

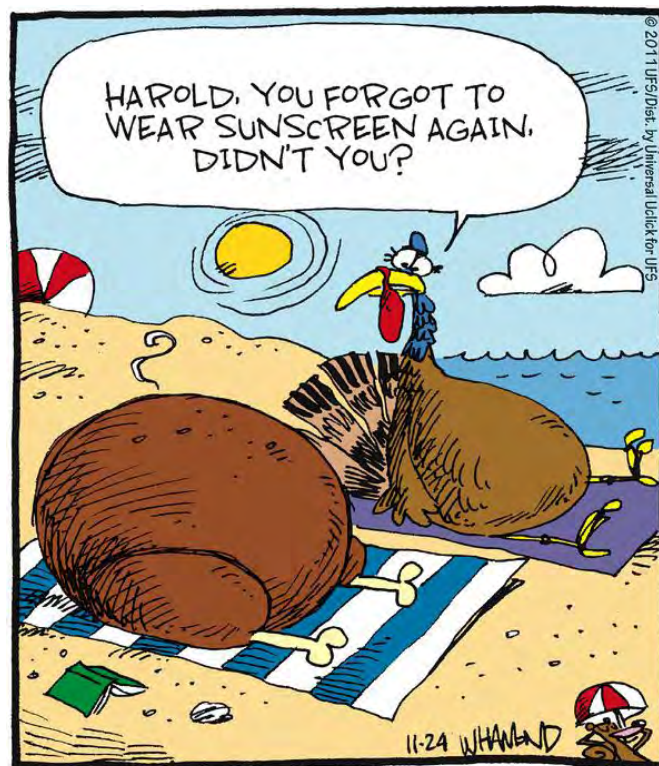
Atlantic County
Municipal Joint
Insurance

Fund

Established in 1987
South Jersey Communities Securing Their Future



AGENDA PACKET



Monday, November 20, 2023 at 3:00 PM

Via Zoom Conferencing

<https://us06web.zoom.us/j/81536251107>

Meeting ID: 815 3625 1107

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

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

November 20, 2023 – 3:00 PM

Via Zoom Conferencing

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 1-14
 - A. Adoption of the **October 18 , 2023** minutes – **Motion – All in Favor**
- VII. Closed Session Minutes
 - A. Approval of the **October 18, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.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 – November 9, 2023.....Handout
- XIII. Claims Administrator’s Report
 - A. Lessons Learned from LossesPage 15

XIV.	Managed Health Care Report	
	A. ACMJIF Summary.....	Page 16
	B. Average Days to Report.....	Page 17
	C. Claims Reported by Type.....	Page 18
	D. Nurse Case Management Reports.....	Page 19
	E. Transitional Duty Report.....	Page 20
	F. PPO Savings and Penetration Reports.....	Pages 21-22
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 23
	H. Quick Notes.....	Page 24
XV.	Law Enforcement Risk Management	
	A. Report.....	Pages 25-26
XVI.	Solicitor's Report	
	A. MEL Helpline and Contact List.....	Pages 27-29
XVII.	Wellness Director Report	
	A. Wellness Report.....	Page 30
	B. Newsletter.....	Pages 31-37
XVIII.	Committee Reports	
	A. Joint Coverage & Finance Committee Meeting Minutes – November 6, 2023.....	Pages 38-41
	1. Resolution to Join the E-JIF Effective January 1, 2024 - Motion – Roll Call	Pages 42-45
	B. Nominating Committee Meeting Minutes – October 26, 2023.....	Pages 46-50
	1. 2024 Draft Nomination Slate.....	Page 51
	C. EPL/POL/Technology Committee Meeting Minutes – October 30, 2023.....	Pages 52-58
	D. Finance Committee Meeting Minutes – October 16, 2023.....	Pages 59-63
	E. Finance Committee Meeting Minutes – November 3, 2023.....	Pages 64-70
	1. 2024 Budget Message.....	Handout
	2. 2024 Budget Introduction – Motion to Introduce – Roll Call	Handout
	3. 2024 Assessment Allocation Strategy Policy - Motion to Introduce – Roll Call ...Handout	
	4. 2024 Assessment Certification - Motion to Introduce – Roll Call	Handout
	5. Resolution 2023- _____ Authorizing a Transfer of the 2019 Fund Year to the MEL Residual Claims Fund – Motion – Roll Call	Page 71
	F. Resolution 2023- _____ Amending the 2023 Risk Management Plan– Motion – Roll Call	Pages 72-73
XIX.	Executive Director.....	Pages 74-120
	A. Lost Time Accident Frequency.....	Pages 78-79
	B. Certificates of Insurance.....	Pages 80-91
	C. Financial Fast Track Report.....	Page 92
	D. Regulatory Filing Checklists.....	Pages 93-94
	E. 2022 Safety Incentive Program.....	Page 95
	F. 2023 Optional Safety Budget.....	Page 96
	G. 2023 Wellness Incentive.....	Page 97
	H. 2023 EPL/Cyber Risk Management Budget.....	Page 98
	I. EPL Compliance Status	Page 99
	J. Statutory Bond Status.....	Pages 100-102
	K. Skateboard Park Approval Status.....	Page 103
	L. Capehart Scatchard Updates.....	Pages 104-105
	M. Monthly Calendars.....	Pages 106-107
	N. Land Use Training Certification.....	Page 108

