	338,982.41	3,002,509.51	(314,957.67)	1,737,929.52	0.00	(484,210.47)	1,398,241.68	369,157.34	\$7,730,300.41
	Opening Interest Accrual Bal	162.57	8,537.48	1,629.83	16,873.22	(0.04)	8,288.43	0.00	605.86	6,849.44	1,760.56	\$44,707.35
	1 Interest Accrued and/or Interest	\$0.00	\$2,683.90	\$514.29	\$4,555.28	\$0.00	\$2,636.71	\$0.00	\$0.00	\$2,121.35	\$560.07	\$13,071.61
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 Capitalization and/or Interest Cost)	\$0.00	\$854.08	\$163.66	\$1,449.60	\$0.00	\$839.07	\$0.00	\$0.00	\$675.07	\$178.23	\$4,159.70
	4 Accretion	\$0.00	\$65.65	\$12.58	\$111.43	\$0.00	\$64.50	\$0.00	\$0.00	\$51.89	\$13.70	\$319.75
	5 Interest Paid - Cash Instr.s	\$0.00	\$2,018.42	\$386.77	\$3,425.79	\$0.00	\$1,982.94	\$0.00	\$0.00	\$1,595.36	\$421.20	\$9,830.49
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	-\$6,399.25	-\$1,226.23	-\$10,861.20	\$0.00	-\$6,286.74	\$0.00	\$0.00	-\$5,057.96	-\$1,335.38	-\$31,166.76
	8 Net Investment Income	\$0.00	-\$777.19	-\$148.93	-\$1,319.10	\$0.00	-\$763.53	\$0.00	\$0.00	-\$614.29	-\$162.18	-\$3,785.22
	9 Interest Accrued - Net Change	\$0.00	\$2,683.90	\$514.29	\$4,555.28	\$0.00	\$2,636.71	\$0.00	\$0.00	\$2,121.35	\$560.07	\$13,071.61
	Ending Cash & Investment	-\$52,615.40	\$1,761,599.68	\$338,319.19	\$2,955,862.45	-\$314,957.67	\$1,734,529.27	\$0.00	-\$484,210.47	\$1,380,146.04	\$368,435.09	\$7,687,108.18
	Ending Interest Accrual Bal	\$162.57	\$11,221.38	\$2,144.12	\$21,428.50	-\$0.04	\$10,925.15	\$0.00	\$605.86	\$8,970.79	\$2,320.63	\$57,778.96

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2021	Opening Cash & Investment	150,172.59	1,688,304.59	301,338.00	1,038,242.79	(45,923.53)	1,808,330.10	0.00	9,702.93	247,295.76	0.00	\$5,197,463.23
	Opening Interest Accrual Balance	637.21	8,228.07	1,482.00	6,738.09	0.00	8,622.72	0.00	7.01	1,184.17	0.00	\$26,899.26
	1 Interest Accrued and/or Interest	\$227.84	\$2,561.43	\$457.18	\$1,575.18	\$0.00	\$2,743.52	\$0.00	\$0.00	\$375.19	\$0.00	\$7,940.33
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$72.50	\$815.11	\$145.49	\$501.26	\$0.00	\$873.06	\$0.00	\$0.00	\$119.39	\$0.00	\$2,526.81
	4 Accretion	\$5.57	\$62.66	\$11.18	\$38.53	\$0.00	\$67.11	\$0.00	\$0.00	\$9.18	\$0.00	\$194.23
	5 Interest Paid - Cash Instr.s	\$171.34	\$1,926.32	\$343.82	\$1,184.61	\$0.00	\$2,063.26	\$0.00	\$0.00	\$282.16	\$0.00	\$5,971.51
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$543.23	-\$6,107.23	-\$1,090.05	-\$3,755.71	\$0.00	-\$6,541.41	\$0.00	\$0.00	-\$894.56	\$0.00	-\$18,932.20
	8 Net Investment Income	-\$65.98	-\$741.73	-\$132.39	-\$456.13	\$0.00	-\$794.46	\$0.00	\$0.00	-\$108.64	\$0.00	-\$2,299.33
	9 Interest Accrued - Net Change	\$227.84	\$2,561.43	\$457.18	\$1,575.18	\$0.00	\$2,743.52	\$0.00	\$0.00	\$375.19	\$0.00	\$7,940.33
	Ending Cash & Investment	\$157,544.37	\$1,649,735.10	\$297,012.27	\$956,640.26	-\$45,923.53	\$1,804,792.13	\$0.00	\$9,702.93	\$231,451.93	\$0.00	\$5,060,955.46
	Ending Interest Accrual Balance	\$865.05	\$10,789.49	\$1,939.17	\$8,313.27	\$0.00	\$11,366.24	\$0.00	\$7.01	\$1,559.35	\$0.00	\$34,839.59

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2020	Opening Cash & Investment	171,871.51	1,342,921.28	217,109.01	973,062.90	(31,377.36)	1,896,715.50	0.00	38,620.11	135,626.51	37,513.47	\$4,782,062.93
	Opening Interest Accrual Balance	739.63	6,770.19	1,064.83	5,456.49	0.00	9,044.20	0.00	29.88	647.00	178.88	\$23,931.10
	1 Interest Accrued and/or Interest	\$260.76	\$2,037.42	\$329.39	\$1,476.29	\$0.00	\$2,877.62	\$0.00	\$0.00	\$205.77	\$56.91	\$7,244.16
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$82.98	\$648.36	\$104.82	\$469.79	\$0.00	\$915.73	\$0.00	\$0.00	\$65.48	\$18.11	\$2,305.27
	4 Accretion	\$6.38	\$49.84	\$8.06	\$36.11	\$0.00	\$70.39	\$0.00	\$0.00	\$5.03	\$1.39	\$177.20
	5 Interest Paid - Cash Instr.s	\$196.10	\$1,532.24	\$247.72	\$1,110.24	\$0.00	\$2,164.11	\$0.00	\$0.00	\$154.75	\$42.80	\$5,447.96
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$621.72	-\$4,857.85	-\$785.36	-\$3,519.93	\$0.00	-\$6,861.13	\$0.00	\$0.00	-\$490.61	-\$135.70	-\$17,272.31
	8 Net Investment Income	-\$75.51	-\$589.99	-\$95.38	-\$427.50	\$0.00	-\$833.29	\$0.00	\$0.00	-\$59.58	-\$16.48	-\$2,097.73
	9 Interest Accrued - Net Change	\$260.76	\$2,037.42	\$329.39	\$1,476.29	\$0.00	\$2,877.62	\$0.00	\$0.00	\$205.77	\$56.91	\$7,244.16
	Ending Cash & Investment	\$171,743.58	\$930,099.11	\$214,954.24	\$924,185.96	-\$31,377.36	\$1,893,004.60	\$0.00	\$38,620.11	\$120,001.15	\$37,440.07	\$4,298,671.46
	Ending Interest Accrual Balance	\$1,000.39	\$8,807.62	\$1,394.22	\$6,932.78	\$0.00	\$11,921.82	\$0.00	\$29.88	\$852.77	\$235.79	\$31,175.26

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2019	Opening Cash & Investment	208,910.58	1,081,502.54	197,456.52	(902,531.09)	8,562.32	1,953,187.65	0.00	13,043.71	210,483.93	0.00	\$2,770,616.16
	Opening Interest Accrual Balance	996.71	5,757.48	958.29	(1.27)	6.63	9,313.48	0.00	10.10	1,003.66	0.00	\$18,045.08
	1 Interest Accrued and/or Interest	\$316.95	\$1,640.81	\$299.57	\$0.00	\$0.00	\$2,963.29	\$0.00	\$0.00	\$319.34	\$0.00	\$5,539.97
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$100.86	\$522.15	\$95.33	\$0.00	\$0.00	\$942.99	\$0.00	\$0.00	\$101.62	\$0.00	\$1,762.95
	4 Accretion	\$7.75	\$40.14	\$7.33	\$0.00	\$0.00	\$72.49	\$0.00	\$0.00	\$7.81	\$0.00	\$135.51
	5 Interest Paid - Cash Instr.s	\$238.36	\$1,233.97	\$225.29	\$0.00	\$0.00	\$2,228.54	\$0.00	\$0.00	\$240.16	\$0.00	\$4,166.32
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$755.71	-\$3,912.20	-\$714.27	\$0.00	\$0.00	-\$7,065.41	\$0.00	\$0.00	-\$761.40	\$0.00	-\$13,208.99
	8 Net Investment Income	-\$91.78	-\$475.14	-\$86.75	\$0.00	\$0.00	-\$858.10	\$0.00	\$0.00	-\$92.47	\$0.00	-\$1,604.24
	9 Interest Accrued - Net Change	\$316.95	\$1,640.81	\$299.57	\$0.00	\$0.00	\$2,963.29	\$0.00	\$0.00	\$319.34	\$0.00	\$5,539.97
	Ending Cash & Investment	\$232,583.39	\$1,037,883.59	\$197,070.20	-\$924,182.83	\$8,562.32	\$1,949,366.26	\$0.00	\$13,043.71	\$210,072.12	\$0.00	\$2,724,398.76
	Ending Interest Accrual Balance	\$1,313.66	\$7,398.29	\$1,257.86	-\$1.27	\$6.63	\$12,276.78	\$0.00	\$10.10	\$1,323.00	\$0.00	\$23,585.04

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
Closed FY	Opening Cash & Investment	8,940.16	7,434.76	0.00	2,577.54	0.00	0.00	0.00	0.00	18,320,095.88	0.00	\$18,339,048.34
	Opening Interest Accrual Balance	24.01	29.83	0.00	9.30	0.00	0.00	0.00	0.00	87,364.58	0.00	\$87,427.72
	1 Interest Accrued and/or Interest	\$13.56	\$11.28	\$0.00	\$3.91	\$0.00	\$0.00	\$0.00	\$0.00	\$27,794.48	\$0.00	\$27,823.24
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$4.32	\$3.59	\$0.00	\$1.24	\$0.00	\$0.00	\$0.00	\$0.00	\$8,844.88	\$0.00	\$8,854.03
	4 Accretion	\$0.33	\$0.28	\$0.00	\$0.10	\$0.00	\$0.00	\$0.00	\$0.00	\$679.89	\$0.00	\$680.59
	5 Interest Paid - Cash Instr.s	\$10.20	\$8.48	\$0.00	\$2.94	\$0.00	\$0.00	\$0.00	\$0.00	\$20,902.80	\$0.00	\$20,924.43
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	-\$32.34	-\$26.89	\$0.00	-\$9.32	\$0.00	\$0.00	\$0.00	\$0.00	-\$66,270.65	\$0.00	-\$66,339.21
	8 Net Investment Income	-\$3.93	-\$3.27	\$0.00	-\$1.13	\$0.00	\$0.00	\$0.00	\$0.00	-\$8,048.59	\$0.00	-\$8,056.92
	9 Interest Accrued - Net Change	\$13.56	\$11.28	\$0.00	\$3.91	\$0.00	\$0.00	\$0.00	\$0.00	\$27,794.48	\$0.00	\$27,823.24
	Ending Cash & Investment	\$8,932.54	\$7,420.22	\$0.00	\$6,722.50	\$0.00	\$0.00	\$0.00	\$0.00	\$18,284,252.80	\$0.00	\$18,307,328.06
	Ending Interest Accrual Balance	\$37.57	\$41.11	\$0.00	\$13.21	\$0.00	\$0.00	\$0.00	\$0.00	\$115,159.07	\$0.00	\$115,250.96

ANALYSIS OF INVESTMENT ACTIVITY

FISCAL YEAR 2022

ALL INVESTMENTS

JCMI-from statement

	2023 JANUARY	2023 FEBRUARY	2023 MARCH	2023 APRIL	2023 MAY	2023 JUNE	2023 JULY	2023 AUGUST	2023 SEPTEMBER	2023 OCTOBER	2023 NOVEMBER	2023 DECEMBER	2023 TOTAL
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	\$ 19,721,203.14	\$ 19,747,646.88	\$ 19,783,249.69	\$ 19,681,307.41	\$ 19,681,307.41	\$ 19,681,307.41	
INVESTMENT													\$ -
INTEREST	\$ 31,610.42	\$ 30,789.17	\$ 32,902.23	\$ 33,787.66	\$ 34,868.55	\$ 34,609.09	\$ 33,813.07	\$ 36,686.60	\$ 35,996.27				\$ 305,063.06
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)	\$ (5,822.30)	\$ 7,070.04	\$ (137,704.09)				
ACCRETION/AMORTIZATION	\$ (1,061.07)	\$ (954.65)	\$ (707.36)	\$ 412.91	\$ 444.88	\$ 402.13	\$ 592.60	\$ 848.50	\$ 1,897.98				
TOTAL ACTIVITY	\$ 238,796.43	\$ (302,041.13)	\$ 350,057.79	\$ 11,710.61	\$ (114,563.05)	\$ (48,202.58)	\$ (5,229.70)	\$ 7,918.54	\$ (135,806.11)	\$ -	\$ -	\$ -	\$ 2,640.80

ADMINISTRATIVE EXPENSES:

TRUSTEE	\$ 491.66	\$ 485.03	\$ 494.54	\$ 1,210.37	\$ 493.49	\$ 493.10	\$ 493.76	\$ 494.64	\$ 492.10				
INVESTMENT ADVISORY	\$ 1,147.22	\$ 1,131.73	\$ 1,153.94	\$ (6,789.71)	\$ 5,430.12	\$ 1,150.57	\$ 1,152.11	\$ 8,013.05	\$ 1,148.24				
CONSULTING	\$ 491.66	\$ 485.03	\$ 494.54	\$ 3.96	\$ 493.49	\$ 493.10	\$ 493.76	\$ 494.64	\$ 492.10				
MISC.													
TOTAL ADMINISTRATIVE EXPENSES	\$ 2,130.54	\$ 2,101.79	\$ 2,143.02	\$ (5,575.38)	\$ 6,417.10	\$ 2,136.77	\$ 2,139.63	\$ 9,002.33	\$ 2,132.44	\$ -	\$ -	\$ -	\$ 22,628.24

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	\$ 19,747,646.88	\$ 19,783,249.69	\$ 19,681,307.41	\$ 19,681,307.41	\$ 19,681,307.41	\$ 19,681,307.41	
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CITIZENS/WAS INVESTORS

	\$ 11,241.19	\$ 10,038.98	\$ 10,262.10	\$ 7,737.43	\$ 12,398.27	\$ 11,446.27	\$ 9,547.90	\$ 19,373.77	\$ 24,488.52				\$ 116,534.43
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TREASURY-from analysis provided by M&T

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	\$ 22,177,394.28	\$ 22,238,876.59	\$ 22,357,266.71	\$ 22,414,051.24	\$ 22,414,051.24	\$ 22,414,051.24	
OPENING BALANCE-INTEREST ACCRUAL	\$ 39,206.28	\$ 102,816.60	\$ 69,713.66	\$ 136,172.24	\$ 209,413.01	\$ 281,434.40	\$ 274,601.89	\$ 277,890.95	\$ 232,053.73	\$ 309,644.92	\$ 309,644.92	\$ 309,644.92	
INTEREST ACCRUED	\$ 63,610.32	\$ 62,561.03	\$ 75,719.84	\$ 73,240.77	\$ 75,744.31	\$ 78,235.69	\$ 80,325.78	\$ 79,829.01	\$ 77,591.19				
ACCRETION/AMORTIZATION REALIZED		\$ 2,130.47	\$ -		\$ 5,507.81				\$ 24,691.41				
DIVIDEND RECEIVED													
INTEREST RECEIVED		\$ 95,663.97	\$ 9,261.26		\$ 3,722.92	\$ 85,068.20	\$ 77,036.72	\$ 125,666.23					\$ 396,419.30
REALIZED/UNREALIZED GAIN (LOSS)	\$ 10,550.20	\$ (13,644.96)	\$ 66,585.37	\$ 4,264.02	\$ (19,756.70)	\$ (34,180.97)	\$ (2,799.65)	\$ 13,003.79	\$ (47,297.32)				
TRANSFER IN:		\$ 16,735,602.06	\$ 1,017,548.74		\$ 2,366,271.61	\$ 4,548,794.21	\$ 4,624,120.24	\$ 4,915,837.60	\$ 79,390.44				
TRANSFER OUT:		\$ (17,732,575.00)	\$ (14,437.50)		\$ (2,369,093.75)	\$ (4,590,615.00)	\$ (4,636,875.00)	\$ (4,936,117.50)					
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	\$ 22,238,876.59	\$ 22,357,266.71	\$ 22,414,051.24	\$ 22,414,051.24	\$ 22,414,051.24	\$ 22,414,051.24	
ENDING INTEREST ACCRUAL	\$ 102,816.60	\$ 69,713.66	\$ 136,172.24	\$ 209,413.01	\$ 281,434.40	\$ 274,601.89	\$ 277,890.95	\$ 232,053.73	\$ 309,644.92	\$ 309,644.92	\$ 309,644.92	\$ 309,644.92	
INTEREST	\$ -	\$ 95,663.97	\$ 9,261.26	\$ -	\$ 3,722.92	\$ 85,068.20	\$ 77,036.72	\$ 125,666.23	\$ -	\$ -	\$ -	\$ -	
EFFECT ON CASH POSITION	\$ 10,550.20	\$ (11,514.49)	\$ 66,585.37	\$ 4,264.02	\$ (14,248.89)	\$ (34,180.97)	\$ (2,799.65)	\$ 13,003.79	\$ (22,605.91)	\$ -	\$ -	\$ -	
MANAGEMENT FEE	\$ 2,599.63			\$ 2,729.03			\$ 2,783.47						\$ 8,112.13
FROM ACMCIR FILE													
NET INVESTMENT INCOME	\$ 351,078.19	\$ (212,268.23)	\$ 533,384.31	\$ 133,586.84	\$ (12,217.91)	\$ 39,770.73	\$ 110,734.30	\$ 147,809.38	\$ (22,468.48)				\$ 1,069,409.13

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

ATLANTIC COUNTY MUNICIPAL JIF

September 01, 2023 - September 30, 2023

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$22,589,320.44
Net of Contributions & Withdrawals	\$79,390.44
Net Investment Change	\$54,985.28
Closing Market Value w/Accrued Income	\$22,723,696.16

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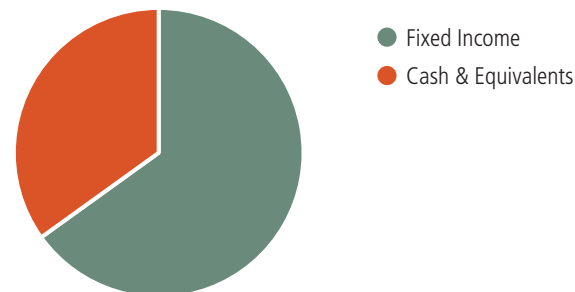
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Please see Glossary for descriptions of key fields depicted in this statement.

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$14,584,046.21	65.07%
Cash & Equivalents	7,830,005.03	34.93
TOTAL	\$22,414,051.24	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$14,584,046.21	\$158,020.49	\$14,742,066.70	\$633,346.25	4.34%
Cash & Equivalents	7,830,005.03	151,624.43	7,981,629.46	283,747.51	4.95
TOTAL	\$22,414,051.24	\$309,644.92	\$22,723,696.16	\$917,093.76	4.51%

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	\$22,357,266.71	\$22,000,727.32
Accrued Income	232,053.73	39,206.48
Opening Market Value w/Accrued Income	\$22,589,320.44	\$22,039,933.80
Contributions		
Cash Receipts	79,390.44	34,287,564.90
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$79,390.44	\$34,287,564.90
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-34,279,713.75
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-	-\$34,279,713.75
Net Contributions & Withdrawals	\$79,390.44	\$7,851.15
Closing Market Value	22,414,051.24	22,414,051.24
Accrued Income	309,644.92	309,644.92
Closing Market Value w/Accrued Income	\$22,723,696.16	\$22,723,696.16
Net Investment Change	\$54,985.28	\$675,911.21
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$54,985.28	\$675,911.21
Income Earned		
Dividends	-	-
Net Interest	-	396,419.30
Other Income	-	-
Change in Accrual	77,591.19	270,438.44
Total Income Earned	\$77,591.19	\$666,857.74
Market Appreciation	-\$22,605.91	\$9,053.47

Relationship Summary *(continued)*

ATLANTIC COUNTY MUNICIPAL JIF

September 01, 2023 - September 30, 2023

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	-	507,034.12
Other Income	-	-
Total Taxable	-	\$507,034.12
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	-	\$507,034.12

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	24,691.41	32,329.69
Loss	-	-
Total Long Term	\$24,691.41	\$32,329.69
TOTAL GAIN/LOSS	\$24,691.41	\$32,329.69

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	79,390.44	34,287,564.90
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	33,772,679.63
Net Interest	-	396,419.30
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$79,390.44	\$68,456,663.83
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-34,279,713.75
Other Fees	-	-
Purchases	-79,390.44	-34,176,950.08
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$79,390.44	-\$68,456,663.83
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	2,100,000.00	
NET OF CASH BALANCE	\$2,100,000.00	

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	65.07%	\$14,584,046.21	\$14,658,441.64	-\$74,395.43	\$158,020.49	\$14,742,066.70
Total Fixed Income	65.07%	\$14,584,046.21	\$14,658,441.64	-\$74,395.43	\$158,020.49	\$14,742,066.70
■ Cash & Equivalents						
Taxable	34.93	7,830,005.03	7,830,005.03	-	151,624.43	7,981,629.46
Total Cash & Equivalents	34.93%	\$7,830,005.03	\$7,830,005.03	-	\$151,624.43	\$7,981,629.46
TOTAL ASSETS	100%	\$22,414,051.24	\$22,488,446.67	-\$74,395.43	\$309,644.92	\$22,723,696.16

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	-	-	-	-	-	\$14,437.50	-	-	-	-
UNITED STATES TREASURY NOTES DTD 06/30/2022 3.000% 06/30/2024 CUSIP: 91282CEX5 Moody's: AAA	1,041,000	98.180	1,022,053.80	1,012,372.50	9,681.30	7,892.36	31,230.00	0.73	5.51	4.56
UNITED STATES TREASURY NOTES DTD 01/31/2023 4.125% 01/31/2025 CUSIP: 91282CGG0 Moody's: AAA	3,000,000	98.453	2,953,590.00	2,981,367.19	-27,777.19	20,849.18	123,750.00	1.27	5.34	13.18
UNITED STATES TREASURY NOTES DTD 02/28/2023 4.625% 02/28/2025 CUSIP: 91282CGN5 Moody's: AAA	3,724,000	99.094	3,690,260.56	3,700,725.00	-10,464.44	14,668.37	172,235.00	1.34	5.30	16.46
UNITED STATES TREASURY NOTES DTD 03/31/2023 3.875% 03/31/2025 CUSIP: 91282CGU9 Moody's: AAA	2,380,000	98.012	2,332,685.60	2,350,900.78	-18,215.18	46,115.25	92,225.00	1.40	5.28	10.41
UNITED STATES TREASURY NOTES DTD 06/30/2023 4.625% 06/30/2025 CUSIP: 91282CHL8 Moody's: AAA	4,625,000	99.145	4,585,456.25	4,613,076.17	-27,619.92	54,057.83	213,906.25	1.64	5.15	20.46
Total U.S. Treasury Bonds			\$14,584,046.21	\$14,658,441.64	-\$74,395.43	\$158,020.49	\$633,346.25	1.39	5.27%	65.07%
Total U.S. Taxable Fixed Income			\$14,584,046.21	\$14,658,441.64	-\$74,395.43	\$158,020.49	\$633,346.25	1.39	5.27%	65.07%
TOTAL FIXED INCOME			\$14,584,046.21	\$14,658,441.64	-\$74,395.43	\$158,020.49	\$633,346.25	1.39	5.27%	65.07%

Holdings Detail

ATLANTIC COUNTY MUNICIPAL JIF

September 01, 2023 - September 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 01/26/2023 DUE 01/25/2024 CUSIP: 912796ZY8	4,806,000	\$95.53	\$4,591,181.30	\$4,591,181.30	-	\$142,884.97	\$223,243.51	0.33	4.65%	20.48%
UNITED STATES TREASURY BILLS DTD 08/10/2023 DUE 08/08/2024 CUSIP: 912797GK7	1,200,000	94.90	1,138,823.73	1,138,823.73	-	8,739.46	60,504.00	0.87	5.04	5.08
Total U.S. Treasury Bills			\$5,730,005.03	\$5,730,005.03	-	\$151,624.43	\$283,747.51	0.43	4.73%	25.56%
Payables & Receivables										
CASH RECEIVABLE U.S. TREASURY NOTES 1.375% 9/30/23 PAYABLE ON 10/02/23	2,100,000	1.00	2,100,000.00	2,100,000.00	-	-	-	-	-	9.37
Total Payables & Receivables			\$2,100,000.00	\$2,100,000.00	-	-	-	-	-	9.37%
Total Taxable			\$7,830,005.03	\$7,830,005.03	-	\$151,624.43	\$283,747.51	0.43	4.73%	34.93%
TOTAL CASH & EQUIVALENTS			\$7,830,005.03	\$7,830,005.03	-	\$151,624.43	\$283,747.51	0.43	4.73%	34.93%
Grand Total Accrued Income			\$22,414,051.24 \$309,644.92	\$22,488,446.67	-\$74,395.43	\$309,644.92	\$917,093.76			100%
Grand Total Market Value w/ Accrued Income			\$22,723,696.16							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
09/11/2023	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	\$79,390.44	-
09/11/2023 09/11/2023	Purchases	PURCHASED 81000 PAR VALUE OF U.S. TREASURY BILLS 1/25/24 AT 98.0129 TRADE DATE 2023-09-11 SETTLEMENT DATE 2023-09-11	81,000	-79,390.44	-
09/30/2023 09/30/2023*	Maturities	MATURED 2100000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 9/30/23 AT 100 TRADE DATE 2023-09-30 SETTLEMENT DATE 2023-09-30 \$2,100,000.00 CASH RECEIVABLE	2,100,000	-	-
CLOSING BALANCE				-	-

* indicates a pending transaction.