- O. 2024-2025 MEL EPL Risk Mgmt Program.....Pages 109-120
 - P. Elected Officials Training
 - Q. Model RFQ for Risk Management Services
 - R. 2024 RMC Resolutions & Agreements
 - S. Dividend Notices
 - T. Website
 - U. New Member Activity

 - XX. Safety Director's Report
 - A. Activity Report Pages 121-123

 - XXI. Technology Risk Services
 - A. Reports.....Pages 124-125

 - XXII. Treasurer's Report as of October 31, 2023Pages 126-247
 - A. Fund Status
 - B. Investment Report
 - C. Investment JCMi
 - D. Payment Register – **Motion to Approve - Roll Call**
 - E. November Bill List – **Motion to Approve – Roll Call**.....Page 243
 - F. RMC Bill List – **Motion to Approve – Roll Call**.....Page 244
 - G. Analysis of Non-Assessment Receipts

 - XXIII. MEL/RCF/ CYBER JIF Reports
 - A. NJ Cyber JIF Meeting Report – October 19, 2023.....Pages 248-250
 - B. Resolution 2023-_____ Appointing Lisa McLaughlin, Margate City, as the Fund's Representative to the MEL/RCF/EJIF/Cyber JIF for 2024 –**Motion – Roll Call**.....Page 251

 - XXIV. Miscellaneous Business
- The next meeting of the ACMJIF will be held on Wednesday, December 20, 2023
at 3:00 pm at Merighi's Savoy Inn, Vineland**
- 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

The Flanders Hotel

719 E 11th Street, Ocean City, NJ

October 18, 2023 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on October 18, 2023 at 3:00 PM, prevailing time, The Flanders Hotel, 719 E 11th Street, Ocean City, 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 FUND COMMISSIONERS

Those in attendance were:

Jessica Thompson, **Absecon City**
Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Erin Burke, Alt., **Cape May City**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial Twp.**
Dawn Marie Bascelli, **Deerfield Twp.**
Lisa Marcolongo, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Shantele Pollock, **Hamilton Twp.**
Leigh Ann Napoli, **Linwood City**
Monica Kyle, **Longport Borough**
Karen Fournier, **Lower Township**
Lisa McLaughlin, **Margate City**
Varvara Keun, **Middle Twp.**
Dawn Stollenwerk, **Mullica Twp.**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Julianne Cannuscio, Representing, **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Roy Spoltore, *Acting Secretary*, **Upper Deerfield Twp.**

Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
Carol Sabo, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
DJ Ayres, **Weymouth Twp.**
Steve O'Connor, **Wildwood City**
Connie Mahon, **Wildwood Crest**

Absent Fund Commissioners:

LaVerne Kirn, **Corbin City**
Jessica Bishop, **Dennis Twp.**
Bob Campbell, **Downe Twp.**
Tom D'Intino, **Egg Harbor Twp.**
Alim Parks, Sr., **Galloway Twp.**
Ray Compari, **Millville City**
Jared Marandino, **Newfield Borough**
Gary DeMarzo, **Upper 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
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.*
Christopher J. Winter, Sr., CPM, Law Enforcement Risk Management Consultant
Jordan Simone, COTA/L, CHC, RYT-200, Wellness Director

Absent Fund Professionals:

Christopher Roselli, Account Manager, *Qual-Lynx*
John Hansen, Fund Treasurer
Jerry Caruso, Technology Risk Services Director, *Wintsec Consulting*

Present Risk Management Consultants were:

C. J. Adams Company
Atlantic Associates
Glenn Insurance
Hardenbergh Insurance
Insurance Agencies Inc.
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

Barclay Insurance Group
BCA Insurance
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Thomas Heist Insurance Agency
Marsh & McLennan Agency

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

MOVE UP ALTERNATES

In absence of Ms. Bishop, Dennis Township, alternate Mr. O'Connor, Wildwood City, was moved to the Executive Committee for voting purposes.

Motion by Mr. Spoltore, seconded by Ms. Keun, to move Ms. Bishop, Dennis Township, alternate Mr. O'Connor, Wildwood City, was moved to the Executive Committee for voting purposes. All in Favor. Motion carried by unanimous vote.

APPROVAL OF MINUTES – OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the September 20, 2023 Executive Committee Meeting.

Motion by Ms. Keun, seconded by Mr. Wahl, to approve the meeting minutes of the September 20, 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 September 20, 2023 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Mr. Spoltore, to approve the Closed Session minutes of the September 20, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the September 20, 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 #2023-41

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 2023-41.

Motion by Mr. Wahl, seconded by Mr. Spoltore, to adopt Resolution 2023-41 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial 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 Mr. Spoltore, seconded by Ms. Miller to approve the claims payments as discussed in Closed Session.

They are as follows:

September 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>	<i>Auto</i>
MLT-2021219674 (01-02) 2021219674 – 01 2024310732 - 02	2024308758	2021214477	
2022272115	2023296308	2021225169	
2024312850		2022258663	
2023305083		2022243874	
2022272287		2020189990	
MLT-2021214239 (01-06) 2021214267-01		2021240245	
2023290740		2023304720	
MLT-2024311724 (01-17) 2024311724-01 2024311726-02 2024311730-03 2024311734-04 2024311780-05 2024311782-06 2024311787-07 2024312337-08 2024312339-09 2024312340-10 2024312761-11 2024312845-12 2024312849-13			
2024308764			
2023300297			
2023306945			
2023297016			

2024310669			
2021234332			
2022245537			
2021210129			
2023279717			

ROLL CALL**Yeas:**Scott Wahl, **Avalon**Ed Grant, **Cape May Point**Heather Miller, **Commercial 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:

September
Qual-Lynx Files for Abandonment
2022242169

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

ROLL CALL**Yeas:**Scott Wahl, **Avalon**Ed Grant, **Cape May Point**Heather Miller, **Commercial 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

September PARs -Ms. Napoli noted that thirty-nine (39) PARs including thirty (30) Workers' Compensation (21 *Police*, 0 *Fire*, and 9 *Other*), seven (7) General Liability, zero (0) Auto, and two (2) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses – October

In Mr. Roselli's absence, Ms. Beatty reported that the *Lessons Learned from Losses* this month focuses on safe lifting. She advised the members to use the 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; and Turn your feet in the direction you want to move. She asked that all members share this bulletin with their employees.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>Sept</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	86	709
<i>Report Only</i>	36	273
<i>Report Only % of Total</i>	42%	39%
<i>Medical Only</i>	42	331
<i>Lost Time</i>	8	100
<i>Medical Only/Lost Time Ratio</i>	84:16	77:23
<i>Occupational, Claim Petition, Cancer Presumption</i>	0	4
<i>COVID-19</i>	0	7
<i>Average Days to Report to QL</i>	4.8	7.5
<i>Average Days to Report to employer</i>	1.4	2.3

Nurse Case Management:

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

<i>Nurse Case Management</i>	<i>Sept</i>
<i># of Cases Assigned to Case Management</i>	85
<i># of Case > 90 days</i>	61

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Sept</i>	<i>YTD</i>
<i>Bill Count</i>	663	5514
<i>Original Provider Charges</i>	\$905,304	\$7,220,765
<i>Re-priced Bill Amount</i>	\$250,654	\$2,169,893
<i>Savings</i>	\$654,650	\$5,050,872
<i>% of Savings</i>	72%	70%
<i>Participating Provider Penetration Rate- Bill count</i>	95%	95%

<i>Participating Provider Penetration Rate-Provider Charges</i>	94%	96%
<i>EPO Penetration Rate – Bill Count</i>	97%	97%
<i>EPO Penetration Rate –Provider Charges</i>	99%	98%

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>	71%
<i>Money Saved by Accommodating</i>	\$463,543
<i>Transitional Duty Days NOT Accommodated</i>	2,052
<i>% of Transitional Duty Days NOT Accommodated</i>	29%
<i>Cost of Days NOT Accommodated</i>	\$208,264

Ms. Beatty reminded the members of the Managed Care "quick notes". She asked members to review her report in the agenda packet, which reviewed a claim of an individual that was told that if they didn't have spinal surgery they may become paralyzed.

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. Please email chriswinter1429@gmail.com to register.

Mr. Winter noted he met with three chiefs as part of a "pilot program" for a Law Enforcement Committee. So far, Linwood, Millville, and Ventnor chiefs have volunteered to participate. He noted the Committee will meet quarterly once established.

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

SOLICITOR'S REPORT

Closed Claims

Mr. DeWeese noted that there were five (5) cases closed since his last report including three (3) with no payment to Plaintiff.

Gandy Estate v. City of Millville
Williamson v. City of Millville
Collins v. City of Pleasantville
Waselik v. City of Ocean City
Simmons v. City of Somers Point

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline in the agenda. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 35-36 and update them. He noted that if you have a "N/A", please try to get someone appointed so they have access to this service. The resolution to make these changes is on the ACM JIF website.

GL Cases

Mr. DeWeese noted that there are currently 93 active GL cases inclusive of (14) civil rights cases. If you would like your towns list of claims sent to you, please contact the Fund Solicitor's office. He reminded the members that these need to be shared in Closed Session only as they are active cases and confidential.