Realized Gain / Loss Detail

Transaction Description	Disposition Date	Quantity	Cost	Proceeds	Short Term Gain/Loss	Long Term Gain/Loss	Realized Gain/Loss
MATURED 2100000 PAR VALUE OF U.S. TREASURY NOTES 1.375% 9/30/23 AT 100 TRADE DATE 2023-09-30 SETTLEMENT DATE 2023-09-30 \$2,100,000.00 CASH RECEIVABLE	* 09/30/2023	2,100,000	\$2,075,308.59	\$2,100,000.00	-	\$24,691.41	\$24,691.41
NET REALIZED GAIN/LOSS			\$2,075,308.59	\$2,100,000.00	-	\$24,691.41	\$24,691.41

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.

* indicates a pending transaction.

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
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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.

ATLANTIC COUNTY JIF

09/30/2023

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 JCMI ACCOUNT	9.4076	19,681,307.41	0.00	19,681,307.41		0.00
99VVB5Y75		9.4076	19,681,307.41	0.00	19,681,307.41	100.00	0.00

Statement of Change in Net Assets
 Market Value

Report ID: IGLS0002
 Base Currency: USD
 Status: FINAL

	09/30/2023			
	Current Period		Fiscal Year To Date	
	09/01/2023	09/30/2023	01/01/2023	09/30/2023
NET ASSETS - BEGINNING OF PERIOD		19,783,249.69		19,396,231.79
		<u>19,783,249.69</u>		<u>19,396,231.79</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	35,996.27		305,063.06	
REALIZED GAIN/LOSS	0.00		-187,763.73	
UNREALIZED GAIN/LOSS-INVESTMENT	-137,704.09		188,528.61	
ACCRETION/AMORTIZATION	1,897.98		1,875.92	
TOTAL INVESTMENT INCOME		<u>-99,809.84</u>		<u>307,703.86</u>
TOTAL RECEIPTS		<u>-99,809.84</u>		<u>307,703.86</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	492.10		5,148.69	
INVESTMENT ADVISORY FEES	1,148.24		13,537.27	
CONSULTING	492.10		3,942.28	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,132.44</u>		<u>22,628.24</u>
TOTAL DISBURSEMENTS		<u>2,132.44</u>		<u>22,628.24</u>
NET ASSETS - END OF PERIOD		<u><u>19,681,307.41</u></u>		<u><u>19,681,307.41</u></u>

Transaction Detail
Reported By Transaction Category

09/01/2023 - 09/30/2023

Report ID: IACS0008

Base Currency: USD

Status: FINAL

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	723.36	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	723.36	0.00	0.00
		20231006O000030	09/29/2023				

BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	632.94	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	632.94	0.00	0.00
		20231006O000090	09/29/2023				

BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	541.68	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/01/2021	0.000000	541.68	0.00	0.00
		20231006O000150	09/29/2023				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	1,897.98	0.00	0.00
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1,897.98	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	1,897.98	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	09/30/2023	0.000000	1.90	0.00	0.00
	99VVB5Y75	UGL ADJ 093023	03/01/2021	0.000000	1.90	0.00	0.00
		20231006A000200	09/30/2023				

BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	-52,482.87	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-52,482.87	0.00	0.00
		20231006O000010	09/29/2023				

Transaction Detail
Reported By Transaction Category

09/01/2023 - 09/30/2023

Report ID: IACS0008

Base Currency: USD

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 JCMJ ACCOUNT	09/29/2023	0.000000	13,718.99	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	13,718.99	0.00	0.00
		20231006O000020	09/29/2023				
BVA	0.000	MEL JCMJ ACCOUNT	09/29/2023	0.000000	-187.55	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-187.55	0.00	0.00
		20231006O000040	09/29/2023				
BVA	0.000	MEL JCMJ ACCOUNT	09/29/2023	0.000000	-437.62	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-437.62	0.00	0.00
		20231006O000050	09/29/2023				
BVA	0.000	MEL JCMJ ACCOUNT	09/29/2023	0.000000	-187.55	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-187.55	0.00	0.00
		20231006O000060	09/29/2023				
BVA	0.000	MEL JCMJ ACCOUNT	09/29/2023	0.000000	-45,922.51	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-45,922.51	0.00	0.00
		20231006O000070	09/29/2023				
BVA	0.000	MEL JCMJ ACCOUNT	09/29/2023	0.000000	12,004.12	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	12,004.12	0.00	0.00
		20231006O000080	09/29/2023				
BVA	0.000	MEL JCMJ ACCOUNT	09/29/2023	0.000000	-164.11	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-164.11	0.00	0.00
		20231006O000100	09/29/2023				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

ATLANTIC COUNTY JIF

09/01/2023 - 09/30/2023

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 JCM I ACCOUNT	09/29/2023	0.000000	-382.92	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-382.92	0.00	0.00
		20231006O000110	09/29/2023				
BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	-164.11	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-164.11	0.00	0.00
		20231006O000120	09/29/2023				
BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	-39,300.60	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/01/2021	0.000000	-39,300.60	0.00	0.00
		20231006O000130	09/29/2023				
BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	10,273.16	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/01/2021	0.000000	10,273.16	0.00	0.00
		20231006O000140	09/29/2023				
BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	-140.44	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/01/2021	0.000000	-140.44	0.00	0.00
		20231006O000160	09/29/2023				
BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	-327.70	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/01/2021	0.000000	-327.70	0.00	0.00
		20231006O000170	09/29/2023				
BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	-140.44	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/01/2021	0.000000	-140.44	0.00	0.00
		20231006O000180	09/29/2023				

Transaction Detail
Reported By Transaction Category

09/01/2023 - 09/30/2023

Report ID: IACS0008

Base Currency: USD

Status: FINAL

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				
BVA	0.000	MEL JCM I ACCOUNT	09/29/2023	0.000000	-0.01	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/29/2021	0.000000	-0.01	0.00	0.00
		20231006O000190	09/29/2023				
TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				-103,840.26	0.00	0.00	0.00
				-103,840.26	0.00	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-103,840.26	0.00	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-101,942.28	0.00	0.00	0.00
TOTAL TRANSACTIONS BASE:				-101,942.28	0.00	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: September											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	643,648.61	7,276,042.15	1,340,297.00	9,199,475.04	826,301.02	8,884,078.82	288,232.19	2,772,901.37	15,184,602.84	2,498,252.75	48,913,831.78
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	97,603.09	0.00	0.00	55,704.76	0.00	0.00	0.00	0.00	0.00	0.00	153,307.85
Invest Pymnts	(1,807.85)	(18,018.37)	(3,319.11)	(25,016.58)	0.00	(22,000.51)	0.00	0.00	(50,299.96)	(6,186.67)	(126,649.05)
Invest Adj	379.55	3,782.87	696.84	5,252.11	0.00	4,618.91	0.00	0.00	10,560.24	1,298.86	26,589.38
Subtotal Invest	(1,428.30)	(14,235.50)	(2,622.27)	(19,764.47)	0.00	(17,381.60)	0.00	0.00	(39,739.72)	(4,887.81)	(100,059.67)
Other *	9.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.87
TOTAL	96,184.66	(14,235.50)	(2,622.27)	35,940.29	0.00	(17,381.60)	0.00	0.00	(39,739.72)	(4,887.81)	53,258.05
EXPENSES											
Claims Transfers	176,830.18	493,625.79	12,957.23	497,929.26	0.00	0.00	0.00	0.00	0.00	0.00	1,181,342.46
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	262,472.87	0.00	262,472.87
Other *	0.00	0.00	0.00	(4,150.00)	0.00	0.00	0.00	0.00	0.00	0.00	(4,150.00)
TOTAL	176,830.18	493,625.79	12,957.23	493,779.26	0.00	0.00	0.00	0.00	262,472.87	0.00	1,439,665.33
END BALANCE	563,003.09	6,768,180.86	1,324,717.50	8,741,636.07	826,301.02	8,866,697.22	288,232.19	2,772,901.37	14,882,390.25	2,493,364.94	47,527,424.50

REPORT STATUS SECTION

47,527,429.65
(5.15)

<u>Report Month: September</u>		Balance Differences	
Opening Balances:	Opening Balances are NOT equal	-\$5.15	
Imprest Transfers:	Imprest Totals are equal	\$0.00	
Investment Balances:	Investment Payment Balances are equal	\$0.00	
	Investment Adjustment Balances are equal	\$0.00	
Ending Balances:	Ending Balances are NOT equal	-\$5.15	
Accrual Balances:	Accrual Balances are equal	\$0.00	
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconci / Max/Min	0.00	0.00



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43185 Check Date: 09/05/2023 Payee Name: GEMMEL TODD & MERENICH PA							
2021230995	BODILY INJURY	02/22/2021	VENTNOR CITY	L-LEGAL AL	\$2,555.00	2021-2021	Legal
Check Amount:					\$2,555.00		
Check Number: 43186 Check Date: 09/05/2023 Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS							
2022252175	INDEMNITY	10/20/2021	PLEASANTVILLE CITY	E-ALLOCATED MED EXAM WC	\$1,000.00	2021-2021	Expense
Check Amount:					\$1,000.00		
Check Number: 43187 Check Date: 09/05/2023 Payee Name: QUAL-LYNX							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	E-MISC ALL OTHER WC	\$3.00	2022-2022	Expense
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023299800	INDEMNITY	03/21/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023300583	MEDICAL ONLY	03/23/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023300906	MEDICAL ONLY	12/18/2022	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$3.00	2022-2022	Expense
2023301436	INDEMNITY	04/13/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$6.00	2023-2023	Expense
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023302443	INDEMNITY	04/25/2023	COMMERCIAL TOWNSHIP	E-MISC ALL OTHER WC	\$6.00	2023-2023	Expense
2023303266	MEDICAL ONLY	05/04/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023303429	INDEMNITY	05/05/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023303459	MEDICAL ONLY	05/01/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$3.00	2023-2023	Expense
Check Amount:					\$42.00		
Check Number: 43188 Check Date: 09/05/2023 Payee Name: I C U INVESTIGATIONS INC							
2022276076	1ST PARTY COLL PD	06/12/2022	EGG HARBOR TOWNSHIP	E-SUBROGATION EXPENSE PR	\$275.00	2022-2022	Expense
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$750.00		
Check Number: 43189 Check Date: 09/05/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2024309698	INDEMNITY	07/18/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
Check Amount:					\$0.59		
Check Number: 43190 Check Date: 09/05/2023 Payee Name: ATLANTIC SECURITY INT'L							

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 147

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 Run Date: 10/2/2023 15:00:04
 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
2023281592	INDEMNITY	08/26/2022	HAMILTON TOWNSHIP	E-SUBROGATION EXPENSE WC	\$151.50	2022-2022	Expense
Check Amount:					\$151.50		
Check Number: 43191 Check Date: 09/05/2023 Payee Name: PURDY COLLISION LLC							
2024311189	1ST PARTY COLL PD	08/10/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$403.82	2023-2023	Loss
Check Amount:					\$403.82		
Check Number: 43192 Check Date: 09/05/2023 Payee Name: NEUROSURGICAL & SPINAL SPECIALISTS							
2023289340	INDEMNITY	11/18/2022	OCEAN CITY	M-PHYSICIAN FEES	\$1,750.00	2022-2022	Loss
Check Amount:					\$1,750.00		
Check Number: 43193 Check Date: 09/05/2023 Payee Name: THE DEWEESE LAW FIRM							
2020181646	INLAND MARINE	07/12/2019	LINWOOD CITY	L-LEGAL PR	\$97.92	2019-2019	Legal
2022242169	MEDICAL ONLY	07/01/2021	NORTH WILDWOOD CITY	E-SUBROGATION EXPENSE WC	\$150.00	2021-2021	Expense
2022270705	MEDICAL ONLY	04/14/2022	GALLOWAY TOWNSHIP	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
Check Amount:					\$397.92		
Check Number: 43194 Check Date: 09/05/2023 Payee Name: AFFANATO MARUT LLC							
2021224547	INDEMNITY	12/24/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$195.50	2020-2020	Legal
Check Amount:					\$195.50		
Check Number: 43195 Check Date: 09/05/2023 Payee Name: HOWARD HAMMER PSY D LLC							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
Check Amount:					\$165.00		
Check Number: 43196 Check Date: 09/05/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2020193135	INDEMNITY	12/23/2019	NORTHFIELD CITY	L-LEGAL WC	\$360.50	2019-2019	Legal
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	L-LEGAL WC	\$398.00	2020-2020	Legal
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$931.50	2020-2020	Legal
2022246035	INDEMNITY	08/17/2021	LONGPORT BOROUGH	L-LEGAL WC	\$472.50	2021-2021	Legal
Check Amount:					\$2,162.50		
Check Number: 43197 Check Date: 09/05/2023 Payee Name: Hudson, Richard							
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	I-TEMPORARY TOTAL DISABILITY	\$1,938.00	2021-2021	Loss
Check Amount:					\$1,938.00		
Check Number: 43198 Check Date: 09/05/2023 Payee Name: Barbara and Kevin McHugh							



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021232875	GL PROPERTY DAMAGE	01/22/2021	MARGATE CITY	M-MISC MED(WC) & PD (NON-WC) GL PD	\$6,000.00	2021-2021	Loss
Check Amount:					\$6,000.00		
Check Number: 43199 Check Date: 09/05/2023 Payee Name: Lamonica, Christopher							
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$410.73	2023-2023	Loss
Check Amount:					\$410.73		
Check Number: 43200 Check Date: 09/05/2023 Payee Name: PLEASANTVILLE CITY							
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 43201 Check Date: 09/05/2023 Payee Name: LINWOOD CITY							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,890.00	2020-2020	Loss
Check Amount:					\$1,890.00		
Check Number: 43202 Check Date: 09/05/2023 Payee Name: MIDDLE TOWNSHIP							
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,193.56	2023-2023	Loss
Check Amount:					\$1,193.56		
Check Number: 43203 Check Date: 09/05/2023 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: 43204 Check Date: 09/05/2023 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: 43205 Check Date: 09/05/2023 Payee Name: Matthew Gorham							
2023277910	INDEMNITY	07/11/2022	VENTNOR CITY	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
Check Amount:					\$1,136.00		
Check Number: 43206 Check Date: 09/05/2023 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: 43207 Check Date: 09/05/2023 Payee Name: Thomas Miceli							
2021229819	INDEMNITY	02/15/2021	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,032.00	2021-2021	Loss
Check Amount:					\$1,032.00		

Processed Date: Sep 1, 2023 through Sep 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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43208 Check Date: 09/05/2023 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: 43209 Check Date: 09/05/2023 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: 43210 Check Date: 09/05/2023 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: 43211 Check Date: 09/05/2023 Payee Name: Francis Sutton							
2021214761	INDEMNITY	09/15/2020	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,235.60	2020-2020	Loss
Check Amount:					\$1,235.60		
Check Number: 43212 Check Date: 09/05/2023 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: 43213 Check Date: 09/05/2023 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: 43214 Check Date: 09/05/2023 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: 43215 Check Date: 09/05/2023 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: 43216 Check Date: 09/05/2023 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: 43217 Check Date: 09/05/2023 Payee Name: WILDWOOD CITY							
2023277849	1ST PARTY COLL PD	06/24/2022	WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 150

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,000.00		
Check Number: 43218 Check Date: 09/05/2023 Payee Name: SEA ISLE CITY							
2023280021	INLAND MARINE	08/02/2022	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43219 Check Date: 09/05/2023 Payee Name: CAPE MAY CITY							
2022273637	INLAND MARINE	05/15/2022	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43220 Check Date: 09/05/2023 Payee Name: VENTNOR CITY							
2022257402	1ST PARTY COLL PD	11/28/2021	VENTNOR CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2021-2021	Loss
Check Amount:					\$1,000.00		
Check Number: 43221 Check Date: 09/05/2023 Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH							
2022275584	MEDICAL ONLY	06/08/2022	OCEAN CITY	M-URGENT CARE CENTER	\$247.00	2022-2022	Loss
2022277150	MEDICAL ONLY	06/28/2022	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$247.00	2022-2022	Loss
2023277359	MEDICAL ONLY	07/04/2022	BRIGANTINE CITY	M-URGENT CARE CENTER	\$125.00	2022-2022	Loss
Check Amount:					\$619.00		
Check Number: 43222 Check Date: 09/05/2023 Payee Name: IVYREHAB NETWORK INC							
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$85.00	2020-2020	Loss
Check Amount:					\$85.00		
Check Number: 43223 Check Date: 09/05/2023 Payee Name: INSPIRA MEDICAL CENTER VINELAND							
2023304377	MEDICAL ONLY	05/08/2023	LOWER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,626.55	2023-2023	Loss
Check Amount:					\$1,626.55		
Check Number: 43224 Check Date: 09/05/2023 Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC							
2021228131	INDEMNITY	01/26/2021	OCEAN CITY	M-PHYSICIAN FEES	\$102.36	2021-2021	Loss
Check Amount:					\$102.36		
Check Number: 43225 Check Date: 09/05/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	M-PHYSICIAN FEES	\$600.00	2021-2021	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$560.00	2023-2023	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss

Processed Date: Sep 1, 2023 through Sep 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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$480.00	2023-2023	Loss
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2024311018	MEDICAL ONLY	04/29/2023	SOMERS POINT CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
Check Amount:					\$2,600.00		
Check Number: 43226		Check Date: 09/05/2023	Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES				
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	M-OCCUPATIONAL MEDICINE	\$132.00	2023-2023	Loss
Check Amount:					\$132.00		
Check Number: 43227		Check Date: 09/05/2023	Payee Name: ONE CALL CARE DIAGNOSTICS				
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-MRI	\$485.00	2022-2022	Loss
2023302818	MEDICAL ONLY	04/29/2023	MILLVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$1,455.00		
Check Number: 43228		Check Date: 09/05/2023	Payee Name: MATTHEW J PITERA MD PA				
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-BEHAVIORAL HEALTH	\$450.00	2021-2021	Loss
Check Amount:					\$450.00		
Check Number: 43229		Check Date: 09/05/2023	Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.				
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$89.82	2023-2023	Loss
Check Amount:					\$89.82		
Check Number: 43230		Check Date: 09/05/2023	Payee Name: ROTHMAN ORTHOPAEDICS				
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-ORTHO/NEURO FEES	\$111.50	2022-2022	Loss
Check Amount:					\$111.50		
Check Number: 43231		Check Date: 09/05/2023	Payee Name: ATLANTIC PHYSICAL THERAPY CENTER				
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$800.00	2021-2021	Loss
Check Amount:					\$800.00		
Check Number: 43232		Check Date: 09/05/2023	Payee Name: NovaCare Rehabilitation				
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$100.94	2022-2022	Loss
Check Amount:					\$100.94		



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43233 Check Date: 09/05/2023 Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC							
2023301404	MEDICAL ONLY	01/31/2023	MULLICA TOWNSHIP	M-PHYSICIAN FEES	\$18.08	2023-2023	Loss
2024308601	MEDICAL ONLY	07/08/2023	LONGPORT BOROUGH	M-PHYSICIAN FEES	\$18.08	2023-2023	Loss
Check Amount:					\$36.16		
Check Number: 43234 Check Date: 09/05/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2022257727	MEDICAL ONLY	12/17/2021	WILDWOOD CITY	M-PHYSICIAN FEES	\$29.40	2021-2021	Loss
2022259948	INDEMNITY	01/01/2022	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$45.23	2022-2022	Loss
2023291625	MEDICAL ONLY	12/18/2022	NORTH WILDWOOD CITY	M-URGENT CARE CENTER	\$170.74	2022-2022	Loss
2023305526	MEDICAL ONLY	05/30/2023	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
2023307167	INDEMNITY	05/25/2023	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$119.56	2023-2023	Loss
2024308847	MEDICAL ONLY	07/13/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$101.59	2023-2023	Loss
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$227.90	2023-2023	Loss
2024310970	INDEMNITY	08/09/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$302.66	2023-2023	Loss
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$302.66	2023-2023	Loss
2024311686	MEDICAL ONLY	08/18/2023	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$220.04	2023-2023	Loss
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$217.49	2023-2023	Loss
Check Amount:					\$1,856.63		
Check Number: 43235 Check Date: 09/05/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	M-PHYSICIAN FEES	\$90.00	2020-2020	Loss
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$168.00	2022-2022	Loss
2023290862	INDEMNITY	12/09/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$180.00	2022-2022	Loss
Check Amount:					\$528.00		
Check Number: 43236 Check Date: 09/05/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2023288295	INDEMNITY	11/03/2022	NORTHFIELD CITY	M-PHYSICIAN FEES	\$491.00	2022-2022	Loss
2024308644	MEDICAL ONLY	07/09/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$581.00	2023-2023	Loss
2024309195	MEDICAL ONLY	07/18/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$536.00	2023-2023	Loss
Check Amount:					\$1,608.00		
Check Number: 43237 Check Date: 09/05/2023 Payee Name: JEFFERSON UNIVERSITY PHYSICIANS OF NEW JERSEY							

Processed Date: Sep 1, 2023 through Sep 30, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 153

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023305193	MEDICAL ONLY	05/24/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$269.86	2023-2023	Loss
Check Amount:					\$269.86		
Check Number: 43238 Check Date: 09/05/2023 Payee Name: ALIGN DIRECT BILL LLC							
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	M-PHYSICIAN FEES	\$190.00	2021-2021	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$285.00	2023-2023	Loss
Check Amount:					\$475.00		
Check Number: 43239 Check Date: 09/05/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$360.75	2020-2020	Loss
Check Amount:					\$360.75		
Check Number: 43240 Check Date: 09/05/2023 Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC							
2023279501	INDEMNITY	08/01/2022	OCEAN CITY	M-ORTHO/NEURO FEES	\$193.72	2022-2022	Loss
2023292297	INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$144.35	2022-2022	Loss
Check Amount:					\$338.07		
Check Number: 43241 Check Date: 09/05/2023 Payee Name: myMATRIX							
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-PHARMACY	\$13.33	2023-2023	Loss
Check Amount:					\$13.33		
Check Number: 43242 Check Date: 09/05/2023 Payee Name: ORTHONJ, LLC							
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-ORTHO/NEURO FEES	\$407.04	2021-2021	Loss
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$327.97	2022-2022	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023307824	MEDICAL ONLY	06/26/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$121.95	2023-2023	Loss
2024309821	INDEMNITY	07/25/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024310455	MEDICAL ONLY	07/23/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
2024311489	MEDICAL ONLY	07/03/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$170.76	2023-2023	Loss
Check Amount:					\$1,437.68		
Check Number: 43243 Check Date: 09/05/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023307783	MEDICAL ONLY	06/26/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss

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 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 154