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 37 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 that the Wellness Advisory Committee meeting was held on September 19th via zoom. Topics discussed include the proposed revisions to the wellness program, employee wellness survey, 2023 newsletter themes and the JIF event food choices.

Ms. Simone noted the newsletter quarter 4 topics like "Stress Management" providing practical strategies to help manage stress.

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

COMMITTEE REPORTS

Safety Committee- Mr. Wahl stated that the Safety Committee met on September 21, 2023. He then stated that the future of the Wellness Program was discussed. The Safety Committee then requested that the Executive Director's office provide a memorandum, which outlines the discussions that took place with the Chairs of the Executive Safety and Claims Review Committees from ACM, BURLCO and TRICO JIFs, for their review. Upon their review, another meeting will be scheduled to discuss the next steps. Fifteen (15) members are up for renewal on January 1, 2024; all members renewed with the exception of Corbin City and Egg Harbor Township. He reported that the fourth regional training focused on Indoor Air Quality and the sessions are September 15, 2023 and December 4, 2023.

Mr. Wahl ask if there were any questions. No questions were entertained.

** Mr. Garish noted that the Indoor Air Quality training on December 4, 2023 has been rescheduled to December 11, 2023 due to a conflict in scheduled training.*

EXECUTIVE DIRECTOR'S REPORT

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 asked the members to review the checklists on pages 83-85.

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. Only a handful of members have submitted the required checklist. He noted that the Police Command Staff and Managers and Supervisor's Training has concluded for the year. All CEU certificates for the Managers and Supervisor's training have been issued with the exception of October 11, 2023, which will be out shortly. 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". He also stated that some other JIFs are still holding some Managers and Supervisor's Training. If you have not completed this yet, please reach out to our office for more information.

Elected Officials Training

Mr. Forlenza stated that once the Elected Officials training information is available, it will be sent to all members.

RFQ 2024 Risk Management Consultants

Mr. Forlenza reminded members that on or about September 29, 2023 the model RFQ for Risk Management Services was sent to all Fund Commissioners, Clerks and Risk Managers. If you have any questions, please contact Tracy Forlenza in our office.

RMC Resolutions and Agreements

Mr. Forlenza stated that on or about October 10, 2023, a memo, sample copies of the JIF Risk Manager Consultant Resolutions, and Agreements were sent to all Risk Managers. He noted that his office must receive executed agreements and resolutions before payments to the Risk Managers can be issued. Please contact our office with questions.

3rd Quarter Attendance

Mr. Forlenza stated that the 3rd quarter attendance can be found on page 106. He asked members to review and please reach out to our office if you feel there is an error.

Surplus Release

Mr. Forlenza reiterated, as he discussed earlier in the day, his office had a virtual meeting with DOBI, pursuant to their request, to discuss the Fund's request to release \$2 million in surplus. The Finance Committee has met, and believes that all the concerns highlighted by DOBI are addressed in the Fund's current process.

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 107. He stated that the report is self-explanatory.

Mr. Garish noted that Mr. Wahl reported on the regional training focused on Indoor Air Quality and the session on December 4, 2023. Mr. Garish noted that the new date for this training is December 11, 2023, due to a scheduling conflict in training. He reminded everyone that indoor air quality is a very important matter and all should have a representative attend.

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

In Mr. Caruso's absence, Ms. Patel asked the members to review the reports beginning on page 110. Ms. Patel noted that the vulnerability and penetration statuses would be removed from the website so bad actors cannot use this to find any potential vulnerable members. She stated that Mr. Caruso will bring these reports to meetings and anyone can email him for status.

Ms. Patel noted that a Cyber Security Bulletin can be found on page 112 on the importance of vulnerability and penetration testing to local government networks. She encouraged members to read through this.

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

TREASURER'S REPORT

Reports – September

In Mr. Hansen's absence, Mr. Forlenza presented the Treasurer's Report for the period ending **September 30, 2023**. The reports were made part of the agenda packet beginning on page 114. He noted the following information:

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

Member	9/30/2023 (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:

	September	YTD
Subrogation Receipts	\$153,317.72	\$558,997.54
Other	\$0	\$3,000.00

Adjustment	\$588.00	\$23,222.64
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Claim Activity for the Period

Claim activity for the month of **September** for claims paid by the Fund and claims payable by the Fund depict a total of 353 checks issued representing 1,038 claims payments totaling \$1,203,396.01, with an effect on cash position of \$1,203,874.74.

Cash Activity for the Period

The Fund's "Cash Position" at month end for September was \$47,527,429.65

Investment Interest

Interest Income:	September	YTD
JCMI	\$35,996.27	\$305,063.06
Treasury	\$0	\$396,419.30
Citizens	\$24,488.52	\$116,534.43

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **1.505%** for September.

Allocation of Invested Funds

FUND	August Total	August Percentage	September Total	September Percentage
Treasury	\$22,444,628.73	46%	\$22,422,022.82	47%
JCMI	\$19,783,249.69	40%	\$19,681,307.41	42%
Investors	\$6,685,958.51	14%	\$5,424,099.42	11%
TOTALS	\$48,913,836.93		\$47,527,427.65	

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

Payment Register

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial Township**
Varara Keun, **Middle Township**
Liz Woods, *Chair*, **Ocean City**
Roy Spoltore, **Upper Deerfield Township**
Steve O'Connor, **Wildwood City**
None

Nays:

Abstain: None

Motion carried by unanimous vote.

Bill List – October

For the Executive Committee's consideration, Mr. Hansen presented the ***October 2023 Bill List*** in the amount of **\$260,924.19**.

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

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

Motion by Mr. Spoltore, seconded by Mr. Grant, to approve the ***October 2023 Bill List*** as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial 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. McLaughlin noted that the reports from the last meeting are in today's agenda and asked members to review. She also commented that there were meetings held this morning for the MEL, RCF and Cyber JIFs and the reports will be in next month's agenda.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Woods reminded the members that the **November** meeting will be held on **MONDAY, November 20, 2023 at 3:00 PM** via zoom due to the League of Municipalities.

Letter to DOBI

Mr. Forlenza directed the members to page 222 in the agenda and a letter from David Grubb, MEL Executive Director, to DOBI outlining the issues that are affecting JIF budgets. He asked the members to read the letter as it addresses the different challenges we face as a JIF.

Special Finance Committee Meeting – Ms. Stollenwerk reported that the Finance Committee held a special meeting on October 16, 2023, to address the recent DOBI concerns regarding the Fund's proposed \$2 million surplus release. DOBI's concerns are that the current surplus is less than 50% of the annual assessments, which has nothing to do with insurance standards, significant rate increases, which have been taken into consideration, unrealized losses which we monitor and are essentially paper losses. DOBI's position is that should the Fund move forward with the release of \$2 million this year, they will not approve

surplus releases in future years unless the Fund's financial position improves at 12/31/2023 inclusive of the surplus release. The Finance Committee met and decided to stand by its decision to release the \$2 million in surplus. She stated that the Finance Committee follows the *Surplus Distribution Policy* very carefully, which looks at all the factors that DOBI addressed. Ms. Stollenwerk also noted that the Fund has reserves established for the deterioration in the MEL and RCF and strives to keep surplus releases stable so members can absorb these increases into their budgets. She noted that last year the release was \$3.75 million, but this year scaled back to \$2 million. The majority of the members take the release as a credit off their next year's assessment so you can budget less. She also noted that the MEL increase is around 32% with an overall budget increase of 9% instead of the original 6% increase anticipated. The Finance Committee feels that they are balancing the financial stability of the Fund against the needs of the membership. She is asking that the Executive Committee affirm the recommendation for release of \$2 million in surplus. If the Executive Committee agrees, she would like authority to tell DOBI the ACM JIF is moving forward with the \$2 million release noting that we acknowledge they may not approve next year's release.

Motion to Affirm the Release of \$2 Million in Surplus

Chair Woods entertained a motion to affirm the decision of the ACM JIF Executive Committee to release \$2 million in surplus as previously authorized by Resolution 2023-40 at the September Executive Committee meeting.

Motion by Mr. Spoltore, seconded by Mr. Wahl, to affirm the decision of the ACM JIF Executive Committee to release \$2 million in surplus as previously authorized by Resolution 2023-40 at the September Executive Committee meeting as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial 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.

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 Mr. Spoltore, to open the meeting to the public. All in favor. Motion carried.

Cyber – GMIS

Mr. Paconowski, Fund Commissioner and IT Director for Ventnor City, reported to the members on an organization called GMIS. He noted that GMIS is a National, International, and State organization made up of IT Professionals that assist each other with IT issues. He noted that GMIS has a very strong New Jersey Chapter; however, South Jersey is lacking in members. He noted that being a member of GMIS is a great tool and good way to get you access to IT information. He noted that the cost is minimal at \$100-\$500 per year per municipality based on their IT budget. He noted that one of the biggest benefits is utilizing the list serve which grants you access to the national and state members. He noted that Ed Cooney

participates several times a year to discuss cyber information. The website is www.njgmis.org and you can apply online. He thanked the members for their time.

Close Public Comment

Chair Woods entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Mr. Wahl, seconded by Mr. Spoltore to adjourn the October 18, 2023 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:15 PM.