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$720.00		
Check Number: 43244	Check Date: 09/05/2023	Payee Name: ORTHONJ, LLC					
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2022-2022	Loss
2024310780	MEDICAL ONLY	08/05/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$232.42	2023-2023	Loss
Check Amount:					\$354.39		
Check Number: 43245	Check Date: 09/05/2023	Payee Name: QUALCARE INC					
2024311724	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311726	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311730	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311734	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311780	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311782	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024311787	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312124	MEDICAL ONLY	08/25/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312159	MEDICAL ONLY	08/24/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312271	MEDICAL ONLY	08/28/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312272	MEDICAL ONLY	08/27/2023	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312297	MEDICAL ONLY	08/24/2023	DENNIS TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312317	MEDICAL ONLY	08/19/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312324	MEDICAL ONLY	08/29/2023	NORTHFIELD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312337	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312339	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312340	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312396	MEDICAL ONLY	08/30/2023	NORTHFIELD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312425	MEDICAL ONLY	08/28/2023	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312439	MEDICAL ONLY	08/25/2023	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312493	MEDICAL ONLY	08/21/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$12,210.00		
Check Number: 43246	Check Date: 09/12/2023	Payee Name: CAPEHART & SCATCHARD PA					

Processed Date: Sep 1, 2023 through Sep 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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021230152	INDEMNITY	02/16/2021	SEA ISLE CITY	L-LEGAL WC	\$312.00	2021-2021	Legal
2021233366	INDEMNITY	03/21/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$80.50	2021-2021	Legal
2022257729	INDEMNITY	12/19/2021	LOWER TOWNSHIP	L-LEGAL WC	\$498.00	2021-2021	Legal
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	L-LEGAL WC	\$934.50	2022-2022	Legal
2023290862	INDEMNITY	12/09/2022	SEA ISLE CITY	L-LEGAL WC	\$223.00	2022-2022	Legal
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	L-LEGAL WC	\$228.00	2023-2023	Legal
Check Amount:					\$2,276.00		
Check Number: 43247 Check Date: 09/12/2023 Payee Name: COOPER LEVENSON, PA							
2020199560	BODILY INJURY	02/19/2020	GALLOWAY TOWNSHIP	L-LEGAL GL	\$664.00	2020-2020	Legal
2021215885	BODILY INJURY	09/05/2020	BRIGANTINE CITY	L-LEGAL GL	\$3,009.96	2020-2020	Legal
Check Amount:					\$3,673.96		
Check Number: 43248 Check Date: 09/12/2023 Payee Name: SOUTH JERSEY ORTHOPEDIC ASSOC							
2021240701	POLICE PROF BI	06/05/2021	OCEAN CITY	E-MISC ALL OTHER GL	\$1,200.00	2021-2021	Expense
Check Amount:					\$1,200.00		
Check Number: 43249 Check Date: 09/12/2023 Payee Name: GEMMEL TODD & MERENICH PA							
2022243758	BODILY INJURY	05/28/2021	LOWER TOWNSHIP	L-LEGAL GL	\$3,236.50	2021-2021	Legal
Check Amount:					\$3,236.50		
Check Number: 43250 Check Date: 09/12/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:					\$75.00		
Check Number: 43251 Check Date: 09/12/2023 Payee Name: BOB'S AUTO BODY							
2024309093	1ST PARTY COLL PD	06/30/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$346.89	2023-2023	Loss
Check Amount:					\$346.89		
Check Number: 43252 Check Date: 09/12/2023 Payee Name: FERNANDO DELASOTTA MD							
2024310733	MEDICAL ONLY	08/05/2023	AVALON BOROUGH	M-IND MED EXAMS WC	\$950.00	2023-2023	Loss
Check Amount:					\$950.00		
Check Number: 43253 Check Date: 09/12/2023 Payee Name: SHORE PATHOLOGY ASSOCIATES PC							
2020187256	INDEMNITY	10/16/2019	SEA ISLE CITY	M-PHYSICIAN FEES	\$8.46	2019-2019	Loss
Check Amount:					\$8.46		

Processed Date: Sep 1, 2023 through Sep 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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43254 Check Date: 09/12/2023 Payee Name: D'ARCY JOHNSON DAY PC							
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$5,035.00	2021-2021	Loss
Check Amount:					\$5,035.00		
Check Number: 43255 Check Date: 09/12/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021240701	POLICE PROF BI	06/05/2021	OCEAN CITY	L-LEGAL GL	\$2,091.00	2021-2021	Legal
2022251847	BODILY INJURY	07/17/2021	WILDWOOD CITY	L-LEGAL GL	\$815.00	2021-2021	Legal
2022256377	POLICE PROF PI	07/21/2021	WILDWOOD CITY	L-LEGAL GL	\$11.09	2021-2021	Legal
2022276309	PERSONAL INJURY	03/05/2022	NORTH WILDWOOD CITY	L-LEGAL GL	\$799.00	2022-2022	Legal
Check Amount:					\$3,716.09		
Check Number: 43256 Check Date: 09/12/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2020180629	INDEMNITY	08/05/2019	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$1.18	2019-2019	Expense
2020181397	INDEMNITY	08/07/2019	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$1.18	2019-2019	Expense
2022274446	INDEMNITY	05/26/2022	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.86	2022-2022	Expense
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$1.28	2023-2023	Expense
Check Amount:					\$8.50		
Check Number: 43257 Check Date: 09/12/2023 Payee Name: ATLANTIC SECURITY INT'L							
2021215991	INDEMNITY	09/28/2020	MARGATE CITY	E-INDEP ADJUSTOR WC	\$125.00	2020-2020	Expense
Check Amount:					\$125.00		
Check Number: 43258 Check Date: 09/12/2023 Payee Name: REGIONAL INDEPENDENT MEDICAL EVALUATIONS							
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	I-ASSESSMENT-W.C. IND	\$600.00	2021-2021	Loss
Check Amount:					\$600.00		
Check Number: 43259 Check Date: 09/12/2023 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	\$363.19	2023-2023	Loss
Check Amount:					\$363.19		
Check Number: 43260 Check Date: 09/12/2023 Payee Name: EXAMWORKS INC							
2021233366	INDEMNITY	03/21/2021	GALLOWAY TOWNSHIP	E-ALLOCATED MED EXAM WC	\$987.50	2021-2021	Expense
2023284867	INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	E-ALLOCATED MED EXAM WC	\$987.50	2022-2022	Expense
Check Amount:					\$1,975.00		
Check Number: 43261 Check Date: 09/12/2023 Payee Name: LEO PETETTI LLC							

Processed Date: Sep 1, 2023 through Sep 30, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 157

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024309093	1ST PARTY COLL PD	06/30/2023	OCEAN CITY	E-APPRAISERS PR	\$55.00	2023-2023	Expense
Check Amount:					\$55.00		
Check Number: 43262		Check Date: 09/12/2023	Payee Name: ALTERMAN & ASSOCIATES LLC				
2020191564	INDEMNITY	12/04/2019	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$2,000.00	2019-2019	Loss
Check Amount:					\$2,000.00		
Check Number: 43263		Check Date: 09/12/2023	Payee Name: THE DEWEESE LAW FIRM				
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	E-SUBROGATION EXPENSE WC	\$8,240.75	2022-2022	Expense
2023281537	INDEMNITY	08/26/2022	COMMERCIAL TOWNSHIP	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
Check Amount:					\$8,390.75		
Check Number: 43264		Check Date: 09/12/2023	Payee Name: AFFANATO MARUT LLC				
2019164840	INDEMNITY	01/28/2019	ESTELL MANOR CITY	L-LEGAL WC	\$448.00	2019-2019	Legal
2019165901	INDEMNITY	02/13/2019	NORTH WILDWOOD CITY	L-LEGAL WC	\$218.50	2019-2019	Legal
2020180094	INDEMNITY	07/30/2019	PLEASANTVILLE CITY	L-LEGAL WC	\$128.00	2019-2019	Legal
2020180504	INDEMNITY	08/02/2019	NORTH WILDWOOD CITY	L-LEGAL WC	\$253.00	2019-2019	Legal
2020192493	INDEMNITY	12/15/2019	NORTH WILDWOOD CITY	L-LEGAL WC	\$310.50	2019-2019	Legal
2020194275	INDEMNITY	01/10/2020	LOWER TOWNSHIP	L-LEGAL WC	\$234.50	2020-2020	Legal
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	L-LEGAL WC	\$315.00	2020-2020	Legal
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	L-LEGAL WC	\$463.50	2020-2020	Legal
2021226252	INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$168.50	2021-2021	Legal
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$476.00	2021-2021	Legal
2022250708	INDEMNITY	10/05/2021	MILLVILLE CITY	L-LEGAL WC	\$207.00	2021-2021	Legal
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$322.50	2021-2021	Legal
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	L-LEGAL WC	\$255.00	2022-2022	Legal
2022263037	INDEMNITY	01/30/2022	NORTHFIELD CITY	L-LEGAL WC	\$224.00	2022-2022	Legal
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$237.50	2022-2022	Legal
2023285680	INDEMNITY	10/08/2022	OCEAN CITY	L-LEGAL WC	\$154.00	2022-2022	Legal
2023287496	INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$232.50	2022-2022	Legal
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	L-LEGAL WC	\$132.00	2022-2022	Legal
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$618.00	2023-2023	Legal
2023309530	INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$199.00	2022-2022	Legal

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 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): **158**

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$5,597.00		
Check Number: 43265 Check Date: 09/12/2023 Payee Name: OROZCO ORTHOPAEDICS LLC							
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-IND MED EXAMS WC	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43266 Check Date: 09/12/2023 Payee Name: ISO SERVICES INC							
2024308625	BODILY INJURY	05/31/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024309048	BODILY INJURY	06/10/2023	OCEAN CITY	E-MISC ALL OTHER AL	\$13.75	2023-2023	Expense
2024309048	BODILY INJURY	06/10/2023	OCEAN CITY	E-MISC ALL OTHER AL	\$13.75	2023-2023	Expense
Check Amount:					\$41.25		
Check Number: 43267 Check Date: 09/12/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2019176515	INDEMNITY	06/13/2019	OCEAN CITY	L-LEGAL WC	\$417.50	2019-2019	Legal
2020187019	INDEMNITY	10/11/2019	HAMILTON TOWNSHIP	L-LEGAL WC	\$2,370.00	2019-2019	Legal
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$568.50	2021-2021	Legal
2022256673	INDEMNITY	12/02/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$168.00	2021-2021	Legal
2022272287	INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$381.00	2022-2022	Legal
2022273968	INDEMNITY	05/13/2022	MARGATE CITY	L-LEGAL WC	\$134.50	2022-2022	Legal
2022274827	INDEMNITY	05/31/2022	VENTNOR CITY	L-LEGAL WC	\$270.00	2022-2022	Legal
2023292487	INDEMNITY	12/29/2022	SOMERS POINT CITY	L-LEGAL WC	\$340.50	2022-2022	Legal
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$209.50	2022-2022	Legal
Check Amount:					\$4,859.50		
Check Number: 43268 Check Date: 09/12/2023 Payee Name: Donna and James Brown and Starkey Kelly Kenneally Cunningham Turnbach & Yannone							
2020199981	BODILY INJURY	01/28/2020	WILDWOOD CITY	I-LUMP SUM SETTLEMENT GL BI	\$380,000.00	2020-2020	Loss
Check Amount:					\$380,000.00		
Check Number: 43269 Check Date: 09/12/2023 Payee Name: CAPE MAY CITY							
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$1,270.62	2023-2023	Loss
Check Amount:					\$1,270.62		
Check Number: 43270 Check Date: 09/12/2023 Payee Name: WATERFORD TOWNSHIP							
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		

Processed Date: Sep 1, 2023 through Sep 30, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 159

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43271 Check Date: 09/12/2023 Payee Name: PLEASANTVILLE CITY							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,584.36	2021-2021	Loss
Check Amount:					\$1,584.36		
Check Number: 43272 Check Date: 09/12/2023 Payee Name: AVALON BOROUGH							
2023307964	INDEMNITY	06/28/2023	AVALON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,705.76	2023-2023	Loss
Check Amount:					\$1,705.76		
Check Number: 43273 Check Date: 09/12/2023 Payee Name: AVALON BOROUGH							
2023307964	INDEMNITY	06/28/2023	AVALON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,705.76	2023-2023	Loss
Check Amount:					\$1,705.76		
Check Number: 43274 Check Date: 09/12/2023 Payee Name: AVALON BOROUGH							
2023307964	INDEMNITY	06/28/2023	AVALON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$852.88	2023-2023	Loss
Check Amount:					\$852.88		
Check Number: 43275 Check Date: 09/12/2023 Payee Name: WILDWOOD CITY							
2024309073	INDEMNITY	07/13/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$565.40	2023-2023	Loss
Check Amount:					\$565.40		
Check Number: 43276 Check Date: 09/12/2023 Payee Name: Max McGrath							
2024309073	INDEMNITY	07/13/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$565.40	2023-2023	Loss
Check Amount:					\$565.40		
Check Number: 43277 Check Date: 09/12/2023 Payee Name: OCEAN CITY							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$1,065.00	2022-2022	Loss
Check Amount:					\$1,065.00		
Check Number: 43278 Check Date: 09/12/2023 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: 43279 Check Date: 09/12/2023 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: 43280 Check Date: 09/12/2023 Payee Name: MILLVILLE CITY							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss

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 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 160

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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:					\$2,130.00		
Check Number: 43281 Check Date: 09/12/2023 Payee Name: Green, Nickcole							
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$701.98	2023-2023	Loss
Check Amount:					\$701.98		
Check Number: 43282 Check Date: 09/12/2023 Payee Name: Green, Nickcole							
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$250.71	2023-2023	Loss
Check Amount:					\$250.71		
Check Number: 43283 Check Date: 09/12/2023 Payee Name: STONE HARBOR BOROUGH							
2024310970	INDEMNITY	08/09/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,875.34	2023-2023	Loss
Check Amount:					\$1,875.34		
Check Number: 43284 Check Date: 09/12/2023 Payee Name: Robert Jones							
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$885.80	2023-2023	Loss
Check Amount:					\$885.80		
Check Number: 43285 Check Date: 09/12/2023 Payee Name: Thomas J. Gosse, Esquire as attorney for Thomas Williamson and Denise Williamson							
2020192062	POLICE PROF BI	09/12/2019	MILLVILLE CITY	I-LUMP SUM SETTLEMENT GL BI	\$40,000.00	2019-2019	Loss
Check Amount:					\$40,000.00		
Check Number: 43286 Check Date: 09/12/2023 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2021226980	BODILY INJURY	11/10/2020	MARGATE CITY	L-LEGAL GL	\$1,105.00	2020-2020	Legal
Check Amount:					\$1,105.00		
Check Number: 43287 Check Date: 09/12/2023 Payee Name: Bambi Ruberti							
2023307020	3RD PARTY PD	06/01/2023	MILLVILLE CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$6,687.50	2023-2023	Loss
Check Amount:					\$6,687.50		
Check Number: 43288 Check Date: 09/12/2023 Payee Name: Bambi Ruberti							
2023307020	3RD PARTY PD	06/01/2023	MILLVILLE CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$748.56	2023-2023	Loss
Check Amount:					\$748.56		
Check Number: 43289 Check Date: 09/12/2023 Payee Name: Darren Whitland							
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$16,801.00	2021-2021	Loss
Check Amount:					\$16,801.00		
Check Number: 43290 Check Date: 09/12/2023 Payee Name: Charles Cripps Jr							

Processed Date: Sep 1, 2023 through Sep 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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022244042	INDEMNITY	07/28/2021	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,110.00	2021-2021	Loss
Check Amount:					\$1,110.00		
Check Number: 43291 Check Date: 09/12/2023 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: 43292 Check Date: 09/12/2023 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: 43293 Check Date: 09/12/2023 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: 43294 Check Date: 09/12/2023 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: 43295 Check Date: 09/12/2023 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: 43296 Check Date: 09/12/2023 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: 43297 Check Date: 09/12/2023 Payee Name: BUENA BOROUGH							
2024312797	1ST PARTY COLL PD	09/02/2023	BUENA BOROUGH	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,877.54	2023-2023	Loss
Check Amount:					\$3,877.54		
Check Number: 43298 Check Date: 09/12/2023 Payee Name: GALLOWAY TOWNSHIP							
2023283788	INLAND MARINE	09/01/2022	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$251.15	2022-2022	Loss
Check Amount:					\$251.15		
Check Number: 43299 Check Date: 09/12/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$531.34	2021-2021	Loss
2023289763	MEDICAL ONLY	11/28/2022	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$63.85	2022-2022	Loss

Processed Date: Sep 1, 2023 through Sep 30, 2023
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 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 162

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023302179	MEDICAL ONLY	04/22/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$185.69	2023-2023	Loss
2024308856	MEDICAL ONLY	07/12/2023	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$76.49	2023-2023	Loss
2024308872	MEDICAL ONLY	07/10/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$247.00	2023-2023	Loss
Check Amount:					\$1,104.37		
Check Number: 43300	Check Date: 09/12/2023	Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH					
2022269509	INDEMNITY	04/02/2022	OCEAN CITY	M-URGENT CARE CENTER	\$201.00	2022-2022	Loss
2023289763	MEDICAL ONLY	11/28/2022	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$464.00	2022-2022	Loss
2024311235	MEDICAL ONLY	08/11/2023	EGG HARBOR TOWNSHIP	M-URGENT CARE CENTER	\$247.00	2023-2023	Loss
Check Amount:					\$912.00		
Check Number: 43301	Check Date: 09/12/2023	Payee Name: IVYREHAB NETWORK INC					
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$489.00	2020-2020	Loss
2024311263	MEDICAL ONLY	08/13/2023	OCEAN CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$579.00		
Check Number: 43302	Check Date: 09/12/2023	Payee Name: SHORE MEDICAL CENTER					
2022273936	MEDICAL ONLY	05/22/2022	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,887.00	2022-2022	Loss
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	M-ACUTE CARE HOSPITAL	\$819.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
2023307783	MEDICAL ONLY	06/26/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
2024308721	MEDICAL ONLY	04/07/2023	SOMERS POINT CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
Check Amount:					\$9,024.00		
Check Number: 43303	Check Date: 09/12/2023	Payee Name: CAPE REGIONAL MEDICAL CENTER					
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$6,074.45	2021-2021	Loss
2024308579	MEDICAL ONLY	07/08/2023	MIDDLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$7,478.45		
Check Number: 43304	Check Date: 09/12/2023	Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC					
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-PHYSICIAN FEES	\$2,490.00	2021-2021	Loss
Check Amount:					\$2,490.00		
Check Number: 43305	Check Date: 09/12/2023	Payee Name: COOPER SURGICAL ASSOCIATES PA					
2021214063	INDEMNITY	09/04/2020	WILDWOOD CITY	M-PHYSICIAN FEES	\$91.65	2020-2020	Loss

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Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 163

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$91.65		
Check Number: 43306 Check Date: 09/12/2023 Payee Name: ATLANTIC MEDICAL IMAGING LLC							
2023306656	INDEMNITY	06/11/2023	WILDWOOD CITY	M-MRI	\$903.37	2023-2023	Loss
Check Amount:					\$903.37		
Check Number: 43307 Check Date: 09/12/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$320.00	2021-2021	Loss
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$600.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-PHYSICIAN FEES	\$520.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024311018	MEDICAL ONLY	04/29/2023	SOMERS POINT CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$480.00	2023-2023	Loss
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
Check Amount:					\$2,880.00		
Check Number: 43308 Check Date: 09/12/2023 Payee Name: CAPE EMERGENCY PHYSICIANS, PA							
2023307240	MEDICAL ONLY	06/18/2023	WILDWOOD CREST BOROUGH	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss
2024310143	MEDICAL ONLY	07/28/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss
Check Amount:					\$2,074.88		
Check Number: 43309 Check Date: 09/12/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-MRI	\$75.00	2020-2020	Loss
2023298567	INDEMNITY	03/02/2023	PLEASANTVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
2023302443	INDEMNITY	04/25/2023	COMMERCIAL TOWNSHIP	M-MRI	\$525.00	2023-2023	Loss
Check Amount:					\$1,085.00		
Check Number: 43310 Check Date: 09/12/2023 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-PAIN MANAGEMENT	\$132.73	2023-2023	Loss
Check Amount:					\$132.73		
Check Number: 43311 Check Date: 09/12/2023 Payee Name: MATTHEW J PITERA MD PA							

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Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 164

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:					\$450.00		
Check Number: 43312 Check Date: 09/12/2023 Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA							
2024310172	MEDICAL ONLY	07/30/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$978.00	2023-2023	Loss
Check Amount:					\$978.00		
Check Number: 43313 Check Date: 09/12/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2024312493	MEDICAL ONLY	08/21/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$345.11	2023-2023	Loss
Check Amount:					\$345.11		
Check Number: 43314 Check Date: 09/12/2023 Payee Name: NovaCare Rehabilitation							
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$302.82	2022-2022	Loss
Check Amount:					\$302.82		
Check Number: 43315 Check Date: 09/12/2023 Payee Name: UNIVERSITY OF PENN MEDICAL GROUP							
2021209355	INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$390.97	2020-2020	Loss
Check Amount:					\$390.97		
Check Number: 43316 Check Date: 09/12/2023 Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC							
2023306656	INDEMNITY	06/11/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$74.82	2023-2023	Loss
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$15.57	2023-2023	Loss
Check Amount:					\$90.39		
Check Number: 43317 Check Date: 09/12/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2024308941	MEDICAL ONLY	07/13/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$155.85	2023-2023	Loss
Check Amount:					\$155.85		
Check Number: 43318 Check Date: 09/12/2023 Payee Name: SHORE URGENT CARE							
2024308678	MEDICAL ONLY	07/10/2023	HAMILTON TOWNSHIP	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
2024310311	INDEMNITY	07/30/2023	OCEAN CITY	M-URGENT CARE CENTER	\$420.00	2023-2023	Loss
2024310762	INDEMNITY	08/04/2023	PLEASANTVILLE CITY	M-URGENT CARE CENTER	\$280.00	2023-2023	Loss
Check Amount:					\$840.00		
Check Number: 43319 Check Date: 09/12/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023307783	MEDICAL ONLY	06/26/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
Check Amount:					\$88.09		

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 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 165

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43320 Check Date: 09/12/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2019-2019	Loss
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-PHYSICIAN FEES	\$300.00	2022-2022	Loss
Check Amount:					\$540.00		
Check Number: 43321 Check Date: 09/12/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
2024311235	MEDICAL ONLY	08/11/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
2024311489	MEDICAL ONLY	07/03/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$252.12	2023-2023	Loss
2024311712	MEDICAL ONLY	08/17/2023	WEST WILDWOOD BOROUGH	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$210.33	2023-2023	Loss
Check Amount:					\$1,025.45		
Check Number: 43322 Check Date: 09/12/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2024308678	MEDICAL ONLY	07/10/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$893.00	2023-2023	Loss
2024310898	MEDICAL ONLY	08/08/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$842.00	2023-2023	Loss
Check Amount:					\$1,735.00		
Check Number: 43323 Check Date: 09/12/2023 Payee Name: ZYNEX MEDICAL INC.,							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-DME/PROSTHETICS	\$1,150.96	2022-2022	Loss
Check Amount:					\$1,150.96		
Check Number: 43324 Check Date: 09/12/2023 Payee Name: ALIGN DIRECT BILL LLC							
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	M-PHYSICIAN FEES	\$95.00	2021-2021	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$95.00	2023-2023	Loss
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$380.00	2023-2023	Loss
Check Amount:					\$570.00		
Check Number: 43325 Check Date: 09/12/2023 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$2,511.00		
Check Number: 43326 Check Date: 09/12/2023 Payee Name: WORKERS COMP PSYCH NET							
2021214063	INDEMNITY	09/04/2020	WILDWOOD CITY	M-BEHAVIORAL HEALTH	\$340.00	2020-2020	Loss

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 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 166