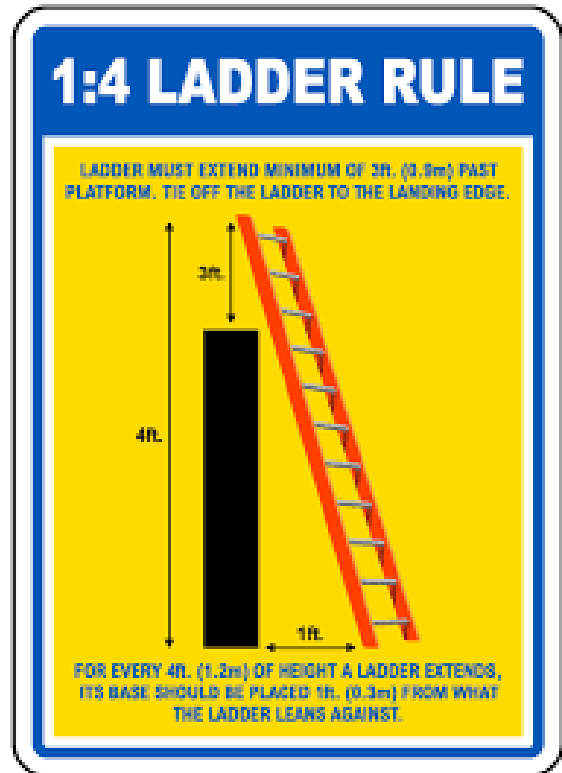
Tracy Forlenza, *Recording Secretary* for

Roy Spoltore, *Acting Fund Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER – NOVEMBER 2023

LADDER SAFETY



- MORE THAN 500,000 PEOPLE RECEIVE EMERGENCY ROOM TREATMENT FROM LADDER RELATED INJURIES EVERY YEAR.
 - MORE THAN 300 OF THESE FALLS END UP BEING FATAL.
 - IT IS BELIEVED THAT 100% OF ALL LADDER ACCIDENTS COULD BE PREVENTED IF PROPER ATTENTION TO EQUIPMENT AND TRAINING WERE PROVIDED.
- ✓ KEEP YOUR CENTER OF GRAVITY INSIDE THE LADDER RAILS AT ALL TIMES.
 - ✓ DON'T STAND ON THE TOP TWO RUNGS OF A LADDER.
 - ✓ LIMIT TIME ON THE LADDER TO AVOID FATIGUE.
 - ✓ PLACE LADDER ON STABLE FLAT SURFACE WITH NO POTENTIAL FOR SLIPPING.



Atlantic County Municipal JIF
Managed Care Summary Report
2023

Intake	October-23	October-22	2023 October YTD	2022 October YTD
# of New Claims Reported	47	60	756	856
# of Report Only	11	31	276	360
% Report Only	23%	52%	37%	42%
# of Medical Only	31	24	347	375
# of Lost Time	5	5	110	117
Medical Only to Lost Time Ratio	86:14	83:17	76:24	76:24
Claim Petition First Notice/Occupational	0	0	23	4
COVID-19	1	0	8	185
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	2.2	2.4	7.0	5.5
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.3	0.2	2.1	0.8

Nurse Case Management	October-23	October-22
# of Cases Assigned to Case Management	81	113
# of Cases > 90 days	58	92

Savings	October-23	October-22	2023 October YTD	2022 October YTD
Bill Count	446	474	5960	5169
Provider Charges	\$88,045	\$654,793	\$8,108,811	\$6,348,470
Repriced Amount	\$291,302	\$161,364	\$2,461,195	\$2,248,997
Savings \$	\$596,743	\$493,429	\$5,647,615	\$4,099,473
% Savings	67%	75%	70%	65%

QualCare Network Provider Penetration Rate	October-23	October-22	2023 October YTD	2022 October YTD
Bill Count	91%	93%	95%	93%
Provider Charges	89%	94%	95%	93%

Exclusive Provider Panel Penetration Rate	October-23	October-22	2023 October YTD	2022 October YTD
Bill Count	94%	96%	97%	93%
Provider Charges	90%	99%	97%	96%

Transitional Duty Summary		2023 October YTD	2022 October YTD
% of Transitional Duty Days Worked		73%	78%
\$ Saved By Accommodating		\$537,656	\$508,731
% of Transitional Duty Days Not Accommodated		28%	22%
Cost Of Days Not Accommodated		\$220,302	\$138,105