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$340.00		
Check Number: 43327 Check Date: 09/12/2023 Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC							
2023302443	INDEMNITY	04/25/2023	COMMERCIAL TOWNSHIP	M-ORTHO/NEURO FEES	\$300.00	2023-2023	Loss
Check Amount:					\$300.00		
Check Number: 43328 Check Date: 09/12/2023 Payee Name: FUSION HEALTHCARE SOLUTIONS							
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-DME/PROSTHETICS	\$1,188.00	2022-2022	Loss
Check Amount:					\$1,188.00		
Check Number: 43329 Check Date: 09/12/2023 Payee Name: SPECTRUM FITNESS LLC							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$318.00	2022-2022	Loss
Check Amount:					\$318.00		
Check Number: 43330 Check Date: 09/12/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$375.00	2022-2022	Loss
2023308010	MEDICAL ONLY	06/29/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$503.75	2023-2023	Loss
Check Amount:					\$878.75		
Check Number: 43331 Check Date: 09/12/2023 Payee Name: myMATRIXX							
2024311235	MEDICAL ONLY	08/11/2023	EGG HARBOR TOWNSHIP	M-PHARMACY	\$16.75	2023-2023	Loss
Check Amount:					\$16.75		
Check Number: 43332 Check Date: 09/12/2023 Payee Name: ORTHONJ, LLC							
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023298567	INDEMNITY	03/02/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2023305294	MEDICAL ONLY	05/23/2023	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024310970	INDEMNITY	08/09/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$330.95	2023-2023	Loss
2024311489	MEDICAL ONLY	07/03/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
Check Amount:					\$1,122.46		
Check Number: 43333 Check Date: 09/12/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss

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Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 167

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023307783	MEDICAL ONLY	06/26/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$540.00		
Check Number: 43334 Check Date: 09/12/2023 Payee Name: ORTHONJ, LLC							
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024309073	INDEMNITY	07/13/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024311018	MEDICAL ONLY	04/29/2023	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$330.86	2023-2023	Loss
2024311484	MEDICAL ONLY	08/16/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$232.42	2023-2023	Loss
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$409.37	2023-2023	Loss
Check Amount:					\$1,216.59		
Check Number: 43335 Check Date: 09/12/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$144.35	2023-2023	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$144.35	2023-2023	Loss
Check Amount:					\$288.70		
Check Number: 43336 Check Date: 09/12/2023 Payee Name: OSPREY REHABILITATION LLC							
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$211.84	2022-2022	Loss
Check Amount:					\$211.84		
Check Number: 43337 Check Date: 09/12/2023 Payee Name: ISO SERVICES INC							
2020181716	INDEMNITY	08/20/2019	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2019-2019	Expense
2021230433	INDEMNITY	07/29/2019	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2019-2019	Expense
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022244453	BODILY INJURY	07/06/2021	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2021-2021	Expense
2022274446	INDEMNITY	05/26/2022	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022275826	INDEMNITY	06/05/2022	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2023279959	INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2023280742	BODILY INJURY	07/27/2022	MILLVILLE CITY	E-MISC ALL OTHER GL	\$13.75	2022-2022	Expense
2023293488	MEDICAL ONLY	01/10/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2023306669	BODILY INJURY	04/25/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER AL	\$13.75	2023-2023	Expense
2023307985	BODILY INJURY	06/08/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense

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Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 168

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023307987	MEDICAL ONLY	06/28/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2023307989	MEDICAL ONLY	06/27/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2023307996	MEDICAL ONLY	06/27/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2023308010	MEDICAL ONLY	06/29/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2023308052	MEDICAL ONLY	06/29/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2023308138	MEDICAL ONLY	06/23/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2023309530	INDEMNITY	10/28/2022	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2024308167	MEDICAL ONLY	06/30/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308171	MEDICAL ONLY	07/02/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308173	MEDICAL ONLY	06/30/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308191	MEDICAL ONLY	07/02/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308212	MEDICAL ONLY	07/02/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308217	MEDICAL ONLY	06/28/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308222	INDEMNITY	06/15/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308224	MEDICAL ONLY	07/02/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308248	MEDICAL ONLY	07/05/2023	WATERFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308255	MEDICAL ONLY	07/04/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308313	MEDICAL ONLY	07/05/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308346	MEDICAL ONLY	07/04/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308362	MEDICAL ONLY	07/06/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308449	MEDICAL ONLY	07/06/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308488	MEDICAL ONLY	07/06/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308498	INDEMNITY	03/10/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2019-2019	Expense
2024308548	MEDICAL ONLY	07/08/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308573	MEDICAL ONLY	07/09/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308579	MEDICAL ONLY	07/08/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308592	INDEMNITY	07/06/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308597	MEDICAL ONLY	07/08/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Processed Date: Sep 1, 2023 through Sep 30, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 169

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024308601	MEDICAL ONLY	07/08/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308605	MEDICAL ONLY	07/07/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308620	MEDICAL ONLY	07/07/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308643	MEDICAL ONLY	07/07/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308644	MEDICAL ONLY	07/09/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308678	MEDICAL ONLY	07/10/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308719	MEDICAL ONLY	04/10/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308721	MEDICAL ONLY	04/07/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308847	MEDICAL ONLY	07/13/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308856	MEDICAL ONLY	07/12/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308872	MEDICAL ONLY	07/10/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308941	MEDICAL ONLY	07/13/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308942	MEDICAL ONLY	07/13/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024308958	MEDICAL ONLY	07/09/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309036	MEDICAL ONLY	07/13/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309039	POLICE PROF BI	07/04/2023	OCEAN CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024309073	INDEMNITY	07/13/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309119	MEDICAL ONLY	07/13/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309195	MEDICAL ONLY	07/18/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309251	MEDICAL ONLY	07/13/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309277	MEDICAL ONLY	07/17/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309301	INDEMNITY	07/17/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309447	BODILY INJURY	07/19/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024309448	MEDICAL ONLY	07/08/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309486	MEDICAL ONLY	07/18/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309542	MEDICAL ONLY	07/21/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309604	POLICE PROF BI	07/18/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER AL	\$13.75	2023-2023	Expense

Processed Date: Sep 1, 2023 through Sep 30, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 170

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024309637	MEDICAL ONLY	07/22/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309645	MEDICAL ONLY	07/23/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309697	INDEMNITY	07/18/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309698	INDEMNITY	07/18/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309707	MEDICAL ONLY	07/24/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309720	MEDICAL ONLY	07/23/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309725	MEDICAL ONLY	07/24/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309784	MEDICAL ONLY	07/21/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309802	MEDICAL ONLY	07/24/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309875	BODILY INJURY	07/23/2023	MARGATE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Check Amount: \$1,127.50

Check Number: 43338	Check Date: 09/12/2023	Payee Name: QUALCARE INC
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2024311712	MEDICAL ONLY	08/17/2023	WEST WILDWOOD BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312609	MEDICAL ONLY	09/01/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312611	MEDICAL ONLY	09/01/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312650	MEDICAL ONLY	09/04/2023	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312660	INDEMNITY	09/01/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312665	MEDICAL ONLY	09/03/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312668	MEDICAL ONLY	09/03/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312669	MEDICAL ONLY	09/03/2023	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312683	MEDICAL ONLY	09/01/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312684	INDEMNITY	09/02/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312761	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312811	MEDICAL ONLY	09/05/2023	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312813	MEDICAL ONLY	09/02/2023	NORTH WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312845	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312849	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss

Processed Date: Sep 1, 2023 through Sep 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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312881	MEDICAL ONLY	09/07/2023	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312923	MEDICAL ONLY	08/17/2023	DENNIS TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312958	MEDICAL ONLY	09/07/2023	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312983	MEDICAL ONLY	09/07/2023	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$13,320.00		
Check Number: 43339 Check Date: 09/12/2023 Payee Name: QUAL-LYNX							
2021210096	INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$29.25	2020-2020	Expense
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	E-MISC ALL OTHER WC	\$9.75	2020-2020	Expense
2022248448	INDEMNITY	08/30/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.33	2021-2021	Expense
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$6.50	2021-2021	Expense
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.00	2021-2021	Expense
Check Amount:					\$62.83		
Check Number: 43340 Check Date: 09/19/2023 Payee Name: DR JOSEPH SIRECI LLC							
2024311787	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$46.00	2023-2023	Expense
Check Amount:					\$46.00		
Check Number: 43341 Check Date: 09/19/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
Check Amount:					\$75.00		
Check Number: 43342 Check Date: 09/19/2023 Payee Name: RELI OF ATLANTIC COUNTY, INC.							
2024311908	1ST PARTY COLL PD	08/09/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$922.13	2023-2023	Loss
Check Amount:					\$922.13		
Check Number: 43343 Check Date: 09/19/2023 Payee Name: I C U INVESTIGATIONS INC							
2022245184	INDEMNITY	08/10/2021	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2021-2021	Expense
2023282417	1ST PARTY COLL PD	09/06/2022	PLEASANTVILLE CITY	E-APPRAISERS PR	\$275.00	2022-2022	Expense
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$1,225.00		

Processed Date: Sep 1, 2023 through Sep 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

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Run Date: 10/2/2023 15:00:04
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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: 43344 Check Date: 09/19/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021216172	BODILY INJURY	08/23/2020	OCEAN CITY	L-LEGAL GL	\$6,935.00	2020-2020	Legal
2023279695	BODILY INJURY	07/04/2022	HAMILTON TOWNSHIP	L-LEGAL GL	\$2,936.00	2022-2022	Legal
Check Amount:					\$9,871.00		
Check Number: 43345 Check Date: 09/19/2023 Payee Name: American Legal Records, LLC							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$848.07	2021-2021	Expense
Check Amount:					\$848.07		
Check Number: 43346 Check Date: 09/19/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2023298567	INDEMNITY	03/02/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$1.28	2023-2023	Expense
Check Amount:					\$1.28		
Check Number: 43347 Check Date: 09/19/2023 Payee Name: PRIME SOURCE INVESTIGATIONS LLC							
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$349.00	2023-2023	Expense
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$499.00	2023-2023	Expense
Check Amount:					\$848.00		
Check Number: 43348 Check Date: 09/19/2023 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2021209355	INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	E-ALLOCATED MED EXAM WC	\$800.00	2020-2020	Expense
Check Amount:					\$800.00		
Check Number: 43349 Check Date: 09/19/2023 Payee Name: TAYLOR DARIN CLAIM SERVICE							
2023304720	GL PROPERTY DAMAGE	03/20/2023	LONGPORT BOROUGH	E-INDEP ADJUSTOR GL	\$1,660.00	2023-2023	Expense
Check Amount:					\$1,660.00		
Check Number: 43350 Check Date: 09/19/2023 Payee Name: COHEN LAW FIRM							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	I-ASSESSMENT-W.C. IND	\$6,891.00	2022-2022	Loss
Check Amount:					\$6,891.00		
Check Number: 43351 Check Date: 09/19/2023 Payee Name: HOWARD HAMMER PSY D LLC							
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-PHYSICIAN FEES	\$165.00	2020-2020	Loss
Check Amount:					\$165.00		
Check Number: 43352 Check Date: 09/19/2023 Payee Name: COUNSELORS AND COACHES INC							
2023304695	MEDICAL ONLY	08/19/2021	CAPE MAY CITY	M-BEHAVIORAL HEALTH	\$4,400.00	2021-2021	Loss
Check Amount:					\$4,400.00		

Processed Date: Sep 1, 2023 through Sep 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

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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: 43353 Check Date: 09/19/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	L-LEGAL WC	\$442.50	2022-2022	Legal
Check Amount:					\$442.50		
Check Number: 43354 Check Date: 09/19/2023 Payee Name: Cristine Stamelos							
2024311198	GL PROPERTY DAMAGE	08/10/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) GL PD	\$500.00	2023-2023	Loss
Check Amount:					\$500.00		
Check Number: 43355 Check Date: 09/19/2023 Payee Name: CAPE MAY CITY							
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$998.34	2023-2023	Loss
Check Amount:					\$998.34		
Check Number: 43356 Check Date: 09/19/2023 Payee Name: LINWOOD CITY							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,890.00	2020-2020	Loss
Check Amount:					\$1,890.00		
Check Number: 43357 Check Date: 09/19/2023 Payee Name: ORTHOCAROLINA, PA							
2021219704	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	M-IND MED EXAMS WC	\$2,500.00	2020-2020	Loss
Check Amount:					\$2,500.00		
Check Number: 43358 Check Date: 09/19/2023 Payee Name: ORTHOCAROLINA, PA							
2021219704	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	M-IND MED EXAMS WC	\$2,500.00	2020-2020	Loss
Check Amount:					\$2,500.00		
Check Number: 43359 Check Date: 09/19/2023 Payee Name: SEA ISLE CITY							
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 43360 Check Date: 09/19/2023 Payee Name: WATERFORD TOWNSHIP							
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 43361 Check Date: 09/19/2023 Payee Name: SIGNS BY MOE							
2024312142	INLAND MARINE	08/19/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$339.00	2023-2023	Loss
Check Amount:					\$339.00		
Check Number: 43362 Check Date: 09/19/2023 Payee Name: PLEASANTVILLE CITY							
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss

Processed Date: Sep 1, 2023 through Sep 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

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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:					\$2,198.00		
Check Number: 43363 Check Date: 09/19/2023 Payee Name: MIDDLE TOWNSHIP							
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,193.56	2023-2023	Loss
Check Amount:					\$1,193.56		
Check Number: 43364 Check Date: 09/19/2023 Payee Name: HAMILTON TOWNSHIP							
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,637.24	2023-2023	Loss
Check Amount:					\$1,637.24		
Check Number: 43365 Check Date: 09/19/2023 Payee Name: STONE HARBOR BOROUGH							
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,049.02	2023-2023	Loss
Check Amount:					\$1,049.02		
Check Number: 43366 Check Date: 09/19/2023 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2020189990	BODILY INJURY	09/26/2019	PLEASANTVILLE CITY	L-LEGAL GL	\$2,998.00	2019-2019	Legal
Check Amount:					\$2,998.00		
Check Number: 43367 Check Date: 09/19/2023 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: 43368 Check Date: 09/19/2023 Payee Name: Morgan Properties							
2023288925	3RD PARTY PD	01/20/2021	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$1,431.17	2021-2021	Loss
Check Amount:					\$1,431.17		
Check Number: 43369 Check Date: 09/19/2023 Payee Name: John Schauble							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$22,350.40	2022-2022	Loss
Check Amount:					\$22,350.40		
Check Number: 43370 Check Date: 09/19/2023 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: 43371 Check Date: 09/19/2023 Payee Name: Ryan Hulme							
2022271533	INDEMNITY	04/27/2022	STONE HARBOR BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$1,157.40	2022-2022	Loss
Check Amount:					\$1,157.40		
Check Number: 43372 Check Date: 09/19/2023 Payee Name: Eric Munyon							

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 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): All

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,480.52	2021-2021	Loss
Check Amount:					\$1,480.52		
Check Number: 43373		Check Date: 09/19/2023	Payee Name: Summer DeWitt				
2024312684	INDEMNITY	09/02/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$407.21	2023-2023	Loss
Check Amount:					\$407.21		
Check Number: 43374		Check Date: 09/19/2023	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: 43375		Check Date: 09/19/2023	Payee Name: Christina Rayzis				
2023301463	GL PROPERTY DAMAGE	04/06/2023	LOWER TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) GL PD	\$259.19	2023-2023	Loss
Check Amount:					\$259.19		
Check Number: 43376		Check Date: 09/19/2023	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: 43377		Check Date: 09/19/2023	Payee Name: Scott Trythall				
2021211931	INDEMNITY	08/07/2020	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,235.60	2020-2020	Loss
Check Amount:					\$1,235.60		
Check Number: 43378		Check Date: 09/19/2023	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: 43379		Check Date: 09/19/2023	Payee Name: Marc Szczur				
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,964.00	2019-2019	Loss
Check Amount:					\$1,964.00		
Check Number: 43380		Check Date: 09/19/2023	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: 43381		Check Date: 09/19/2023	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		

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Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43382 Check Date: 09/19/2023 Payee Name: Thomas Ferrence							
2021237523	INDEMNITY	05/11/2021	MIDDLE TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,219.64	2021-2021	Loss
Check Amount:					\$1,219.64		
Check Number: 43383 Check Date: 09/19/2023 Payee Name: LINWOOD CITY							
2023303798	INLAND MARINE	05/07/2023	LINWOOD CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$4,573.24	2023-2023	Loss
Check Amount:					\$4,573.24		
Check Number: 43384 Check Date: 09/19/2023 Payee Name: CAPE MAY CITY							
2024312368	INLAND MARINE	08/28/2023	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$2,861.00	2023-2023	Loss
Check Amount:					\$2,861.00		
Check Number: 43385 Check Date: 09/19/2023 Payee Name: LOWER TOWNSHIP							
2023297697	1ST PARTY COLL PD	02/26/2023	LOWER TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 43386 Check Date: 09/19/2023 Payee Name: PLEASANTVILLE CITY							
2024312009	INLAND MARINE	07/24/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 43387 Check Date: 09/19/2023 Payee Name: SEA ISLE CITY							
2023307815	INLAND MARINE	06/21/2023	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$8,510.00	2023-2023	Loss
Check Amount:					\$8,510.00		
Check Number: 43388 Check Date: 09/19/2023 Payee Name: FOLSOM BOROUGH							
2023282401	INLAND MARINE	09/07/2022	FOLSOM BOROUGH	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43389 Check Date: 09/19/2023 Payee Name: COASTAL SPINE, PC.							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-ORTHO/NEURO FEES	\$83.27	2020-2020	Loss
Check Amount:					\$83.27		
Check Number: 43390 Check Date: 09/19/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2022276700	INDEMNITY	06/20/2022	CAPE MAY CITY	M-OCCUPATIONAL MEDICINE	\$263.00	2022-2022	Loss
2024311674	MEDICAL ONLY	08/18/2023	GALLOWAY TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$200.00	2023-2023	Loss
Check Amount:					\$463.00		
Check Number: 43391 Check Date: 09/19/2023 Payee Name: IVYREHAB NETWORK INC							

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$170.00	2020-2020	Loss
Check Amount:					\$170.00		
Check Number: 43392 Check Date: 09/19/2023 Payee Name: RANCOCAS ANESTHESIOLOGY PA							
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$515.00	2022-2022	Loss
Check Amount:					\$515.00		
Check Number: 43393 Check Date: 09/19/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2023300987	INDEMNITY	04/03/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$30.00	2023-2023	Loss
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$522.00	2023-2023	Loss
Check Amount:					\$552.00		
Check Number: 43394 Check Date: 09/19/2023 Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA							
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$12.34	2023-2023	Loss
Check Amount:					\$12.34		
Check Number: 43395 Check Date: 09/19/2023 Payee Name: INSPIRA MEDICAL CENTER VINELAND							
2023307268	MEDICAL ONLY	06/01/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$139.00	2023-2023	Loss
Check Amount:					\$139.00		
Check Number: 43396 Check Date: 09/19/2023 Payee Name: SHORE MEDICAL CENTER							
2023302171	MEDICAL ONLY	04/22/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,257.00	2023-2023	Loss
2023303459	MEDICAL ONLY	05/01/2023	PLEASANTVILLE CITY	M-ACUTE CARE HOSPITAL	\$2,091.00	2023-2023	Loss
2023305991	MEDICAL ONLY	06/03/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$1,911.00	2023-2023	Loss
Check Amount:					\$5,259.00		
Check Number: 43397 Check Date: 09/19/2023 Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC							
2021228131	INDEMNITY	01/26/2021	OCEAN CITY	M-PHYSICIAN FEES	\$1,510.60	2021-2021	Loss
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	M-PHYSICIAN FEES	\$755.30	2021-2021	Loss
2023282696	INDEMNITY	09/12/2022	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$2,481.70	2022-2022	Loss
Check Amount:					\$4,747.60		
Check Number: 43398 Check Date: 09/19/2023 Payee Name: ATLANTIC MEDICAL IMAGING LLC							
2023300700	INDEMNITY	01/03/2023	PLEASANTVILLE CITY	M-MRI	\$409.14	2023-2023	Loss
2023305271	MEDICAL ONLY	05/18/2023	VENTNOR CITY	M-MRI	\$448.87	2023-2023	Loss
Check Amount:					\$858.01		

Processed Date: Sep 1, 2023 through Sep 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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43399 Check Date: 09/19/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-PHYSICIAN FEES	\$880.00	2021-2021	Loss
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$80.00	2021-2021	Loss
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$320.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$430.00	2023-2023	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-PHYSICIAN FEES	\$220.00	2023-2023	Loss
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024311018	MEDICAL ONLY	04/29/2023	SOMERS POINT CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
Check Amount:					\$2,410.00		
Check Number: 43400 Check Date: 09/19/2023 Payee Name: CAPE EMERGENCY PHYSICIANS, PA							
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss
Check Amount:					\$1,037.44		
Check Number: 43401 Check Date: 09/19/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2022247638	INDEMNITY	09/04/2021	UPPER TOWNSHIP	M-MRI	\$485.00	2021-2021	Loss
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-MRI	\$485.00	2022-2022	Loss
2023307996	MEDICAL ONLY	06/27/2023	SEA ISLE CITY	M-MRI	\$175.00	2023-2023	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-MRI	\$75.00	2023-2023	Loss
Check Amount:					\$1,220.00		
Check Number: 43402 Check Date: 09/19/2023 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-PAIN MANAGEMENT	\$203.87	2023-2023	Loss
Check Amount:					\$203.87		
Check Number: 43403 Check Date: 09/19/2023 Payee Name: MATTHEW J PITERA MD PA							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:					\$450.00		
Check Number: 43404 Check Date: 09/19/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2024312493	MEDICAL ONLY	08/21/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$1,495.19	2023-2023	Loss
Check Amount:					\$1,495.19		

Processed Date: Sep 1, 2023 through Sep 30, 2023
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 Bank Account(s): 1000409678

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 Claimant Type(s): All
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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43405 Check Date: 09/19/2023 Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC							
2023305271	MEDICAL ONLY	05/18/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$15.57	2023-2023	Loss
Check Amount:					\$15.57		
Check Number: 43406 Check Date: 09/19/2023 Payee Name: VIRTUA MEDICAL GROUP, PA							
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$337.83	2023-2023	Loss
Check Amount:					\$337.83		
Check Number: 43407 Check Date: 09/19/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2022254340	MEDICAL ONLY	11/12/2021	WILDWOOD CREST BOROUGH	M-URGENT CARE CENTER	\$519.01	2021-2021	Loss
2023281116	MEDICAL ONLY	08/23/2022	DENNIS TOWNSHIP	M-URGENT CARE CENTER	\$412.79	2022-2022	Loss
2023288115	MEDICAL ONLY	11/02/2022	CAPE MAY CITY	M-URGENT CARE CENTER	\$156.05	2022-2022	Loss
2023293488	MEDICAL ONLY	01/10/2023	WILDWOOD CREST BOROUGH	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss
2023303504	MEDICAL ONLY	05/05/2023	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$388.04	2023-2023	Loss
2023308138	MEDICAL ONLY	06/23/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$119.56	2023-2023	Loss
2024308941	MEDICAL ONLY	07/13/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$155.85	2023-2023	Loss
2024309301	INDEMNITY	07/17/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$275.21	2023-2023	Loss
2024309448	MEDICAL ONLY	07/08/2023	UPPER TOWNSHIP	M-URGENT CARE CENTER	\$265.97	2023-2023	Loss
2024311393	MEDICAL ONLY	08/14/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$79.48	2023-2023	Loss
2024312579	MEDICAL ONLY	08/30/2023	WILDWOOD CITY	M-URGENT CARE CENTER	\$160.76	2023-2023	Loss
2024312684	INDEMNITY	09/02/2023	OCEAN CITY	M-URGENT CARE CENTER	\$311.81	2023-2023	Loss
2024312811	MEDICAL ONLY	09/05/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$223.10	2023-2023	Loss
2024312881	MEDICAL ONLY	09/07/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$119.36	2023-2023	Loss
Check Amount:					\$3,370.09		
Check Number: 43408 Check Date: 09/19/2023 Payee Name: SHORE URGENT CARE							
2024311506	MEDICAL ONLY	08/16/2023	MARGATE CITY	M-OCCUPATIONAL MEDICINE	\$280.00	2023-2023	Loss
2024312396	MEDICAL ONLY	08/30/2023	NORTHFIELD CITY	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
Check Amount:					\$420.00		
Check Number: 43409 Check Date: 09/19/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-ORTHO/NEURO FEES	\$344.54	2021-2021	Loss
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$61.66	2023-2023	Loss