**Atlantic County Municipal JIF
Averaged Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2023 - 10/30/2023**

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
ABSECON CITY	10	4.7	0.5
AVALON BOROUGH	33	1.8	0.6
BRIGANTINE CITY	22	3.0	2.2
BUENA BOROUGH	3	0.7	0.3
CAPE MAY CITY	71	33.5	10.2
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	65	4.0	1.5
FOLSOM BOROUGH	1	0.0	0.0
GALLOWAY TOWNSHIP	31	2.4	0.4
HAMILTON TOWNSHIP	30	1.9	9.5
LINWOOD CITY	5	0.6	0.2
LONGPORT BOROUGH	8	2.4	1.4
LOWER TOWNSHIP	22	2.4	0.2
MARGATE CITY	19	1.0	0.1
MIDDLE TOWNSHIP	19	1.2	0.3
MILLVILLE CITY	34	18.6	1.1
MULLICA TOWNSHIP	11	11.5	0.4
NEWFIELD BOROUGH	1	0.0	0.0
NORTH WILDWOOD CITY	19	2.2	1.4
NORTHFIELD CITY	8	0.6	0.0
OCEAN CITY	61	1.7	0.5
PLEASANTVILLE CITY	73	2.9	0.9
SEA ISLE CITY	30	2.9	1.2
SOMERS POINT CITY	21	22.1	0.3
STONE HARBOR BOROUGH	27	1.3	0.6
UPPER DEERFIELD TOWNSHIP	1	0.0	0.0
UPPER TOWNSHIP	11	11.9	0.5
VENTNOR CITY	25	3.3	2.2
WATERFORD TOWNSHIP	6	1.5	1.5
WEST CAPE MAY BOROUGH	3	1.3	0.0
WEST WILDWOOD BOROUGH	1	4.0	1.0
WEYMOUTH TOWNSHIP	1	0.0	0.0
WILDWOOD CITY	42	2.0	0.6
WILDWOOD CREST BOROUGH	11	1.8	0.1
WOODBINE BOROUGH	1	4.0	0.0
Grand Total	733	7.0	2.1



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

October 2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	5	0.2	0.0
MEDICAL ONLY	31	2.5	0.3
REPORT ONLY	11	2.2	0.6
Grand Total	47	2.2	0.4

1/1/2023 - 10/30/2023

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	110	2.9	4.1
MEDICAL ONLY	347	10.4	2.8
REPORT ONLY	276	4.4	0.5
Occupational	19	21.8	14.7
Claim Petition	4	2402.3	2402.3
Grand Total	756	20.1	15.1

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	5	0.2	0.0
MEDICAL ONLY	31	2.5	0.3
REPORT ONLY	10	2.2	0.6
Grand Total	46	2.2	0.3

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	108	2.9	4.1
MEDICAL ONLY	346	10.4	2.8
REPORT ONLY	271	4.3	0.5
Occupational	19	21.8	14.7
Claim Petition	4	2402.3	2402.3
Grand Total	748	20.2	15.3

Covid-19 Claims Reported

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
REPORT ONLY	1	2.0	1.0
Grand Total	1	2.0	1.0

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	5	10.0	2.0
Grand Total	8	7.5	1.6



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

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
AVALON BOROUGH	1	0	0	0	1
BRIGANTINE CITY	3	3	0	0	6
CAPE MAY CITY	2	2	0	0	4
DENNIS TOWNSHIP	1		0	0	1
EGG HARBOR TOWNSHIP	8	1	0	0	9
ESTELL MANOR CITY	0	0	1	0	1
GALLOWAY TOWNSHIP	2	0	1	0	3
HAMILTON TOWNSHIP	3	1	1	0	5
LINWOOD CITY	1	0	0	0	1
LOWER TOWNSHIP	1	0	1	0	2
MARGATE CITY	1	0	2	0	3
MIDDLE TOWNSHIP	1	0	0	0	1
MILLVILLE CITY	3	1	0	0	4
NORTH WILDWOOD CITY	3	0	0	0	3
NORTHFIELD CITY	1	0	0	0	1
OCEAN CITY	2	0	2	0	4
PLEASANTVILLE CITY	5	5	1	0	11
SEA ISLE CITY	2	0	0	0	2
SOMERS POINT CITY	1	0	0	0	1
STONE HARBOR BOROUGH	4	1	1	0	6
UPPER TOWNSHIP	1	0	0	0	1
VENTNOR CITY	1	1	1	0	3
WATERFORD TOWNSHIP	1	0	0	0	1
WEST CAPE MAY BOROUGH	0	1	0	0	1
WEST WILDWOOD BOROUGH	1	0	0	0	1
WEYMOUTH TOWNSHIP	1	0	0	0	1
WILDWOOD CITY	1	0	2	0	3
WILDWOOD CREST BOROUGH	1	0	0	0	1
Grand Total	52	16	13	0	81