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Insurance Type(s): All
 Claimant Type(s): All
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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023307783	MEDICAL ONLY	06/26/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2024309802	MEDICAL ONLY	07/24/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$176.18	2023-2023	Loss
2024310172	MEDICAL ONLY	07/30/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:					\$846.65		
Check Number: 43410		Check Date: 09/19/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP P A				
2024311263	MEDICAL ONLY	08/13/2023	OCEAN CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
Check Amount:					\$256.18		
Check Number: 43411		Check Date: 09/19/2023	Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA				
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-PHYSICIAN FEES	\$1,320.00	2023-2023	Loss
Check Amount:					\$1,320.00		
Check Number: 43412		Check Date: 09/19/2023	Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC				
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	M-PHYSICIAN FEES	\$91.48	2023-2023	Loss
Check Amount:					\$91.48		
Check Number: 43413		Check Date: 09/19/2023	Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER				
2024312271	MEDICAL ONLY	08/28/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$2,511.00		
Check Number: 43414		Check Date: 09/19/2023	Payee Name: HOME CARE CONNECT LLC				
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-DME/PROSTHETICS	\$38.44	2020-2020	Loss
Check Amount:					\$38.44		
Check Number: 43415		Check Date: 09/19/2023	Payee Name: TRICARE MEDICAL TRANSPORTATION				
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-OTHER PROVIDER FEES	\$930.00	2023-2023	Loss
Check Amount:					\$930.00		
Check Number: 43416		Check Date: 09/19/2023	Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC				
2023279501	INDEMNITY	08/01/2022	OCEAN CITY	M-ORTHO/NEURO FEES	\$193.72	2022-2022	Loss
2023302344	INDEMNITY	04/24/2023	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$300.00	2023-2023	Loss
Check Amount:					\$493.72		
Check Number: 43417		Check Date: 09/19/2023	Payee Name: JAG-ONE PHYSICAL THERAPY LLC				

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$2,375.00	2022-2022	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$3,140.00	2023-2023	Loss
Check Amount:					\$5,515.00		
Check Number: 43418 Check Date: 09/19/2023 Payee Name: myMATRIXX							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHARMACY	\$74.35	2020-2020	Loss
2023279501	INDEMNITY	08/01/2022	OCEAN CITY	M-PHARMACY	\$78.17	2022-2022	Loss
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHARMACY	\$11.40	2020-2020	Loss
Check Amount:					\$163.92		
Check Number: 43419 Check Date: 09/19/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$210.41	2023-2023	Loss
Check Amount:					\$210.41		
Check Number: 43420 Check Date: 09/19/2023 Payee Name: ORTHONJ, LLC							
2021234527	INDEMNITY	04/07/2021	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$125.59	2021-2021	Loss
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024311263	MEDICAL ONLY	08/13/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
Check Amount:					\$490.50		
Check Number: 43421 Check Date: 09/19/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS, LLC							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2022-2022	Loss
2023307783	MEDICAL ONLY	06/26/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
Check Amount:					\$990.00		
Check Number: 43422 Check Date: 09/19/2023 Payee Name: ORTHONJ, LLC							
2023308010	MEDICAL ONLY	06/29/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:					\$121.97		
Check Number: 43423 Check Date: 09/19/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-PHYSICIAN FEES	\$232.03	2021-2021	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$144.35	2023-2023	Loss

Processed Date: Sep 1, 2023 through Sep 30, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 182

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$232.03	2020-2020	Loss
Check Amount:					\$608.41		
Check Number: 43424 Check Date: 09/19/2023 Payee Name: RADCLIFF SPINE CARE							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$21,704.50	2020-2020	Loss
Check Amount:					\$21,704.50		
Check Number: 43425 Check Date: 09/19/2023 Payee Name: QUALCARE INC							
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313107	MEDICAL ONLY	09/08/2023	LINWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313163	MEDICAL ONLY	07/24/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313190	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313218	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313455	MEDICAL ONLY	09/10/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313715	MEDICAL ONLY	09/12/2023	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$3,885.00		
Check Number: 43426 Check Date: 09/21/2023 Payee Name: BAY HEAD INVESTMENTS INC							
2023301530	1ST PARTY COLL PD	04/07/2023	WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$99,000.00	2023-2023	Loss
Check Amount:					\$99,000.00		
Check Number: 43427 Check Date: 09/25/2023 Payee Name: CASTELLANI LAW FIRM LLC							
2021240245	BODILY INJURY	05/15/2021	MARGATE CITY	I-LUMP SUM SETTLEMENT GL BI	\$10,000.00	2021-2021	Loss
Check Amount:					\$10,000.00		
Check Number: 43428 Check Date: 09/26/2023 Payee Name: MADDEN & MADDEN PA							
2021219785	BODILY INJURY	08/13/2020	MARGATE CITY	L-LEGAL GL	\$165.00	2020-2020	Legal
2022243874	BODILY INJURY	07/04/2021	NEWFIELD BOROUGH	L-LEGAL GL	\$1,751.00	2021-2021	Legal
2023289957	BODILY INJURY	10/09/2022	OCEAN CITY	L-LEGAL GL	\$221.00	2022-2022	Legal
Check Amount:					\$2,137.00		
Check Number: 43429 Check Date: 09/26/2023 Payee Name: BOB'S AUTO BODY							
2024313989	1ST PARTY COLL PD	08/20/2023	NORTH WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,781.19	2023-2023	Loss
2024314544	1ST PARTY COLL PD	09/01/2023	WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,158.57	2023-2023	Loss
Check Amount:					\$5,939.76		

Processed Date: Sep 1, 2023 through Sep 30, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 183

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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: 43430 Check Date: 09/26/2023 Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS							
2022277047	INDEMNITY	06/28/2022	OCEAN CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
2023285680	INDEMNITY	10/08/2022	OCEAN CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:					\$1,600.00		
Check Number: 43431 Check Date: 09/26/2023 Payee Name: RELI OF ATLANTIC COUNTY, INC.							
2024314273	1ST PARTY COLL PD	07/05/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$647.36	2023-2023	Loss
Check Amount:					\$647.36		
Check Number: 43432 Check Date: 09/26/2023 Payee Name: I C U INVESTIGATIONS INC							
2021219704	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	E-ALLOCATED MED EXAM WC	\$475.00	2020-2020	Expense
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$1,425.00		
Check Number: 43433 Check Date: 09/26/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021212710	BODILY INJURY	05/23/2020	WATERFORD TOWNSHIP	L-LEGAL GL	\$5,845.24	2020-2020	Legal
2021232875	GL PROPERTY DAMAGE	01/22/2021	MARGATE CITY	L-LEGAL GL	\$7,802.00	2021-2021	Legal
2022244884	BODILY INJURY	07/11/2021	VENTNOR CITY	L-LEGAL GL	\$1,972.00	2021-2021	Legal
2022263123	BODILY INJURY	10/18/2021	WOODBINE BOROUGH	L-LEGAL GL	\$374.00	2021-2021	Legal
2023297498	BODILY INJURY	02/24/2023	SEA ISLE CITY	L-LEGAL GL	\$204.00	2023-2023	Legal
Check Amount:					\$16,197.24		
Check Number: 43434 Check Date: 09/26/2023 Payee Name: LEO PETETTI LLC							
2024310853	1ST PARTY COLL PD	07/31/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
Check Amount:					\$55.00		
Check Number: 43435 Check Date: 09/26/2023 Payee Name: EUGENE J. MCCAFFREY, JR							
2021214477	BODILY INJURY	09/04/2020	VENTNOR CITY	E-MISC LEGAL EXPENSE GL	\$4,785.00	2020-2020	Expense
Check Amount:					\$4,785.00		
Check Number: 43436 Check Date: 09/26/2023 Payee Name: THE DEWEESE LAW FIRM							
2022242261	INDEMNITY	07/03/2021	PLEASANTVILLE CITY	E-SUBROGATION EXPENSE WC	\$82.00	2021-2021	Expense
2022265849	1ST PARTY COLL PD	02/23/2022	BRIGANTINE CITY	L-LEGAL PR	\$82.00	2022-2022	Legal
2023292325	1ST PARTY COLL PD	09/22/2022	HAMILTON TOWNSHIP	L-LEGAL PR	\$2,708.17	2022-2022	Legal

Processed Date: Sep 1, 2023 through Sep 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

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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:					\$2,872.17		
Check Number: 43437 Check Date: 09/26/2023 Payee Name: AFFANATO MARUT LLC							
2020181183	INDEMNITY	07/09/2019	ABSECON CITY	L-LEGAL WC	\$210.00	2019-2019	Legal
2020185920	INDEMNITY	10/02/2019	OCEAN CITY	L-LEGAL WC	\$103.00	2019-2019	Legal
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$210.00	2020-2020	Legal
2021222549	INDEMNITY	12/04/2020	AVALON BOROUGH	L-LEGAL WC	\$392.00	2020-2020	Legal
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$120.50	2021-2021	Legal
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	L-LEGAL WC	\$213.00	2021-2021	Legal
2021238064	INDEMNITY	05/17/2021	VENTNOR CITY	L-LEGAL WC	\$252.00	2021-2021	Legal
2022246709	INDEMNITY	08/25/2021	ABSECON CITY	L-LEGAL WC	\$140.00	2021-2021	Legal
2022255827	INDEMNITY	11/22/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$154.00	2021-2021	Legal
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$160.50	2021-2021	Legal
2022270313	INDEMNITY	11/24/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$392.00	2021-2021	Legal
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	L-LEGAL WC	\$246.50	2022-2022	Legal
2022275826	INDEMNITY	06/05/2022	SEA ISLE CITY	L-LEGAL WC	\$476.00	2022-2022	Legal
2023279717	INDEMNITY	08/02/2022	GALLOWAY TOWNSHIP	L-LEGAL WC	\$162.50	2022-2022	Legal
2023295448	INDEMNITY	01/27/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$196.00	2023-2023	Legal
2023297803	INDEMNITY	03/02/2023	NORTHFIELD CITY	L-LEGAL WC	\$410.50	2023-2023	Legal
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	L-LEGAL WC	\$221.00	2023-2023	Legal
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	L-LEGAL WC	\$265.50	2023-2023	Legal
2024308498	INDEMNITY	03/10/2019	PLEASANTVILLE CITY	L-LEGAL WC	\$424.00	2019-2019	Legal
Check Amount:					\$4,749.00		
Check Number: 43438 Check Date: 09/26/2023 Payee Name: EQUIAN							
2021223211	INDEMNITY	12/02/2020	VENTNOR CITY	M-PHYSICIAN FEES	\$448.00	2020-2020	Loss
Check Amount:					\$448.00		
Check Number: 43439 Check Date: 09/26/2023 Payee Name: KATES SCHNEIDER ENGINEERING LLC							
2021228757	BODILY INJURY	12/21/2020	BRIGANTINE CITY	E-MISC ALL OTHER GL	\$2,000.00	2020-2020	Expense
Check Amount:					\$2,000.00		
Check Number: 43440 Check Date: 09/26/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021228131	INDEMNITY	01/26/2021	OCEAN CITY	L-LEGAL WC	\$289.00	2021-2021	Legal

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 185

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	L-LEGAL WC	\$175.00	2021-2021	Legal
2022249301	INDEMNITY	09/24/2021	MARGATE CITY	L-LEGAL WC	\$179.50	2021-2021	Legal
2023281461	INDEMNITY	08/24/2022	OCEAN CITY	L-LEGAL WC	\$639.50	2022-2022	Legal
Check Amount:					\$1,283.00		
Check Number: 43441 Check Date: 09/26/2023 Payee Name: CAPE MAY CITY							
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$1,655.73	2023-2023	Loss
Check Amount:					\$1,655.73		
Check Number: 43442 Check Date: 09/26/2023 Payee Name: MILLVILLE CITY							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,248.08	2023-2023	Loss
Check Amount:					\$1,248.08		
Check Number: 43443 Check Date: 09/26/2023 Payee Name: NORTH WILDWOOD CITY							
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$546.69	2023-2023	Loss
Check Amount:					\$546.69		
Check Number: 43444 Check Date: 09/26/2023 Payee Name: NORTH WILDWOOD CITY							
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,913.42	2023-2023	Loss
Check Amount:					\$1,913.42		
Check Number: 43445 Check Date: 09/26/2023 Payee Name: NORTH WILDWOOD CITY							
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,913.42	2023-2023	Loss
Check Amount:					\$1,913.42		
Check Number: 43446 Check Date: 09/26/2023 Payee Name: PLEASANTVILLE CITY							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,584.36	2021-2021	Loss
Check Amount:					\$1,584.36		
Check Number: 43447 Check Date: 09/26/2023 Payee Name: Hudson, Richard							
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	I-TEMPORARY TOTAL DISABILITY	\$1,799.57	2021-2021	Loss
Check Amount:					\$1,799.57		
Check Number: 43448 Check Date: 09/26/2023 Payee Name: CAPE MAY CITY							
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$1,561.74	2023-2023	Loss
Check Amount:					\$1,561.74		
Check Number: 43449 Check Date: 09/26/2023 Payee Name: EGG HARBOR TOWNSHIP							

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 186

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$79.19	2023-2023	Loss
Check Amount:					\$79.19		
Check Number: 43450 Check Date: 09/26/2023 Payee Name: PLEASANTVILLE CITY							
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 43451 Check Date: 09/26/2023 Payee Name: PLEASANTVILLE CITY							
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,413.00	2023-2023	Loss
Check Amount:					\$1,413.00		
Check Number: 43452 Check Date: 09/26/2023 Payee Name: MARGATE CITY							
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,041.00	2023-2023	Loss
Check Amount:					\$2,041.00		
Check Number: 43453 Check Date: 09/26/2023 Payee Name: MARGATE CITY							
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	I-TEMPORARY TOTAL DISABILITY	\$471.00	2023-2023	Loss
Check Amount:					\$471.00		
Check Number: 43454 Check Date: 09/26/2023 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: 43455 Check Date: 09/26/2023 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: 43456 Check Date: 09/26/2023 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: 43457 Check Date: 09/26/2023 Payee Name: Robert Jones							
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$885.80	2023-2023	Loss
Check Amount:					\$885.80		
Check Number: 43458 Check Date: 09/26/2023 Payee Name: CENTRAL ORTHOPEDIC ASSOCIATES							
2021228757	BODILY INJURY	12/21/2020	BRIGANTINE CITY	E-MISC ALL OTHER GL	\$640.00	2020-2020	Expense
Check Amount:					\$640.00		

Processed Date: Sep 1, 2023 through Sep 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

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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: 43459 Check Date: 09/26/2023 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2020196798	BODILY INJURY	01/16/2020	PLEASANTVILLE CITY	L-LEGAL AL	\$1,730.00	2020-2020	Legal
2021228757	BODILY INJURY	12/21/2020	BRIGANTINE CITY	L-LEGAL GL	\$5,045.56	2020-2020	Legal
Check Amount:					\$6,775.56		
Check Number: 43460 Check Date: 09/26/2023 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2019167196	INDEMNITY	02/28/2019	PLEASANTVILLE CITY	E-ALLOCATED MED EXAM WC	\$800.00	2019-2019	Expense
Check Amount:					\$800.00		
Check Number: 43461 Check Date: 09/26/2023 Payee Name: Rodrigo Pimentel							
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,278.12	2022-2022	Loss
Check Amount:					\$1,278.12		
Check Number: 43462 Check Date: 09/26/2023 Payee Name: Jeidaliz Gonzalez							
2024312660	INDEMNITY	09/01/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$514.17	2023-2023	Loss
Check Amount:					\$514.17		
Check Number: 43463 Check Date: 09/26/2023 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: 43464 Check Date: 09/26/2023 Payee Name: Chryl Leeds							
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,177.15	2023-2023	Loss
Check Amount:					\$1,177.15		
Check Number: 43465 Check Date: 09/26/2023 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: 43466 Check Date: 09/26/2023 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: 43467 Check Date: 09/26/2023 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: 43468 Check Date: 09/26/2023 Payee Name: Christopher DeVito							

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 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 188

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021214232	INDEMNITY	09/08/2020	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,235.60	2020-2020	Loss
Check Amount:					\$1,235.60		
Check Number: 43469 Check Date: 09/26/2023 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: 43470 Check Date: 09/26/2023 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: 43471 Check Date: 09/26/2023 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: 43472 Check Date: 09/26/2023 Payee Name: Gerhard Thoresen III							
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
Check Amount:					\$1,136.00		
Check Number: 43473 Check Date: 09/26/2023 Payee Name: SEA ISLE CITY							
2024313899	INLAND MARINE	05/27/2023	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$243.89	2023-2023	Loss
Check Amount:					\$243.89		
Check Number: 43474 Check Date: 09/26/2023 Payee Name: LINWOOD CITY							
2023303798	INLAND MARINE	05/07/2023	LINWOOD CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 43475 Check Date: 09/26/2023 Payee Name: HAMILTON TOWNSHIP							
2023280314	INLAND MARINE	08/08/2022	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43476 Check Date: 09/26/2023 Payee Name: GALLOWAY TOWNSHIP							
2023300611	1ST PARTY COLL PD	04/02/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$33,311.40	2023-2023	Loss
Check Amount:					\$33,311.40		
Check Number: 43477 Check Date: 09/26/2023 Payee Name: GALLOWAY TOWNSHIP							
2023290572	INLAND MARINE	09/22/2021	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$3,165.09	2021-2021	Loss
Check Amount:					\$3,165.09		

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 189

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43478 Check Date: 09/26/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2020206950	INDEMNITY	06/04/2020	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$63.85	2020-2020	Loss
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	M-PHYSICIAN FEES	\$283.35	2022-2022	Loss
2023304176	MEDICAL ONLY	05/14/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$38.87	2023-2023	Loss
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	M-OCCUPATIONAL MEDICINE	\$200.00	2023-2023	Loss
2024311263	MEDICAL ONLY	08/13/2023	OCEAN CITY	M-OCCUPATIONAL MEDICINE	\$126.00	2023-2023	Loss
Check Amount:					\$712.07		
Check Number: 43479 Check Date: 09/26/2023 Payee Name: IVYREHAB NETWORK INC							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$738.00	2023-2023	Loss
Check Amount:					\$738.00		
Check Number: 43480 Check Date: 09/26/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2023298701	INDEMNITY	03/08/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$597.00	2023-2023	Loss
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$250.00	2023-2023	Loss
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$828.00	2023-2023	Loss
2024312271	MEDICAL ONLY	08/28/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$1,035.00	2023-2023	Loss
Check Amount:					\$2,710.00		
Check Number: 43481 Check Date: 09/26/2023 Payee Name: INSPIRA MEDICAL CENTER ELMER							
2023304524	MEDICAL ONLY	05/17/2023	UPPER DEERFIELD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,076.49	2023-2023	Loss
Check Amount:					\$2,076.49		
Check Number: 43482 Check Date: 09/26/2023 Payee Name: INSPIRA MEDICAL CENTER VINELAND							
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$278.00	2023-2023	Loss
2023306654	INDEMNITY	06/09/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$873.20	2023-2023	Loss
2024309802	MEDICAL ONLY	07/24/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$872.35	2023-2023	Loss
2024310172	MEDICAL ONLY	07/30/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$1,809.79	2023-2023	Loss
Check Amount:					\$3,833.34		
Check Number: 43483 Check Date: 09/26/2023 Payee Name: SHORE MEDICAL CENTER							
2023280187	INDEMNITY	08/09/2022	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,867.20	2022-2022	Loss
2023280970	INDEMNITY	05/30/2022	SEA ISLE CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2022-2022	Loss
2023290378	MEDICAL ONLY	12/02/2022	SOMERS POINT CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2022-2022	Loss

Processed Date: Sep 1, 2023 through Sep 30, 2023
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Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 190

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
2024308644	MEDICAL ONLY	07/09/2023	VENTNOR CITY	M-ACUTE CARE HOSPITAL	\$1,952.40	2023-2023	Loss
2024308678	MEDICAL ONLY	07/10/2023	HAMILTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
2024309195	MEDICAL ONLY	07/18/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
Check Amount:					\$16,455.60		
Check Number: 43484 Check Date: 09/26/2023 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-ACUTE CARE HOSPITAL	\$7,122.50	2023-2023	Loss
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	M-ACUTE CARE HOSPITAL	\$7,122.50	2023-2023	Loss
2024310143	MEDICAL ONLY	07/28/2023	NORTH WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2024311232	MEDICAL ONLY	08/13/2023	NORTH WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2024311689	MEDICAL ONLY	08/20/2023	NORTH WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$19,861.00		
Check Number: 43485 Check Date: 09/26/2023 Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC							
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$1,950.50	2023-2023	Loss
Check Amount:					\$1,950.50		
Check Number: 43486 Check Date: 09/26/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$400.00	2021-2021	Loss
2021238363	INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2021-2021	Loss
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$440.00	2023-2023	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-PHYSICIAN FEES	\$440.00	2023-2023	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$800.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
Check Amount:					\$2,800.00		
Check Number: 43487 Check Date: 09/26/2023 Payee Name: FERNANDO J. DELASOTTA MD							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$245.00	2023-2023	Loss

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Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): All

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$245.00		
Check Number: 43488	Check Date: 09/26/2023	Payee Name: CAPE EMERGENCY PHYSICIANS, PA					
2024308579	MEDICAL ONLY	07/08/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss
2024311232	MEDICAL ONLY	08/13/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$611.00	2023-2023	Loss
2024311689	MEDICAL ONLY	08/20/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$611.00	2023-2023	Loss
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$1,537.44	2023-2023	Loss
Check Amount:					\$3,796.88		
Check Number: 43489	Check Date: 09/26/2023	Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES					
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	M-OCCUPATIONAL MEDICINE	\$1,386.50	2023-2023	Loss
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$129.31	2023-2023	Loss
Check Amount:					\$1,515.81		
Check Number: 43490	Check Date: 09/26/2023	Payee Name: ONE CALL CARE DIAGNOSTICS					
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MRI	\$785.00	2023-2023	Loss
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	M-MRI	\$485.00	2023-2023	Loss
2024310218	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$1,755.00		
Check Number: 43491	Check Date: 09/26/2023	Payee Name: CAPE RADIOLOGY					
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-DIAGNOSTICS	\$71.88	2023-2023	Loss
Check Amount:					\$71.88		
Check Number: 43492	Check Date: 09/26/2023	Payee Name: MULTI-CARE, INC					
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MEDICAL TRANSPORTATION	\$2,340.00	2023-2023	Loss
Check Amount:					\$2,340.00		
Check Number: 43493	Check Date: 09/26/2023	Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC					
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-PAIN MANAGEMENT	\$1,050.99	2023-2023	Loss
Check Amount:					\$1,050.99		
Check Number: 43494	Check Date: 09/26/2023	Payee Name: ATLANTICARE SURGERY CENTER EHT					
2021238363	INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$1,396.10	2021-2021	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$1,367.34	2023-2023	Loss
Check Amount:					\$2,763.44		

Processed Date: Sep 1, 2023 through Sep 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

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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: 43495 Check Date: 09/26/2023 Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.							
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$600.00	2023-2023	Loss
Check Amount:					\$600.00		
Check Number: 43496 Check Date: 09/26/2023 Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA							
2024309802	MEDICAL ONLY	07/24/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$829.00	2023-2023	Loss
Check Amount:					\$829.00		
Check Number: 43497 Check Date: 09/26/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$367.06	2021-2021	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$550.02	2023-2023	Loss
Check Amount:					\$917.08		
Check Number: 43498 Check Date: 09/26/2023 Payee Name: SOUTHERN REGIONAL PATHOLOGY							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$8.46	2020-2020	Loss
Check Amount:					\$8.46		
Check Number: 43499 Check Date: 09/26/2023 Payee Name: NovaCare Rehabilitation							
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$605.64	2022-2022	Loss
Check Amount:					\$605.64		
Check Number: 43500 Check Date: 09/26/2023 Payee Name: JEFFERSON UNIVERSITY PHYSICIANS							
2022272287	INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$358.58	2022-2022	Loss
Check Amount:					\$358.58		
Check Number: 43501 Check Date: 09/26/2023 Payee Name: CLINICAL HEALTH CARE ASSOCIATES OF NEW JERSEY, PC							
2023300700	INDEMNITY	01/03/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$248.21	2023-2023	Loss
Check Amount:					\$248.21		
Check Number: 43502 Check Date: 09/26/2023 Payee Name: CLINICAL HEALTH CARE ASSOCIATES OF NJ, PC							
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$79.53	2021-2021	Loss
Check Amount:					\$79.53		
Check Number: 43503 Check Date: 09/26/2023 Payee Name: VIRTUA MEDICAL GROUP, PA							
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$184.48	2023-2023	Loss
Check Amount:					\$184.48		
Check Number: 43504 Check Date: 09/26/2023 Payee Name: CAPE REGIONAL URGENT CARE							

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 193

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022270871	MEDICAL ONLY	04/18/2022	CAPE MAY CITY	M-PHYSICIAN FEES	\$126.58	2022-2022	Loss
2023280451	MEDICAL ONLY	08/01/2022	WILDWOOD CITY	M-URGENT CARE CENTER	\$220.34	2022-2022	Loss
2023305853	MEDICAL ONLY	06/01/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$158.25	2023-2023	Loss
2024311179	MEDICAL ONLY	08/09/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$277.21	2023-2023	Loss
2024311244	MEDICAL ONLY	08/14/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$221.99	2023-2023	Loss
2024311393	MEDICAL ONLY	08/14/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$248.15	2023-2023	Loss
2024312124	MEDICAL ONLY	08/25/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$183.10	2023-2023	Loss
2024312813	MEDICAL ONLY	09/02/2023	NORTH WILDWOOD CITY	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss
Check Amount:					\$1,618.72		
Check Number: 43505		Check Date: 09/26/2023	Payee Name: SHORE URGENT CARE				
2024311506	MEDICAL ONLY	08/16/2023	MARGATE CITY	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
2024312324	MEDICAL ONLY	08/29/2023	NORTHFIELD CITY	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
Check Amount:					\$280.00		
Check Number: 43506		Check Date: 09/26/2023	Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC				
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$88.09	2021-2021	Loss
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$11,148.49	2023-2023	Loss
2023302818	MEDICAL ONLY	04/29/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$176.18	2023-2023	Loss
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
2024309542	MEDICAL ONLY	07/21/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
2024310172	MEDICAL ONLY	07/30/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$1,112.02	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:					\$12,833.09		
Check Number: 43507		Check Date: 09/26/2023	Payee Name: CAPE PHYSICAL THERAPY LLC				
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$60.00	2019-2019	Loss
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-PHYSICIAN FEES	\$60.00	2022-2022	Loss
Check Amount:					\$120.00		
Check Number: 43508		Check Date: 09/26/2023	Payee Name: NASSER E. BORAI MD, LLC				
2023298701	INDEMNITY	03/08/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$540.00	2023-2023	Loss
Check Amount:					\$540.00		

Processed Date: Sep 1, 2023 through Sep 30, 2023
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Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 194

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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: 43509 Check Date: 09/26/2023 Payee Name: SOUTH JERSEY ANESTHESIA & PAIN PHYSIAN							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$1,989.07	2023-2023	Loss
Check Amount:					\$1,989.07		
Check Number: 43510 Check Date: 09/26/2023 Payee Name: THE FRANKEL ORTHOPEDICS AND SPORTS							
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	M-ORTHO/NEURO FEES	\$119.60	2021-2021	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$59.80	2023-2023	Loss
Check Amount:					\$179.40		
Check Number: 43511 Check Date: 09/26/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
Check Amount:					\$461.72		
Check Number: 43512 Check Date: 09/26/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2024309821	INDEMNITY	07/25/2023	OCEAN CITY	M-PHYSICIAN FEES	\$607.00	2023-2023	Loss
Check Amount:					\$607.00		
Check Number: 43513 Check Date: 09/26/2023 Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC							
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-PHYSICIAN FEES	\$124.82	2023-2023	Loss
Check Amount:					\$124.82		
Check Number: 43514 Check Date: 09/26/2023 Payee Name: ALIGN DIRECT BILL LLC							
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$190.00	2023-2023	Loss
Check Amount:					\$190.00		
Check Number: 43515 Check Date: 09/26/2023 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2022270731	INDEMNITY	04/14/2022	HAMILTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$4,674.96	2022-2022	Loss
2024312650	MEDICAL ONLY	09/04/2023	HAMILTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$7,185.96		
Check Number: 43516 Check Date: 09/26/2023 Payee Name: WORKERS COMP PSYCH NET							
2024311397	MEDICAL ONLY	08/12/2023	CAPE MAY CITY	M-BEHAVIORAL HEALTH	\$650.00	2023-2023	Loss
Check Amount:					\$650.00		

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): **195**

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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: 43517 Check Date: 09/26/2023 Payee Name: WILDWIRE FIRE RESCUE							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-OTHER PROVIDER FEES	\$982.00	2023-2023	Loss
2023306656	INDEMNITY	06/11/2023	WILDWOOD CITY	M-OTHER PROVIDER FEES	\$984.00	2023-2023	Loss
Check Amount:					\$1,966.00		
Check Number: 43518 Check Date: 09/26/2023 Payee Name: TRICARE MEDICAL TRANSPORTATION							
2024310218	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-OTHER PROVIDER FEES	\$930.00	2023-2023	Loss
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-OTHER PROVIDER FEES	\$930.00	2023-2023	Loss
Check Amount:					\$1,860.00		
Check Number: 43519 Check Date: 09/26/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$788.18	2023-2023	Loss
Check Amount:					\$788.18		
Check Number: 43520 Check Date: 09/26/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$166.25	2023-2023	Loss
Check Amount:					\$166.25		
Check Number: 43521 Check Date: 09/26/2023 Payee Name: JEFFERSON UNIVERSITY PHYSICIANS							
2022272287	INDEMNITY	05/05/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$631.90	2022-2022	Loss
Check Amount:					\$631.90		
Check Number: 43522 Check Date: 09/26/2023 Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC							
2021226252	INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$300.00	2021-2021	Loss
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-ORTHO/NEURO FEES	\$338.07	2022-2022	Loss
2023292297	INDEMNITY	09/07/2022	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$570.89	2022-2022	Loss
Check Amount:					\$1,208.96		
Check Number: 43523 Check Date: 09/26/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$128.75	2022-2022	Loss
Check Amount:					\$128.75		
Check Number: 43524 Check Date: 09/26/2023 Payee Name: myMATRIXX							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHARMACY	\$22.89	2020-2020	Loss
Check Amount:					\$22.89		
Check Number: 43525 Check Date: 09/26/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 196

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 Run Date: 10/2/2023 15:00:04
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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$84.43	2023-2023	Loss
Check Amount:					\$84.43		
Check Number: 43526 Check Date: 09/26/2023 Payee Name: SURGICAL STUDIOS LLC							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-AMBULATORY SURGERY CENTER	\$6,666.50	2023-2023	Loss
Check Amount:					\$6,666.50		
Check Number: 43527 Check Date: 09/26/2023 Payee Name: ORTHONJ, LLC							
2019164840	INDEMNITY	01/28/2019	ESTELL MANOR CITY	M-ORTHO/NEURO FEES	\$125.59	2019-2019	Loss
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	M-ORTHO/NEURO FEES	\$239.32	2021-2021	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$661.29	2023-2023	Loss
2024308644	MEDICAL ONLY	07/09/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024310218	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$210.91	2023-2023	Loss
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	M-PHYSICIAN FEES	\$85.32	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$346.21	2023-2023	Loss
2024312324	MEDICAL ONLY	08/29/2023	NORTHFIELD CITY	M-ORTHO/NEURO FEES	\$280.44	2023-2023	Loss
2024312669	MEDICAL ONLY	09/03/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$246.00	2023-2023	Loss
Check Amount:					\$2,365.72		
Check Number: 43528 Check Date: 09/26/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2022249301	INDEMNITY	09/24/2021	MARGATE CITY	M-PHYSICIAN FEES	\$630.00	2021-2021	Loss
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$450.00	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$1,980.00		
Check Number: 43529 Check Date: 09/26/2023 Payee Name: PENN PULMONARY MEDICINE SOMER							
2023300700	INDEMNITY	01/03/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$478.89	2023-2023	Loss
Check Amount:					\$478.89		
Check Number: 43530 Check Date: 09/26/2023 Payee Name: ORTHONJ, LLC							

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 197

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2022-2022	Loss
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$227.90	2023-2023	Loss
2024311018	MEDICAL ONLY	04/29/2023	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024311484	MEDICAL ONLY	08/16/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024312272	MEDICAL ONLY	08/27/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$303.52	2023-2023	Loss
Check Amount:					\$1,019.30		
Check Number: 43531		Check Date: 09/26/2023	Payee Name: COVENTRY DME PLUS				
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-DME/PROSTHETICS	\$177.60	2023-2023	Loss
Check Amount:					\$177.60		
Check Number: 43532		Check Date: 09/26/2023	Payee Name: SOUTH JERSEY REHAB & SPINE INC				
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$1,644.35	2022-2022	Loss
Check Amount:					\$1,644.35		
Check Number: 43533		Check Date: 09/26/2023	Payee Name: HOWARD HAMMER PSYD LLC				
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$145.00	2022-2022	Loss
Check Amount:					\$145.00		
Check Number: 43534		Check Date: 09/26/2023	Payee Name: ATLANTIC SPEECH AND SWALLOWING CENTER, LLC				
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-OTHER PROVIDER FEES	\$1,010.00	2021-2021	Loss
Check Amount:					\$1,010.00		
Check Number: 43535		Check Date: 09/26/2023	Payee Name: OSPREY REHABILITATION LLC				
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$504.70	2023-2023	Loss
Check Amount:					\$504.70		
Check Number: 43536		Check Date: 09/26/2023	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC				
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$90.00		
Check Number: 43537		Check Date: 09/26/2023	Payee Name: QUALCARE INC				
2024312570	MEDICAL ONLY	08/31/2023	AVALON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024312579	MEDICAL ONLY	08/30/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313646	MEDICAL ONLY	09/14/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss

Processed Date: Sep 1, 2023 through Sep 30, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 198

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 Run Date: 10/2/2023 15:00:04
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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024313772	MEDICAL ONLY	09/14/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313896	MEDICAL ONLY	09/17/2023	AVALON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313922	MEDICAL ONLY	09/18/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313949	MEDICAL ONLY	09/14/2023	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314070	MEDICAL ONLY	09/18/2023	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314149	MEDICAL ONLY	09/19/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314272	MEDICAL ONLY	09/20/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314312	INDEMNITY	09/13/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314330	MEDICAL ONLY	09/12/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314526	MEDICAL ONLY	09/22/2023	NORTH WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss

Check Amount: \$7,770.00

Total of ATLANTIC CNTY JIF IV Account

Number of Checks:	353	Total Payments:	\$1,203,396.01
Number of Payments:	1,083	First Check Number:	43185
Expense Payments:	\$32,195.27	Last Check Number:	43537
Legal Payments:	\$76,718.44		
Loss Payments:	\$1,094,482.30		

Grand Total

Number of Checks:	353	Total Payments:	\$1,203,396.01
Number of Payments:	1,083	First Check Number:	43185
Expense Payments:	\$32,195.27	Last Check Number:	43537
Legal Payments:	\$76,718.44		
Loss Payments:	\$1,094,482.30		

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	\$ 558,997.54	\$ 12,705.20	\$ 34,455.48	\$ 62,636.11	\$ 138,276.92	\$ 18,702.48	\$ 83,299.90	\$ 25,195.14	\$ 30,408.59	\$ 153,317.72			
REFUNDS	\$ -												
ALL OTHER	\$ 3,000.00		\$ 3,000.00										
TOTALS	\$ 561,997.54	\$ 12,705.20	\$ 37,455.48	\$ 62,636.11	\$ 138,276.92	\$ 18,702.48	\$ 83,299.90	\$ 25,195.14	\$ 30,408.59	\$ 153,317.72	\$ -	\$ -	\$ -
ADJUSTMENT REGISTER:TOTAL													
	\$ 23,222.64		\$ 500.00	\$ 241.32	\$ 4,514.66	\$ -	\$ 15,399.97	\$ 288.32	\$ 1,690.37	\$ 588.00			
OTHER RECEIPTS													
DUE RCF	\$ 6,725.94				\$ 2,496.00		\$ 79.94			\$ 4,150.00			
note:Sept \$4,150 void checks due RCF	\$ -												
	\$ -												
INVESTMENTS REDEEMED	\$ -												
	\$ 6,725.94	\$ -	\$ -	\$ -	\$ 2,496.00	\$ -	\$ 79.94	\$ -	\$ -	\$ 4,150.00	\$ -	\$ -	\$ -
INTEREST:INVESTORS BANK													
	\$ 116,534.43	\$ 11,241.19	\$ 10,038.98	\$ 10,262.10	\$ 7,737.43	\$ 12,398.27	\$ 11,446.27	\$ 9,547.90	\$ 19,373.77	\$ 24,488.52			
ASSESSMENTS:													
PRIOR YEAR	\$ -												
CURRENT YEAR	\$ 17,124,414.34	\$ 1,090,187.00	\$ 2,429,503.00		\$ 1,982,573.33	\$ 4,832,414.01		\$ 2,220,321.00	\$ 4,569,416.00				
	\$ 17,124,414.34	\$ 1,090,187.00	\$ 2,429,503.00	\$ -	\$ 1,982,573.33	\$ 4,832,414.01	\$ -	\$ 2,220,321.00	\$ 4,569,416.00	\$ -	\$ -	\$ -	\$ -
TOTAL													
	\$ 17,832,894.89	\$ 1,114,133.39	\$ 2,477,497.46	\$ 73,139.53	\$ 2,135,598.34	\$ 4,863,514.76	\$ 110,226.08	\$ 2,255,352.36	\$ 4,620,888.73	\$ 182,544.24	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ -												
BANK STATEMENT=	\$ 17,832,894.89												
CHECK EQUAL -0-	\$ -												
RECOVERY REGISTER													
SUBROGATION BY YEAR													
2023	\$ 65,508.58			\$ 500.00		\$ 10,415.83		\$ 18,381.66	\$ 16,711.46	\$ 19,499.63			
2022	\$ 143,937.53		\$ 9,869.80	\$ 3,592.10	\$ 13,949.71	\$ 13,422.62	\$ 6,140.00			\$ 96,963.30			
2021	\$ 172,644.36	\$ 2,093.36	\$ 18,378.78	\$ 41,927.80	\$ 29,939.37	\$ 4,351.26	\$ 59,426.21	\$ 437.15	\$ 4,259.75	\$ 11,830.68			
2020	\$ 52,129.12	\$ 10,611.84	\$ 5,708.33	\$ 14,799.21	\$ 10,758.78	\$ 208.33	\$ 208.33	\$ 208.33	\$ 9,417.64	\$ 208.33			
2019	\$ 112,516.16		\$ 398.57	\$ 23.00	\$ 83,520.49	\$ 3,717.19	\$ 23.00	\$ 28.00		\$ 24,805.91			
2018	\$ 10,000.00						\$ 10,000.00						
2017	\$ 1,794.00			\$ 1,794.00									
2016	\$ -												
2015	\$ -												
2014	\$ -												
2013	\$ 167.79				\$ 108.57	\$ 9.87	\$ 19.74		\$ 19.74	\$ 9.87			
2012	\$ 300.00		\$ 100.00				\$ 200.00						
2011	\$ -												
2010	\$ -												
2009	\$ -												
	\$ 558,997.54	\$ 12,705.20	\$ 34,455.48	\$ 62,636.11	\$ 138,276.92	\$ 18,702.48	\$ 83,299.90	\$ 25,195.14	\$ 30,408.59	\$ 153,317.72	\$ -	\$ -	\$ -
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
		2020180390	09/08/2023	INDEMNITY	08/02/2019	L-LEGAL WC	STONE HARBOR BOROUGH	STONE HARBOR BOROUGH	Alexandria McMurren	2019-2019	Legal	(\$224.00)
		2022249502	09/08/2023	INDEMNITY	09/25/2021	L-LEGAL WC	SOMERS POINT CITY	SOMERS POINT CITY	Alexandria McMurren	2021-2021	Legal	(\$182.00)
		2022271533	09/08/2023	INDEMNITY	04/27/2022	L-LEGAL WC	STONE HARBOR BOROUGH	STONE HARBOR BOROUGH	Alexandria McMurren	2022-2022	Legal	(\$182.00)
Reimbursement Total:										3		(\$588.00)



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
33261	07/13/2021	2020184419	09/29/2023	INDEMNITY	09/19/2019	I-PERMANENT PARTIAL DISABILITY	Christopher Graves	MARGATE CITY	Kaitlyn Leonard	2019-2019	Loss	(\$543.00)
34019	07/27/2021	2018131162	09/29/2023	INDEMNITY	04/13/2018	M-IND MED EXAMS WC	THOMAS DWYER MD	PLEASANTVILLE CITY	Courtney Chialastri	2018-2018	Loss	(\$900.00)
34058	07/27/2021	2022242329	09/29/2023	INDEMNITY	07/05/2021	I-TEMPORARY TOTAL DISABILITY	OCEAN CITY	OCEAN CITY	Mary Jane Tomasello	2021-2021	Loss	(\$1,458.80)
34128	08/03/2021	2019153495	09/29/2023	INDEMNITY	09/21/2018	M-IND MED EXAMS WC	THOMAS DWYER MD	EGG HARBOR TOWNSHIP	Courtney Chialastri	2018-2018	Loss	(\$900.00)
34240	08/10/2021	2020179470	09/29/2023	BODILY INJURY	07/01/2019	E-MISC LEGAL EXPENSE GL	Central Orthopedic Associates	PLEASANTVILLE CITY	Melinda Young	2019-2019	Expense	(\$1,495.00)
34278	08/10/2021	2021241235	09/29/2023	MEDICAL ONLY	06/18/2021	M-PHYSICIAN FEES	ATLANTICARE PHYSICIAN GROUP, PA	BRIGANTINE CITY	Aubrey Myers-OLD	2021-2021	Loss	(\$263.00)
34530	08/31/2021	2020205264	09/29/2023	MEDICAL ONLY	05/12/2020	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	OCEAN CITY	Aubrey Myers-OLD	2020-2020	Loss	(\$132.73)
34687	09/14/2021	2022243833	09/29/2023	MEDICAL ONLY	07/26/2021	M-OCCUPATIONAL MEDICINE	ATLANTIC EMERGENCY ASSOCIATES, PA	VENTNOR CITY	Alexandria McMurren	2021-2021	Loss	(\$990.00)
34747	09/21/2021	2021229484	09/29/2023	INDEMNITY	02/10/2021	M-IND MED EXAMS WC	THOMAS DWYER MD	ABSECON CITY	Courtney Chialastri	2021-2021	Loss	(\$900.00)
34844	09/28/2021	2018114007	09/29/2023	INDEMNITY	09/29/2017	M-IND MED EXAMS WC	THOMAS DWYER MD	SOMERS POINT CITY	Mary Jane Tomasello	2017-2017	Loss	(\$900.00)
34994	10/05/2021	2022244329	09/29/2023	MEDICAL ONLY	07/27/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	PLEASANTVILLE CITY	Courtney Chialastri	2021-2021	Loss	(\$150.84)
34994	10/05/2021	2022244331	09/29/2023	MEDICAL ONLY	07/28/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	PLEASANTVILLE CITY	Courtney Chialastri	2021-2021	Loss	(\$92.93)
34994	10/05/2021	2022244701	09/29/2023	INDEMNITY	08/05/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	HAMILTON TOWNSHIP	Mary Jane Tomasello	2021-2021	Loss	(\$146.59)
35042	10/12/2021	2018131188	09/29/2023	INDEMNITY	04/15/2018	M-IND MED EXAMS WC	THOMAS DWYER MD	ABSECON CITY	Kaitlyn Leonard	2018-2018	Loss	(\$1,450.00)
35294	10/26/2021	2022247253	09/29/2023	MEDICAL ONLY	09/06/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	VENTNOR CITY	Bryana Suggs	2021-2021	Loss	(\$101.39)
35476	11/09/2021	2022244830	09/29/2023	MEDICAL ONLY	08/05/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	EGG HARBOR TOWNSHIP	Bryana Suggs	2021-2021	Loss	(\$63.85)
35476	11/09/2021	2022248351	09/29/2023	MEDICAL ONLY	09/16/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	PLEASANTVILLE CITY	Bryana Suggs	2021-2021	Loss	(\$196.49)
35476	11/09/2021	2022248703	09/29/2023	MEDICAL ONLY	09/20/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	PLEASANTVILLE CITY	Bryana Suggs	2021-2021	Loss	(\$95.31)
35476	11/09/2021	2022249005	09/29/2023	MEDICAL ONLY	09/17/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	GALLOWAY TOWNSHIP	Bryana Suggs	2021-2021	Loss	(\$95.31)
35743	11/30/2021	2021239867	09/29/2023	MEDICAL ONLY	06/07/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	LINWOOD CITY	Aubrey Myers-OLD	2021-2021	Loss	(\$101.39)
36091	12/28/2021	2022242474	09/29/2023	INDEMNITY	07/08/2021	I-TEMPORARY TOTAL DISABILITY	OCEAN CITY	OCEAN CITY	Mary Jane Tomasello	2021-2021	Loss	(\$1,938.00)
36828	02/22/2022	2020206619	09/29/2023	MEDICAL ONLY	06/02/2020	M-PHYSICIAN FEES	EASTERN DENTAL OF WOODBURY HEIGHTS	WATERFORD TOWNSHIP	Aubrey Myers-OLD	2020-2020	Loss	(\$1,315.00)
36946	03/08/2022	2022266519	09/29/2023	1ST PARTY COLL PD	02/25/2022	M-MISC MED(WC) & PD (NON-WC) PR COLL	TOMLIN BROTHERS	MILLVILLE CITY	Tanya Johnson	2022-2022	Loss	(\$473.37)
36971	03/08/2022	2022252077	09/29/2023	INDEMNITY	10/18/2021	I-TEMPORARY TOTAL DISABILITY	OCEAN CITY	OCEAN CITY	Courtney Chialastri	2021-2021	Loss	(\$276.86)
37577	05/03/2022	2022250358	09/29/2023	INDEMNITY	10/03/2021	M-IND MED EXAMS WC	RICHARD DIVERNIERO	EGG HARBOR TOWNSHIP	Bryana Suggs	2021-2021	Loss	(\$900.00)
37800	05/24/2022	2021229819	09/29/2023	INDEMNITY	02/15/2021	I-TEMPORARY TOTAL DISABILITY	Thomas Miceli c/o Wildwood City	WILDWOOD CITY	Bryana Suggs	2021-2021	Loss	(\$1,229.54)
37953	06/07/2022	2019167080	09/29/2023	INDEMNITY	02/24/2019	I-PERMANENT PARTIAL DISABILITY	Leroy Gandy	SOMERS POINT CITY	Mary Jane Tomasello	2019-2019	Loss	(\$1,160.36)
38294	07/12/2022	2021209739	09/29/2023	INDEMNITY	07/12/2020	I-PERMANENT PARTIAL DISABILITY	Ronald Williams	OCEAN CITY	Alexandria McMurren	2020-2020	Loss	(\$830.84)
38436	07/26/2022	2022248043	09/29/2023	3RD PARTY PD	08/29/2021	M-MISC MED(WC) & PD (NON-WC) AL PD	Michael Stearne	SEA ISLE CITY	Christin Petrosch	2021-2021	Loss	(\$250.00)
38523	08/02/2022	2019167080	09/29/2023	INDEMNITY	02/24/2019	I-PERMANENT PARTIAL DISABILITY	Leroy Gandy	SOMERS POINT CITY	Mary Jane Tomasello	2019-2019	Loss	(\$1,160.36)
38817	08/30/2022	2022273627	09/29/2023	INDEMNITY	05/18/2022	E-MISC ALL OTHER WC	State of New Jersey - Div of Worker's Comp	OCEAN CITY	Courtney Chialastri	2022-2022	Expense	(\$0.59)
39846	11/22/2022	2023280187	09/15/2023	INDEMNITY	08/09/2022	M-ACUTE CARE HOSPITAL	SHORE MEDICAL CENTER	EGG HARBOR TOWNSHIP	Alexandria McMurren	2022-2022	Loss	(\$1,867.20)
39846	11/22/2022	2023280970	09/15/2023	INDEMNITY	05/30/2022	M-ACUTE CARE HOSPITAL	SHORE MEDICAL CENTER	SEA ISLE CITY	Courtney Chialastri	2022-2022	Loss	(\$2,106.00)
42816	08/01/2023	2024309073	09/06/2023	INDEMNITY	07/13/2023	I-TEMPORARY TOTAL DISABILITY	WILDWOOD CITY	WILDWOOD CITY	Bryana Suggs	2023-2023	Loss	(\$1,130.80)
Void Total:									34			(\$25,615.55)
Grand Total:									37			(\$26,203.55)
Reimbursement Total:									3			(\$588.00)
Reversal Total:									0			\$0.00
Reverse/Copy Total:									0			\$0.00
Stop Pay Total:									0			\$0.00
Void Total:									34			(\$25,615.55)



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

Line: PROPERTY

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	09/07/2023	COMPREHENSIVE	12/04/2013	R-SUBROGATION COLL/COMP	FOLSOM BOROUGH	FOLSOM BOROUGH	Tanya Johnson	Loss	(\$9.87)
2013-2013 Total:									1		(\$9.87)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									1		(\$9.87)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00

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
		2020183370	09/20/2023	1ST PARTY COLL PD	09/09/2019	R-SUBROGATION COLL/COMP	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Tanya Johnson	Loss	(\$24,179.47)
2019-2019 Total:									1		(\$24,179.47)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									1		(\$24,179.47)
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	09/08/2023	INLAND MARINE	10/31/2020	R-SUBROGATION OTR LOSS PR	SEA ISLE CITY	SEA ISLE CITY	Tanya Johnson	Loss	(\$208.33)
2020-2020 Total:									1		(\$208.33)
Excess 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
		2022257402	09/07/2023	1ST PARTY COLL PD	11/28/2021	R-SUBROGATION COLL/COMP	VENTNOR CITY	VENTNOR CITY	Tanya Johnson	Loss	(\$11,830.68)



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
2021-2021 Total:									1		(\$11,830.68)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									1		(\$11,830.68)
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
		2023277849	09/07/2023	1ST PARTY COLL PD	06/24/2022	R-SUBROGATION COLL/COMP	WILDWOOD CITY	WILDWOOD CITY	Tanya Johnson	Loss	(\$15,342.34)
		2023280021	09/07/2023	INLAND MARINE	08/02/2022	R-SUBROGATION OTR LOSS PR	SEA ISLE CITY	SEA ISLE CITY	Tanya Johnson	Loss	(\$4,680.00)
		2022273637	09/07/2023	INLAND MARINE	05/15/2022	R-SUBROGATION OTR LOSS PR	CAPE MAY CITY	CAPE MAY CITY	Tanya Johnson	Loss	(\$9,578.53)
		2023283788	09/08/2023	INLAND MARINE	09/01/2022	R-SUBROGATION PR DAM PR	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Karen Oliva	Loss	(\$251.15)
		2023282401	09/19/2023	INLAND MARINE	09/07/2022	R-SUBROGATION PR DAM PR	FOLSOM BOROUGH	FOLSOM BOROUGH	Karen Oliva	Loss	(\$5,482.66)
		2023287906	09/19/2023	1ST PARTY COLL PD	11/01/2022	R-SUBROGATION COLL/COMP	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Karen Oliva	Loss	(\$3,865.30)
		2023280314	09/21/2023	INLAND MARINE	08/08/2022	R-SUBROGATION PR DAM PR	HAMILTON TOWNSHIP	HAMILTON TOWNSHIP	Karen Oliva	Loss	(\$2,685.00)
2022-2022 Total:									7		(\$41,884.98)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									7		(\$41,884.98)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00

Policy Period: 2023-2023

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2023302808	09/02/2023	1ST PARTY COLL PD	04/29/2023	R-SUBROGATION COLL/COMP	MILLVILLE CITY	MILLVILLE CITY	Tanya Johnson	Loss	(\$7,600.00)
		2023294066	09/08/2023	1ST PARTY COLL PD	01/17/2023	R-SUBROGATION COLL/COMP	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Karen Oliva	Loss	(\$539.67)
		2023300212	09/08/2023	INLAND MARINE	03/03/2023	R-SUBROGATION OTR LOSS PR	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	Tanya Johnson	Loss	(\$2,027.85)
		2023297697	09/19/2023	1ST PARTY COLL PD	02/26/2023	R-SUBROGATION COLL/COMP	LOWER TOWNSHIP	LOWER TOWNSHIP	Colleen Mortellite	Loss	(\$2,623.70)
		2024312009	09/19/2023	INLAND MARINE	07/24/2023	R-SUBROGATION OTR LOSS PR	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Tanya Johnson	Loss	(\$1,135.17)
		2023303798	09/21/2023	INLAND MARINE	05/07/2023	R-SUBROGATION COLL/COMP	LINWOOD CITY	LINWOOD CITY	Tanya Johnson	Loss	(\$5,573.24)



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
2023-2023 Total:									6		(\$19,499.63)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									6		(\$19,499.63)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00
PROPERTY Total:									17		(\$97,612.96)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									17		(\$97,612.96)
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	09/07/2023	MEDICAL ONLY	04/12/2019	R-SUBROGATION MED	WILDWOOD CREST BOROUGH	WILDWOOD CREST BOROUGH	Shannon Cusac	Loss	(\$51.00)
									2019-2019 Total:	1	(\$51.00)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	1	(\$51.00)
									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	09/06/2023	MEDICAL ONLY	07/07/2021	R-SUBROGATION MED	OCEAN CITY	OCEAN CITY	Shannon Cusac	Loss	(\$52.00)
		2022258289	09/07/2023	MEDICAL ONLY	12/26/2021	R-SUBROGATION MED	CAPE MAY CITY	CAPE MAY CITY	Shannon Cusac	Loss	(\$248.00)
		2021235698	09/07/2023	INDEMNITY	04/21/2021	R-SUBROGATION MED	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	Bryana Suggs	Loss	(\$75.44)
		2021229881	09/07/2023	MEDICAL ONLY	02/14/2021	R-SUBROGATION MED	MILLVILLE CITY	MILLVILLE CITY	Shannon Cusac	Loss	(\$200.00)
									2021-2021 Total:	4	(\$575.44)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	4	(\$575.44)
									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
		2023284150	09/02/2023	MEDICAL ONLY	09/22/2022	R-SUBROGATION MED	NORTHFIELD CITY	NORTHFIELD CITY	Shannon Cusac	Loss	(\$140.00)
		2022276965	09/07/2023	INDEMNITY	06/24/2022	R-SUBROGATION TTD	WILDWOOD CITY	WILDWOOD CITY	Bryana Suggs	Loss	(\$13,782.56)
		2022276965	09/07/2023	INDEMNITY	06/24/2022	R-SUBROGATION MED	WILDWOOD CITY	WILDWOOD CITY	Bryana Suggs	Loss	(\$41,155.76)
									2022-2022 Total:	3	(\$55,078.32)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	3	(\$55,078.32)
									Refund Total:	0	\$0.00
									All Other Total:	0	\$0.00



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
WORKERS COMPENSATION Total:										8	(\$55,704.76)
Excess Reimbursement Total:										0	\$0.00
Subrogation Total:										8	(\$55,704.76)
Refund Total:										0	\$0.00
All Other Total:										0	\$0.00
Grand Total:										25	(\$153,317.72)
Excess Reimbursement Total:										0	\$0.00
Subrogation Total:										25	(\$153,317.72)
Refund Total:										0	\$0.00
All Other Total:										0	\$0.00

SECTION C

***BUDGET STATUS
REPORT***

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2023											
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	190,136.20	1,386,848.46	285,411.06	5,085,613.39	1,209,997.26	1,487,916.05	288,232.19	3,195,745.09	(5,127,140.92)	0.00	8,002,758.77
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	19,499.63	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,499.63
Invest Pymnts	(470.85)	(3,434.39)	(706.79)	(12,594.00)	0.00	(3,684.67)	0.00	0.00	0.00	0.00	(20,890.70)
Invest Adj	98.85	721.03	148.39	2,644.05	0.00	773.58	0.00	0.00	0.00	0.00	4,385.90
Subtotal Invest	(372.00)	(2,713.36)	(558.40)	(9,949.95)	0.00	(2,911.09)	0.00	0.00	0.00	0.00	(16,504.80)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,127.63	(2,713.36)	(558.40)	(9,949.95)	0.00	(2,911.09)	0.00	0.00	0.00	0.00	2,994.83
EXPENSES											
Claims Transfers	164,449.22	2,691.94	7,491.06	253,255.71	0.00	0.00	0.00	0.00	0.00	0.00	427,887.93
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	216,392.87	0.00	216,392.87
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	164,449.22	2,691.94	7,491.06	253,255.71	0.00	0.00	0.00	0.00	216,392.87	0.00	644,280.80
END BALANCE	44,814.61	1,381,443.16	277,361.60	4,822,407.73	1,209,997.26	1,485,004.96	288,232.19	3,195,745.09	(5,343,533.79)	0.00	7,361,472.80

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2022											
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	(86,382.43)	1,769,030.52	338,982.41	3,002,509.51	(314,957.67)	1,737,929.52	0.00	(484,210.47)	1,398,241.68	369,157.34	7,730,300.41
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	41,884.98	0.00	0.00	55,078.32	0.00	0.00	0.00	0.00	0.00	0.00	96,963.30
Invest Pymnts	0.00	(4,380.82)	(839.46)	(7,435.41)	0.00	(4,303.81)	0.00	0.00	(3,462.60)	(914.18)	(21,336.28)
Invest Adj	0.00	919.73	176.24	1,561.03	0.00	903.56	0.00	0.00	726.96	191.93	4,479.45
Subtotal Invest	0.00	(3,461.09)	(663.22)	(5,874.38)	0.00	(3,400.25)	0.00	0.00	(2,735.64)	(722.25)	(16,856.83)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	41,884.98	(3,461.09)	(663.22)	49,203.94	0.00	(3,400.25)	0.00	0.00	(2,735.64)	(722.25)	80,106.47
EXPENSES											
Claims Transfers	8,117.95	3,969.75	0.00	95,851.00	0.00	0.00	0.00	0.00	0.00	0.00	107,938.70
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,360.00	0.00	15,360.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	8,117.95	3,969.75	0.00	95,851.00	0.00	0.00	0.00	0.00	15,360.00	0.00	123,298.70
END BALANCE	(52,615.40)	1,761,599.68	338,319.19	2,955,862.45	(314,957.67)	1,734,529.27	0.00	(484,210.47)	1,380,146.04	368,435.09	7,687,108.18

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2021									
Month Ending:		September									
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	150,172.59	1,688,304.59	301,338.00	1,038,242.79	(45,923.53)	1,808,330.10	0.00	9,702.93	247,295.76	0.00	5,197,463.23
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	11,830.68	0.00	0.00	575.44	0.00	0.00	0.00	0.00	0.00	0.00	12,406.12
Invest Pymnts	(371.89)	(4,180.91)	(746.23)	(2,571.10)	0.00	(4,478.14)	0.00	0.00	(612.40)	0.00	(12,960.67)
Invest Adj	78.08	877.76	156.67	539.79	0.00	940.17	0.00	0.00	128.57	0.00	2,721.04
Subtotal Invest	(293.81)	(3,303.15)	(589.56)	(2,031.31)	0.00	(3,537.97)	0.00	0.00	(483.83)	0.00	(10,239.63)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,536.87	(3,303.15)	(589.56)	(1,455.87)	0.00	(3,537.97)	0.00	0.00	(483.83)	0.00	2,166.49
EXPENSES											
Claims Transfers	4,165.09	35,266.34	3,736.17	80,146.66	0.00	0.00	0.00	0.00	0.00	0.00	123,314.26
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,360.00	0.00	15,360.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	4,165.09	35,266.34	3,736.17	80,146.66	0.00	0.00	0.00	0.00	15,360.00	0.00	138,674.26
END BALANCE	157,544.37	1,649,735.10	297,012.27	956,640.26	(45,923.53)	1,804,792.13	0.00	9,702.93	231,451.93	0.00	5,060,955.46

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR		2020									
Month Ending:		September									
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	171,871.51	1,342,921.28	217,109.01	973,062.90	(31,377.36)	1,896,715.50	0.00	38,620.11	135,626.51	37,513.47	4,782,062.93
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	(425.62)	(3,325.61)	(537.65)	(2,409.69)	0.00	(4,697.02)	0.00	0.00	(335.87)	(92.90)	(11,824.36)
Invest Adj	89.36	698.20	112.88	505.90	0.00	986.12	0.00	0.00	70.51	19.50	2,482.47
Subtotal Invest	(336.26)	(2,627.41)	(424.77)	(1,903.79)	0.00	(3,710.90)	0.00	0.00	(265.36)	(73.40)	(9,341.89)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(127.93)	(2,627.41)	(424.77)	(1,903.79)	0.00	(3,710.90)	0.00	0.00	(265.36)	(73.40)	(9,133.56)
EXPENSES											
Claims Transfers	0.00	410,194.76	1,730.00	46,973.15	0.00	0.00	0.00	0.00	0.00	0.00	458,897.91
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,360.00	0.00	15,360.00
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	410,194.76	1,730.00	46,973.15	0.00	0.00	0.00	0.00	15,360.00	0.00	474,257.91
END BALANCE	171,743.58	930,099.11	214,954.24	924,185.96	(31,377.36)	1,893,004.60	0.00	38,620.11	120,001.15	37,440.07	4,298,671.46

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	208,910.58	1,081,502.54	197,456.52	(902,531.09)	8,562.32	1,953,187.65	0.00	13,043.71	210,483.93	0.00	2,770,616.16
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	24,179.47	0.00	0.00	51.00	0.00	0.00	0.00	0.00	0.00	0.00	24,230.47
Invest Pymnts	(517.35)	(2,678.23)	(488.98)	0.00	0.00	(4,836.87)	0.00	0.00	(521.24)	0.00	(9,042.67)
Invest Adj	108.61	562.28	102.66	0.00	0.00	1,015.48	0.00	0.00	109.43	0.00	1,898.46
Subtotal Invest	(408.74)	(2,115.95)	(386.32)	0.00	0.00	(3,821.39)	0.00	0.00	(411.81)	0.00	(7,144.21)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23,770.73	(2,115.95)	(386.32)	51.00	0.00	(3,821.39)	0.00	0.00	(411.81)	0.00	17,086.26
EXPENSES											
Claims Transfers	97.92	41,503.00	0.00	21,702.74	0.00	0.00	0.00	0.00	0.00	0.00	63,303.66
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	97.92	41,503.00	0.00	21,702.74	0.00	0.00	0.00	0.00	0.00	0.00	63,303.66
END BALANCE	232,583.39	1,037,883.59	197,070.20	(924,182.83)	8,562.32	1,949,366.26	0.00	13,043.71	210,072.12	0.00	2,724,398.76

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	September										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN BALANCE	8,940.16	7,434.76	0.00	2,577.54	0.00	0.00	0.00	0.00	18,320,095.88	0.00	18,339,048.34
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	(22.14)	(18.41)	0.00	(6.38)	0.00	0.00	0.00	0.00	(45,367.85)	0.00	(45,414.78)
Invest Adj	4.65	3.87	0.00	1.34	0.00	0.00	0.00	0.00	9,524.77	0.00	9,534.63
Subtotal Invest	(17.49)	(14.54)	0.00	(5.04)	0.00	0.00	0.00	0.00	(35,843.08)	0.00	(35,880.15)
Other *	9.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.87
TOTAL	(7.62)	(14.54)	0.00	(5.04)	0.00	0.00	0.00	0.00	(35,843.08)	0.00	(35,870.28)
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 *	0.00	0.00	0.00	(4,150.00)	0.00	0.00	0.00	0.00	0.00	0.00	(4,150.00)
TOTAL	0.00	0.00	0.00	(4,150.00)	0.00	0.00	0.00	0.00	0.00	0.00	(4,150.00)
END BALANCE	8,932.54	7,420.22	0.00	6,722.50	0.00	0.00	0.00	0.00	18,284,252.80	0.00	18,307,328.06

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

Month September
Current Fund Year 2023

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid September	Monthly Recoveries September	Calc. Net Paid Thru September	TPA Net Paid Thru September	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	550,850.37	164,449.22	19,499.63	695,799.96	695,799.96	0.00	0.00	0.00
	Liability	22,371.70	2,691.94	0.00	25,063.64	25,063.64	0.00	0.00	0.00
	Auto	8,900.05	7,491.06	0.00	16,391.11	16,391.11	0.00	0.00	0.00
	Workers Comp	897,200.57	253,255.71	0.00	1,150,456.28	1,150,456.28	0.00	0.00	0.00
	Total	1,479,322.69	427,887.93	19,499.63	1,887,710.99	1,887,710.99	0.00	0.00	0.00
2022	Property	1,054,495.10	8,117.95	41,884.98	1,020,728.07	1,020,728.07	(0.00)	(0.00)	0.00
	Liability	88,108.50	3,969.75	0.00	92,078.25	92,078.25	0.00	0.00	0.00
	Auto	49,125.05	0.00	0.00	49,125.05	49,125.05	0.00	0.00	0.00
	Workers Comp	3,574,933.46	95,851.00	55,078.32	3,615,706.14	3,615,706.14	(0.00)	(0.00)	0.00
	Total	4,766,662.11	107,938.70	96,963.30	4,777,637.51	4,777,637.51	(0.00)	(0.00)	0.00
2021	Property	1,021,840.06	4,165.09	11,830.68	1,014,174.47	1,014,174.47	0.00	0.00	0.00
	Liability	450,461.78	35,266.34	0.00	485,728.12	485,728.12	0.00	0.00	0.00
	Auto	66,695.79	3,736.17	0.00	70,431.96	70,431.96	0.00	0.00	(0.00)
	Workers Comp	6,213,955.85	80,146.66	575.44	6,293,527.07	6,293,527.07	(0.00)	(0.00)	(0.00)
	Total	7,752,953.48	123,314.26	12,406.12	7,863,861.62	7,863,861.62	(0.00)	(0.00)	(0.00)
2020	Property	895,605.78	0.00	208.33	895,397.45	895,397.45	0.00	0.00	0.00
	Liability	798,321.02	410,194.76	0.00	1,208,515.78	1,208,515.78	0.00	0.00	0.00
	Auto	141,212.05	1,730.00	0.00	142,942.05	142,942.05	0.00	0.00	0.00
	Workers Comp	6,220,766.67	46,973.15	0.00	6,267,739.82	6,267,739.82	(0.00)	(0.00)	0.00
	Total	8,055,905.52	458,897.91	208.33	8,514,595.10	8,514,595.10	(0.00)	(0.00)	0.00
2019	Property	828,542.22	97.92	24,179.47	804,460.67	804,460.67	0.00	0.00	0.00
	Liability	1,125,848.71	41,503.00	0.00	1,167,351.71	1,167,351.71	0.00	0.00	0.00
	Auto	167,513.59	0.00	0.00	167,513.59	167,513.59	0.00	0.00	0.00
	Workers Comp	8,261,494.05	21,702.74	51.00	8,283,145.79	8,283,145.79	(0.00)	(0.00)	0.00
	Total	10,383,398.57	63,303.66	24,230.47	10,422,471.76	10,422,471.76	(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		32,438,242.37	1,181,342.46	153,307.85	33,466,276.98	33,466,276.98	(0.00)	(0.00)	(0.00)

SECTION D

BILL LIST REVIEW

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

	Payable To:	FY 2024	FY 2023	FY 2022	Clsd Yrs	Appropriation	Description
1	The Actuarial Advantage		1,254.00			Prof Services/Actuary	Sept 2023 Fees
2	PERMA		22,916.00			Prof Services/Admin. Consultant	July-Dec 2023 Fees
3	Arthur J. Gallagher Risk Management Services LLC		88,142.00			Prof Services/Administration	Oct 2023 Fees
4	Risk Program Administrators LLC		181.92			Misc/Postage/Copies/Fax	Sept 2023
5	Risk Program Administrators LLC	766.00				Wellness/Wellness Incentive Program	Wellness Calendars, split with JIFs, PF Amex
6	Risk Program Administrators LLC	1,050.00				Safety Incentive Program	Safety Calendars, split with JIFs, PF Amex
7	The DeWeese Law Firm, P.C.		11,549.00			Prof Services/Attorney	Oct 2023 Fees
8	Qual-Lynx		74,723.00			Prof Services/Claims Administration	Oct 2023 Fees
9	Qual-Lynx			5,400.00		Prof Services/Claims Administration	2022 EPL/POL Claims Advocacy Fees
10	Joyce Media		390.00			Misc/JIF Website	Oct 2023 Fees
11	Christopher J. Winter Sr.		2,167.00			Training/Police Risk Services	Law Enforcement Consultant-Oct 2023 fee
12	Tracy Forlenza		560.00			Misc/Recording Secretary	Oct 2023 Fees
13	J.A. Montgomery Risk Control Services		19,587.00			Prof Services/Safety Director/Loss Control	Oct 2023 Fees
14	Wintsec Consulting LLC		4,863.00			Prof Services/Technology Risk Serv Dir	Oct 2023 Fees
15	John Hansen		2,125.00			Prof Services/Treasurer	Oct 2023 Fees
16	John Hansen		9.65			Misc/Postage/Copies/Fax	Replacement stale dated checks
17	Conner Strong & Buckelew		1,062.00			Prof Services/Underwriting Mgr	Oct 2023 Fees
18	Jordan Simone		5,420.00			Wellness/Wellness Incentive Program	Oct 2023 Fees
19	MEL RCF				7,614.68	RCF Additional Assessment	JIF activity from 7/16/20-6/30/23 refunds and Claim
20	Iron Mountain		144.21			Misc/Records Retention Service	Inv#HWNB855; Storage 10/1-31/23; Service 8/23-9/26/23
21	ODP Business Solutions		274.73			Misc/Annual Planning Retreat	Inv#334886894 tabs, #334887769 binders
22	Armando Riccio LLC		1,200.00			Training/Training	9/11 & 9/27/23 Mgrs & Sup training AM/PM sessions (split)
23	City of Brigantine		2,000.00			Optional Safety Budget	gloves, vests, tees, safety gear
24	City of Brigantine		725.00			EPL/CYBER/EPL/Cyber Incentive Program	firewall
25	Borough of Buena		725.00			EPL/CYBER/EPL/Cyber Incentive Program	EPL issue and cybersecurity
26	Borough of Buena			2,250.00		Safety Incentive Program	NJMVC access, air purifiers
27	Borough of Buena		600.00			Wellness/Wellness Incentive Program	air purifiers
28	Township of Middle		1,000.00			Wellness/Wellness Incentive Program	challenges and prizes, farm stand
29	Township of Middle		725.00			EPL/CYBER/EPL/Cyber Incentive Program	EPL issues/solicitor bill
30	City of Northfield		1,500.00			Optional Safety Budget	NJMV online and AEDs for Police cars
	Subtotals	1,816.00	243,843.51	7,650.00	7,614.68		

JIF BILL LIST TOTAL		260,924.19
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SECTION E
RECONCILIATIONS

	January	February	March	April	May	June	July	August	September
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	43,924,981.59	45,006,748.88	48,913,836.93
RECEIPTS:									
INTEREST AND INTEREST ACTIVITY									
CITIZENS INVESTORS									
INTEREST	11,241.19	10,038.98	10,262.10	7,737.43	12,398.27	11,446.27	9,547.90	19,373.77	24,488.52
JCMI									
JCMI INTEREST	31,610.42	30,789.17	32,902.23	33,787.66	34,868.55	34,609.09	33,813.07	36,686.60	35,996.27
JCMI ACTIVITY	238,796.43	(302,041.13)	350,057.79	11,710.61	(114,563.05)	(48,202.61)	(5,229.70)	7,918.54	-135,806.11
JCMI ADMINISTRATIVE EXPENSE	(2,130.54)	(2,101.79)	(2,143.02)	5,575.38	(6,417.10)	(2,136.77)	(2,139.63)	-9,002.33	-2,132.46
TREASURY									
INTEREST		95,663.97	9,261.26	-	3,722.92	85,068.20	77,036.72	125,666.23	
TREASURY ACTIVITY	10,550.20	(11,514.49)	66,585.37	4,264.02	(14,248.89)	(34,180.97)	(2,799.65)	13,003.79	-22,605.91
TREASURY ADMINISTRATIVE EXPENSE	(2,599.63)			(2,729.03)			(2,783.47)		
TOTAL INTEREST ACTIVITY	287,468.07	(179,165.29)	466,925.73	60,346.07	(84,239.30)	46,603.21	107,445.24	193,646.60	(100,059.69)
Premium Assessment Receipts	1,090,187.00	2,429,503.00		1,982,573.33	4,832,414.01		2,220,321.00	4,569,416.00	
Prior Yr. Premium Assessment Receipts									
TOTAL ASSESSMENT RECEIPTS	1,090,187.00	2,429,503.00	-	1,982,573.33	4,832,414.01	-	2,220,321.00	4,569,416.00	-
Subrogation & Reimb. Receipts:									
Fund Year 2023			500.00	8,076.18	10,415.83	-	18,381.66	16,711.46	19,499.63
Fund Year 2022		12,869.80	3,592.10	5,873.33	-	13,422.62	6,140.00	0.00	96,963.30
Fund Year 2021	2,093.36	18,378.78	41,927.80	29,939.37	4,351.26	59,426.21	437.15	4,259.75	12,406.12
Fund Year 2020	10,611.84	5,708.33	14,799.21	10,758.78	208.33	208.33	208.33	9,417.64	208.33
Fund Year 2019		398.57	23.00	83,520.49	3,717.19	23.00	28.00		24,230.47
Closed Fund Year-2009									
Closed Fund Year-2010									
Closed Fund Year-2011									
Closed Fund Year-2012		100.00				200.00			
Closed Fund Year-2013				108.57	9.87	19.74	-	19.74	9.87
Closed Fund Year-2014									
Closed Fund Year-2015									
Closed Fund Year-2016									
Closed Fund Year-2017			1,794.00						
Closed Fund Year-2018						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	25,195.14	30,408.59	153,317.72
JE RCF (CHECK RECEIVED AND DEPOSITED)				2,496.00		79.94			
DUE RCF-VOID CHECKS									4,150.00
TOTAL OTHER RECEIPTS	-	-	-	2,496.00	-	79.94	-	-	4,150.00
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	2,352,961.38	4,793,471.19	57,408.03
DISBURSEMENTS:									
Net Claim Payments:									
Fund Year 2023	16,007.33	85,138.72	109,714.83	15					

Closed Fund Year-2009	349.65								
Closed Fund Year-2010				125.00					
Closed Fund Year-2011									
Closed Fund Year-2012									
Closed Fund Year-2013									
Closed Fund Year-2014									
Closed Fund Year-2015									
Closed Fund Year-2016				1,610.00					
Closed Fund Year-2017				254.40					
Closed Fund Year-2018 {void checks}			(7,558.82)		1,000.00				
OTHER-CRI'per druber {2018-wc}	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	821,835.19	662,892.77	1,181,342.46
Exp.& Admin Bill List Payments:									
Exp. & Cont. Charges FY 2024									
Exp. & 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	447,662.96	222,436.25	216,392.87
Exp. & Cont. Charges FY 2022	16,462.12	21,010.96		60,791.00	10,750.00	10,291.00	1,695.88	1,054.12	15,360.00
Exp. & Cont. Charges FY 2021	9,912.51	12,594.63							15,360.00
Exp. & Cont. Charges FY 2020									15,360.00
Closed Fund Year	166,135.62								
MISC:ROUNDING			(0.06)	(0.20)		(0.03)	0.06		-0.02
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	449,358.90	223,490.37	262,472.85
Auditor's Adjustments									
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	1,271,194.09	886,383.14	1,443,815.31
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	45,006,748.88	48,913,836.93	47,527,429.65
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)	305,993.52	3,597,398.36	-1,030,928.63
Investment Account	10,550.20	(912,823.46)	1,078,957.87	4,264.02	(13,348.11)	9,066.44	61,482.31	118,390.12	56,784.53
Wealth Management Account	(2,599.63)	996,972.94	(1,003,111.24)	(2,729.03)	2,822.14	41,820.79	9,971.29	20,279.90	-79,390.44
INVESTMENT:JCM	268,276.31	(273,353.75)	380,817.00	51,073.65	(86,111.60)	(15,730.26)	26,443.74	35,602.81	-101,942.28
Exp & Contin Reconciliation Account	-				-			0.00	0.00
Claims Imprest Reconciliation Account	58,037.78	(105,162.17)	(218,415.33)	392,724.34	(53,120.40)	(845,749.25)	677,876.49	135,416.86	-230,930.46
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)	1,081,767.35	3,907,088.05	(1,386,407.28)
Proof:	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.00	0.00

AELCF REVISED
FYE 2023

FY2023											
REVISED:TIED TO AUDIT 12-31-22											
AELCF:	12/31/2022	+/-	1/31/2023	2/28/2023	3/31/2023	4/30/2023	5/31/2023	6/30/2023	7/31/2023	8/31/2023	9/30/2023
MEMBERS	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUENA VISTA TWP	\$ (0.00)		\$ (0.00)	\$ (0.00)	\$ (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	\$ 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	\$ 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	\$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	\$ 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	\$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	\$ 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	\$112,523.09	\$112,523.09	\$112,523.09
Pleasantville	\$ 515.27		\$ 515.27	\$ 515.27	\$ 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	\$ 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	\$ 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	\$ 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	\$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	\$ 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	\$941,069.75	\$941,069.75	\$941,069.75
RETRO PROGRAM											
2019 RETROSSPECTIVE INSTALLMENT											
NORTH WILDWOOD											
DUE 11/5/2023	\$ 39,590.00										



Municipal Excess Liability Joint Insurance Fund

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

Date: Friday September 15, 2023
To: Atlantic County Municipal Joint Insurance Fund
From: Commissioner McLaughlin
Subject: September MEL Report

Management Committee: Management Committee meet on September 12th and recommended the following:

2024 Budget: Committee considered three options for loss funds and loss fund contingency. Given the various factors impacting the JIF and MEL – such as, Covid 19, increased storm activity, change in permanency awards for employees receiving an accidental disability, the expanded time frame to file a claim arising out of sexual molestation and the firemens' cancer presumption regulation, the Board accepted the Management Committee's recommendation to introduce a budget in October selecting the highest actuarial confidence rate. Commissioner Tomasko said the Management Committee recognized that this is a substantial increase but added that it is important for the MEL to adequately fund for the changing landscape. Chairwoman Tozzi added that the committee was all in agreement.

Professional Contracts: Fund Professional contracts awarded in 2021 for a three-year period carried an option to extend for a 4th and 5th year. The Board accepted the recommendation of the Management Committee to extend contracts for 4th and 5th year. Regulations limit the allowable increase.

Property Claims Administrator: The MEL's retention for property claims has increased significantly since Qual-lynx quoted. Board will consider amending the fee, effective for 2023.

Actuarial Proposal: Board accepted a proposal from Actuarial Advisors Inc. to provide a secondary actuarial analysis, not to exceed \$30,000. Actuary agreed that many organization periodically seek a second review. Executive Director said he is recommending this step in particular due to the uncertainty brought about by all the factors noted above. Professional Service appointment Resolution will be on the October agenda.

MSI Access by School Board Pools: During July, the Fund office sought approval to expand school board JIF access to the MSI. Board agreed to approve a modifications to J.A. Montgomery's compensation to reflect all school board participation. School boards pay \$50,000 to access the training; J.A. Montgomery will be compensated in the amount of 2/3 of that fee

Safety & Education Committee: Committee met on August 11th; enclosed are the minutes for information.

Legislative Committee: Committee met on July 18th; enclosed are the minutes for information. Committee Chairman Cuccia said governor signed bills increasing the cost of Independent Medical Exams and legal fees. Chairman Cuccia said he hopes the MEL will have some input on the regulations.

Claims Committee: Committee met on June 2nd and July 12th; minutes of these meetings are sent to the full MEL Board separately from the agenda. The committee is scheduled to meet immediately following this meeting.

Audit Committee: Committee met on May 31st to review the year-end financial audit and internal audits, which were reviewed and approved at the June MEL meeting. The year-end financial audit was filed with the appropriate state agencies by the June 30th deadline. Committee's report was verbal in June. May 31st minutes now submitted for information.

RCF: A copy of Commissioner Clark's report on the RCF June 2, 2023 meeting submitted for information. RCF also met just prior to today's MEL meeting.

Cyber JIF: The Cyber JIF met on June 22nd and on August 25th; enclosed are reports on both meetings. The Cyber JIF Board approved the revisions to the Competitive Contracting RFPs for Training & Phishing and for External Scanning. The Cyber JIF awarded *D2 Cybersecurity* for Training & Phishing and for External Scanning services. Chairwoman Tozzi said Risk Control Committee put in a great effort in drafting RFP and reviewing responses, particularly Tom Merchel and Adam Brewer. Webinars have been scheduled to outline the implementation process for members.

The Cyber JIF will consider establishing a reimbursement process for local JIFs already engaged with vendors for these services. In addition,

Emergency Restoration Services: In 2020, the MEL QPA issued a bid for Emergency Restoration Services and confirmed it may serve as a "rolling" list where responders that comply with bid specification will be posted to the MEL website. Board approved the addition of *CSS Building Services*, whose response meets the bid specifications, to the list.

Suburban Metro Joint Insurance Fund: To provide a status update, Suburban Metro is now placing its excess program for its two BOE members through ~~in~~ the Schools Excess Liability Fund.

JIF Membership Renewals: The NJPHA JIF and First Responders JIFs are set to renew their 3-year membership on 1/1/2024. The other eighteen local JIFs renewed on 1/1/2022 or 7/1/2022.

2024 Pre-renewal webinar: Ed Cooney and Jonathon Taveras, MEL Underwriting Manager Team will be hosting an overview presentation of the 2024 pre-renewal via an interactive Webinar on Monday September 18, 2023 at 10:00AM. Underwriting Manager said he expects the property renewal to be the most difficult of the renewals for 2024. Underwriting Manager also introduced representatives from Munich Reinsurance (excess pol epl carrier).

Power of Collaboration: Copy of the latest in a series of Power of Collaboration advertisement to be published in the League of Municipalities magazine distributed. The ad highlights the \$3.6 billion savings provided to NJ Taxpayers while responding to the impacts of Covid-19, cost incurred from natural disasters and legislative challenges. The ad also discusses the purchase of over \$135 million in debt securities by the MEL that stabilized the bond market disrupted by COVID-19.

Attorney: Fund Attorney reported on a successful recovery on a matter involving a wire transfer for a member repaying a bond note.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive, Suite 216
Parsippany, New Jersey 07054-4412
Tell (201) 404-0212
E mail daveg@permainc.com

Commissioner Justin Zimmerman,
NJ Department of Banking & Insurance
(Dimelit.Robles@dobi.nj.gov)
20 West State Street, P.O. Box 325
Trenton, NJ 08625-0325

October 2, 2023

Re: Local Government Insurance Issues

Dear Commissioner:

Thank you for agreeing to meet with us. To save time at the meeting, the following is the background of the issues to be discussed.

History:

In 1985, soon after the first municipal JIF was formed, the international reinsurance insurance market crashed leaving local government without coverage for large liability claims. The New Jersey Governor's office and the New Jersey Department of Insurance (now DOBI) helped the early JIFs establish a special JIF to provide excess insurance. Today, the Municipal Excess Liability Joint Insurance Fund (MEL) includes 19 local JIFs that insure 393 municipalities and 206 authorities. The JIFs have also formed three special purpose programs: (1) The New Jersey Municipal Environmental Risk Management Fund (E-JIF) to provide pollution insurance, (2) the Municipal Excess Liability Residual Joint Insurance Fund (RCF) to run out older claims, and (3) the New Jersey Cyber Risk Management Fund to provide cyber insurance.

To date, the MEL and its affiliated JIFs have saved the taxpayers \$3.8 billion including \$2.2 billion from improved safety records and \$1.6 billion from lower non-claim costs. The MEL system's combined 2023 budget is \$268 million, and its combined surplus is \$110 million.

In 1992, many of the early JIF members also established special purpose JIFs to provide health insurance. There are now nine affiliated health JIFs (a.k.a. HIFs) that collectively insure 44,000 municipal and school employees from 308 member entities. These HIFs also formed an excess HIF known as MR – HIF (Municipal Reinsurance Health Insurance Fund) based on the MEL model. The taxpayer savings since inception are estimated at more than \$1 billion.

Another program is the New Jersey Counties Excess Joint Insurance Fund (CEL) that insures 10 of the state's 21 counties. This program includes 24 related county agencies. The CEL's estimated savings are \$103 million.

Current Insurance Crisis:

Local Government is facing the largest property/casualty budget increase since the mid-1980s. Premiums to the typical municipality have already experienced a 22% increase since 2021 and will experience another 12+% in 2024.

- **Workers' Compensation:** Employee accidents are the largest item in local property casualty insurance budgets. New Jersey now has the highest workers' compensation premium rates in the country based on data from the Bureau of Labor Statistics.

Reopened Cases: Costs have escalated because New Jersey judges are now reopening cases up to four and five times while in the past they rarely reopened a case more than once. This change has resulted in the need to substantially increase IBNR reserves for fund years going back as long as two decades.

Accidental Disability Claims: IBNR reserves are being substantially increased because of a 2021 Department of Labor decision that directed workers' compensation to pay many accidental disability claims that heretofore were paid by the pension plans.

Firefighters Presumption: Another recent law created a presumption that firefighters diagnosed with cancer are eligible for workers' compensation.

COVID: The same law also made COVID compensable. New Jersey's workers' compensation cost per employee for COVID is the second highest in the country.

- **Liability:** Premiums have increased because of the erosion of Title 59 in New Jersey's courts. Judges are now reluctant to grant summary judgement dismissing even frivolous claims because of the 2021 New Jersey Supreme Court decision in Gonzalez v. Jersey City. The recent amendment in the sexual molestation statute of limitations also increased Title 59 liability costs. In some cases, towns are being sued based on allegations going back to the 1970s.
- **Property:** Premiums are increasing rapidly because the world-wide frequency of large natural disasters has almost tripled since 2000. Here in New Jersey, the state was hit with Irene in 2011, Sandy in 2012 and Ida in 2021. Property insurance premiums are also indexed to replacement values that have jumped because of supply chain issues and the labor shortage.

- **Cyber Liability:** Premiums have more than doubled in recent years. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

In addition to premium increase, these factors also resulted in a 50% drop of the MEL System's collective surplus from \$220 million (at 2020-year end) to \$110 million (at 2022-year end). We expect the surplus to drop further at the 2023-year end. Many non-MEL JIFs are already negative and have gone back to their members for supplementary assessments. Some MEL affiliated JIFs will also adopt supplemental assessments before closing their 2022 books.

Deficits are not per se a problem so long as JIFs immediately enact remedy plans including supplementary assessments and premium increases. However, as the Middlesex JIF situation demonstrated, these issues quickly escalate if ignored.

The Need for State Coordination:

At least five State departments are involved in regulating local government risk management issues. Unfortunately, there is little coordination between these agencies. Specifically:

- **Department of Banking and Insurance.** Under NJSA 40A:10-36 *et seq.*, DOBI is the primary regulator of joint insurance funds. From the mid-1980s through the late-2000s, DOBI was very active and closely coordinated with the Department of Community Affairs until the initial group of regulators retired.
- **Department of Community Affairs:** DCA regulates governmental operations for joint insurance funds including the NJ Public Contracts Law, the Local Fiscal Affairs Law, the Local Government Ethics Act, the Open Public Meetings Act, and the Open Public Records Act. DCA receives copies of all filings made to DOBI and has joint authority to approve JIF By-Laws and Plans of Risk Management.
- **Department of Labor and Workforce Development:** DOL is responsible for the NJ Division of Workers' Compensation and administers the Public Employees Occupational Safety and Health Act (PEOSHA).
- **Department of Environmental Protection:** The MEL affiliated New Jersey Environmental Risk Management Fund (E-JIF) works closely with DEP on both environmental compliance and educational programs for local officials.
- **Office of the State Comptroller:** JIFs are required to file any contract with the Controller that exceeds \$2 million and must seek prior approval for any contract that exceeds \$10 million. JIFs are also required to file all financial audit reports with the Controller's office.

Recommendations:

1. **DOBI – DCA Coordination:** For the first 25 years, DOBI and DCA worked closely to monitor and regulate JIFs. This coordination should be reestablished. Unfortunately, much institutional knowledge has been lost.
2. **Deficit Remedy Plans:** There will be a substantial increase in JIF deficits at 2023-year end because of the factors discussed earlier that are beyond JIF control. DOBI and DCA should urge JIFs to enact adequate supplemental assessments before submitting their annual reports (due June 30th each year). If early action is taken, the impact on individual members will be minimal, especially if the assessment is payable in ten annual installments.
3. **New Members:** Enforce NJAC 11:15-2.9(b). In the past, there has been a pattern of some JIFs substantially undercutting premiums to gain membership and then jumping the rates in later budget years. NJAC 11:15-2.9(b) requires JIFs to provide both DOBI and DCA with an actuarial certification on the adequacy of any new member's assessment. Unfortunately, this regulation has not been enforced for decades.
4. **Unrealized Capital Losses:** DOBI should reaffirm that it does not intend to include unrealized capital losses when considering the adequacy of deficit remedy plans. The Federal Reserve increase in interest rates will generate additional investment income going forward. However, all insurers, including JIFs, are required to book the unrealized investment loss caused by the interest rate increase. This adjustment is temporary since the MEL invests its assets in conservative short-term fixed securities including bonds issued by its members. The MEL holds securities to maturation unless the new higher rates create an opportunity to increase investment yield.
5. **Continuing Education:** Each year, the MEL conducts a six-hour continuing education program for insurance professionals and municipal officials on risk management issues. To minimize difficulties in securing DOBI approvals, the MEL is applying to become an Insurance Education Provider. Some of the courses do not fit neatly into the normal parameters. For example, recently the NJ Department of Labor requested to present on wage and hour laws. This impacts local risk management because contractors bidding on property reconstruction projects must comply with NJDOL regulations. We also just submitted an ethics course we jointly developed with the Acting DCA Commissioner.
6. **Banking Issues:** In May, one community suffered a \$6.3 million loss from funds fraudulently transferred from its accounts. There is only limited insurance coverage for events this nature and the community is currently facing a substantial uninsured loss. There needs to be a discussion involving both DOBI and DCA about ways to reduce the risk of similar events occurring in the future.

7. **Contracting Issues:** The state needs to clarify its rules under the Public Contracts Law. The nine HIFs planned to reduce costs by jointly contracting for medical discount networks, and selecting several networks so HIFs could choose the most cost-effective network for each member. This is a strategy that the State Plan is also pursuing. The QPA (Qualified Purchasing Agent) retained by the HIFs opined that the strategy is legal. The Office of the State Comptroller disagreed and the Department of Community Affairs (the agency responsible for enforcement of the Public Contracts Law) is attempting a resolution that will accomplish the objective of reducing costs to the taxpayers.
8. **Legislative Issues:** Legislation that will increase local government insurance costs is still being pushed in the legislature. For example, S-3818 will at least double plaintiff's attorney fees in workers' compensation cases that are already among the highest in the country. Further, local government needs both budget and levy cap relief.
9. **Captive:** The MEL would like to explore the feasibility of forming a group captive domiciled in New Jersey to reinsure a portion of the Public Official's/Employment Practices policy placed with a commercial insurer. We also believe that a captive might be a useful vehicle to share risk between local units of government, schools, and the State itself including its authorities. The existing JIF statutes are not broad enough to permit all forms of New Jersey government to come together in a single JIF.

Again, we look forward to discussing these issues at the upcoming meeting.

Sincerely,

David N. Grubb
Executive Director

Cc Joseph Hrubash, MEL Co-Executive Director



Municipal Excess Liability Residual Claims Fund

9 Campus Drive – Suite 216
Parsippany, New Jersey 07054
Tel (201) 881-7632
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September 15, 2023

Memo to: Atlantic County Municipal Joint Insurance Fund

From: Commissioner McLaughlin

Re: RCF September 2023 Meeting

2022 Budget Amendment: Following the public hearing, the Board of Commissioners reviewed and adopted the amended Fund Year 2022 Budget, which reflected the transfer of the Fund Year 2018 claims from the local JIFs as of 12/31/22. Enclosed as part of this report is the Amended 2022 Budget.

2024 Budget: The Board of Fund Commissioners reviewed the proposed 2024 Budget. Under the conditions of the Fund, the 2024 expenses cannot be directly charged to an expense line established in the 2023 budget.

Executive Director recommended the amount of \$700,000 be returned to the members from 2022 Fund Year Contingency Account and the Board adopted Resolution 21-23 reflecting that recommendation.

In addition, the Board of Fund Commissioners voted to introduce on first reading of the 2024 Budget and to schedule the Public Hearing at the October 18, 2023, 10:30AM meeting to be held at Forsgate Country Club. Enclosed as part of this report is the Proposed 2024 Budget.

2022 Audit Filing. The RCF 2022 audit was filed with the New Jersey Department of Banking and Insurance (DOBI) and the New Jersey Department of Community Affairs (DCA) on June 29, 2023.

Claims Committee: The Claims Review Committee met on June 2 and July 12, 2023 and also met the morning of the Commissioner's meeting. Minutes of the meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF is scheduled for October 18, 2023 at 10:30AM at the Forsgate Country Club.

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 AMENDED BUDGET				
	2022	2022 Amendment	2022	\$
	PROPOSED	2018 Assessments	Revised Budget	CHANGE
	BUDGET			
APPROPRIATIONS				
MEL	315,330	13,211,400	13,526,730	13,211,400
BMEL	0	0	0	0
ATLANTIC	49,541	1,903,062	1,952,603	1,903,062
BERGEN	13,840	1,308,269	1,322,108	1,308,269
BURLCO	20,723	678,827	699,550	678,827
CAMDEN	23,828	903,413	927,241	903,413
MONMOUTH	27,328	1,539,271	1,566,599	1,539,271
MORRIS	20,794	1,964,504	1,985,298	1,964,504
NJUA	17,074	395,229	412,302	395,229
OCEAN	50,246	3,262,404	3,312,649	3,262,404
PMM	8,590	376,771	385,362	376,771
SOUTH BERGEN	22,222	1,269,488	1,291,710	1,269,488
SUBURBAN METRO	21,634	717,622	739,256	717,622
TRICO	31,031	849,602	880,633	849,602
SUBURBAN MUNICIPAL	3,504	353,830	357,334	353,830
CENTRAL JERSEY (incl.	43,824	967,219	1,011,042	967,219
NJPHA	16,492	677,498	693,990	677,498
TOTAL	686,000	30,378,409	31,064,409	30,378,409
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2022 AMENDED BUDGET				
	2022 PROPOSED	2022 Amendment	2022	
	BUDGET	2018 Assessments	Revised Budget	
APPROPRIATIONS				
CLAIMS	0	29,678,409	29,678,409	29,678,409
Run-in Claim Receivable	15,000		15,000	0
LOSS FUND CONTINGENC	0	700,000	700,000	700,000
SUBTOTAL LOSS FUND	15,000	30,378,409	30,393,409	30,378,409
EXPENSES				
ADMINISTRATOR	214,158		214,158	0
DEPUTY ADMINISTRATOR	72,849		72,849	0
ATTORNEY	44,336		44,336	0
CLAIMS SUPERVISION &	64,092		64,092	0
TREASURER	41,626		41,626	0
AUDITOR	24,589		24,589	0
ACTUARY	43,899		43,899	0
MISCELLANEOUS	25,800		25,800	0
SUBTOTAL	531,349	0	531,349	0
EXPENSE CONTINGENCY	139,651		139,651	0
TOTAL BUDGET	671,000	30,378,409	31,049,409	30,378,409

MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND				
2024 PROPOSED BUDGET				
	2023 ANNUALIZED	2024 PROPOSED	\$	%
	BUDGET	BUDGET	CHANGE	CHANGE
APPROPRIATIONS				
CLAIMS	0	0	0	
Run-in Claim Receivable	15,000	72,500	57,500	383%
LOSS FUND CONTINGENCY	0	0		
SUBTOTAL LOSS FUND	15,000	72,500	57,500	383%
EXPENSES				
ADMINISTRATOR	218,441	222,810	4,369	2%
DEPUTY ADMINISTRATOR	74,306	75,792	1,486	2%
ATTORNEY	45,223	46,127	904	2%
CLAIMS SUPERVISION & AUDIT	65,374	66,681	1,307	2%
TREASURER	42,459	43,308	849	2%
AUDITOR	25,081	25,583	502	2%
ACTUARY	44,777	45,673	896	2%
MISCELLANEOUS	26,316	26,842	526	2%
SUBTOTAL	541,977	552,816	10,839	2%
EXPENSE CONTINGENCY	142,523	147,184	4,661	3%
TOTAL BUDGET	684,500	700,000	15,500	2%