**Atlantic County Municipal JIF
Transitional Duty Summary Report
1/1/2023 - 10/30/2023**

	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	394	353	90%	\$28,810	41	10%	\$5,854
CAPE MAY CITY	549	380	69%	\$18,419	169	31%	\$10,677
DENNIS TOWNSHIP	19	19	100%	\$795	0	0%	\$0
DOWNE TOWNSHIP	6	6	100%	\$251	0	0%	\$0
EGG HARBOR TOWNSHIP	707	649	92%	\$63,773	58	8%	\$3,842
GALLOWAY TOWNSHIP	333	53	16%	\$7,159	280	84%	\$35,849
HAMILTON TOWNSHIP	647	209	32%	\$31,611	438	68%	\$60,891
LINWOOD CITY	45	17	38%	\$712	28	62%	\$3,780
LONGPORT BOROUGH	35	35	100%	\$1,465	0	0%	\$0
LOWER TOWNSHIP	490	408	83%	\$31,722	82	17%	\$6,050
MARGATE CITY	69	43	62%	\$1,800	26	38%	\$4,082
MIDDLE TOWNSHIP	357	357	100%	\$36,333	0	0%	\$0
MILLVILLE CITY	267	259	97%	\$23,176	8	3%	\$1,096
MULLICA TOWNSHIP	75	75	100%	\$3,139	0	0%	\$0
NORTH WILDWOOD CITY	8	0	0%	\$0	8	100%	\$1,093
NORTHFIELD CITY	199	199	100%	\$21,728	0	0%	\$0
OCEAN CITY	615	559	91%	\$59,343	56	9%	\$4,783
PLEASANTVILLE CITY	529	524	99%	\$61,375	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	400	84	21%	\$6,455	316	79%	\$28,097
UPPER TOWNSHIP	64	4	6%	\$189	60	94%	\$4,328
VENTNOR CITY	434	434	100%	\$49,436	0	0%	\$0
WATERFORD TOWNSHIP	52	4	8%	\$167	48	92%	\$7,536
WEST CAPE MAY BOROUGH	12	12	100%	\$502	0	0%	\$0
WEST WILDWOOD BOROUGH	9	9	100%	\$377	0	0%	\$0
WEYMOUTH TOWNSHIP	207	19	9%	\$1,864	188	91%	\$18,442
WILDWOOD CITY	379	163	43%	\$16,808	216	57%	\$15,143
Grand Total	7726	5600	72%	\$537,655	2126	28%	\$220,302



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	410	\$792,596	\$231,512	\$561,084	71%
Negotiated	4	\$22,355	\$15,529	\$6,826	31%
Out Of Network	32	\$73,095	\$44,261	\$28,834	39%
Grand Total	446	\$888,045	\$291,302	\$596,743	67%

Provider Specialty	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	5	0	0	5	\$77,330
Anesthesiology	0	9	0	1	10	\$13,750
Behavioral Health	1	0	3	2	6	\$1,040
Durable Medical Equipment	0	0	0	4	4	\$482
Emergency Medicine	0	0	0	17	17	\$31
Hospital	0	20	0	0	20	\$246,313
Laboratory Services	1	0	0	1	2	\$498
Medical Transportation	7	0	0	0	7	\$1,130
MRI/Radiology	26	9	0	0	35	\$20,435
Neurology	0	1	1	1	3	\$7,739
Neurosurgery	14	0	0	0	14	\$3,586
Occupational Medicine	38	0	0	0	38	\$8,969
Orthopedic Surgery	58	2	0	0	60	\$92,118
Other	0	6	0	2	8	\$26,785
Pain Management	2	0	0	0	2	\$3,319
Physical Medicine & Rehab	14	0	0	0	14	\$36,199
Physical therapy	142	0	0	1	143	\$46,042
Physicians Fees	0	7	0	3	10	\$1,067
Podiatry	5	0	0	0	5	\$1,745
Sports Medicine	9	0	0	0	9	\$2,444
Urgent Care Center	34	0	0	0	34	\$5,721
Grand Total	351	59	4	32	446	\$596,743



**Atlantic County Municipal JIF
PPO Savings Report
1/1/2023 - 10/30/2023**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	5645	\$7,694,753	\$2,155,634	\$5,539,119	72%
Negotiated	71	\$190,950	\$121,568	\$69,382	36%
Out Of Network	244	\$223,107	\$183,994	\$39,114	18%
Grand Total	5960	\$8,108,811	\$2,461,195	\$5,647,615	70%

	EPO	QualCare PPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	0	62	1	0	63	\$761,863
Anesthesiology	0	83	7	6	96	\$100,799
Behavioral Health	31	0	40	13	84	\$11,458
Durable Medical Equipment	24	2	18	23	67	\$24,985
Emergency Medicine	0	1	0	131	132	\$2,750
Hospital	0	186	0	1	187	\$1,212,354
Inpatient Rehabilitation	3	3	0	0	6	\$24,999
Laboratory Services	8	0	0	27	35	\$2,551
Medical Transportation	30	0	0	1	31	\$5,843
MRI/Radiology	272	70	0	0	342	\$196,444
Neurology	7	5	2	1	15	\$15,717
Neurosurgery	149	1	0	0	150	\$442,962
Occupational Medicine	306	0	0	0	306	\$54,615
Orthopedic Surgery	690	11	0	0	701	\$1,521,635
Other	0	14	3	25	42	\$57,016
Pain Management	47	1	0	1	49	\$31,964
Physical Medicine & Rehab	116	2	0	1	119	\$130,409
Physical therapy	2871	0	0	1	2872	\$863,089
Physicians Fees	0	99	0	13	112	\$65,676
Podiatry	52	0	0	0	52	\$23,097
Sports Medicine	68	0	0	0	68	\$21,484
Urgent Care Center	429	0	0	2	431	\$75,908
Grand Total	5103	540	71	246	5960	\$5,647,615

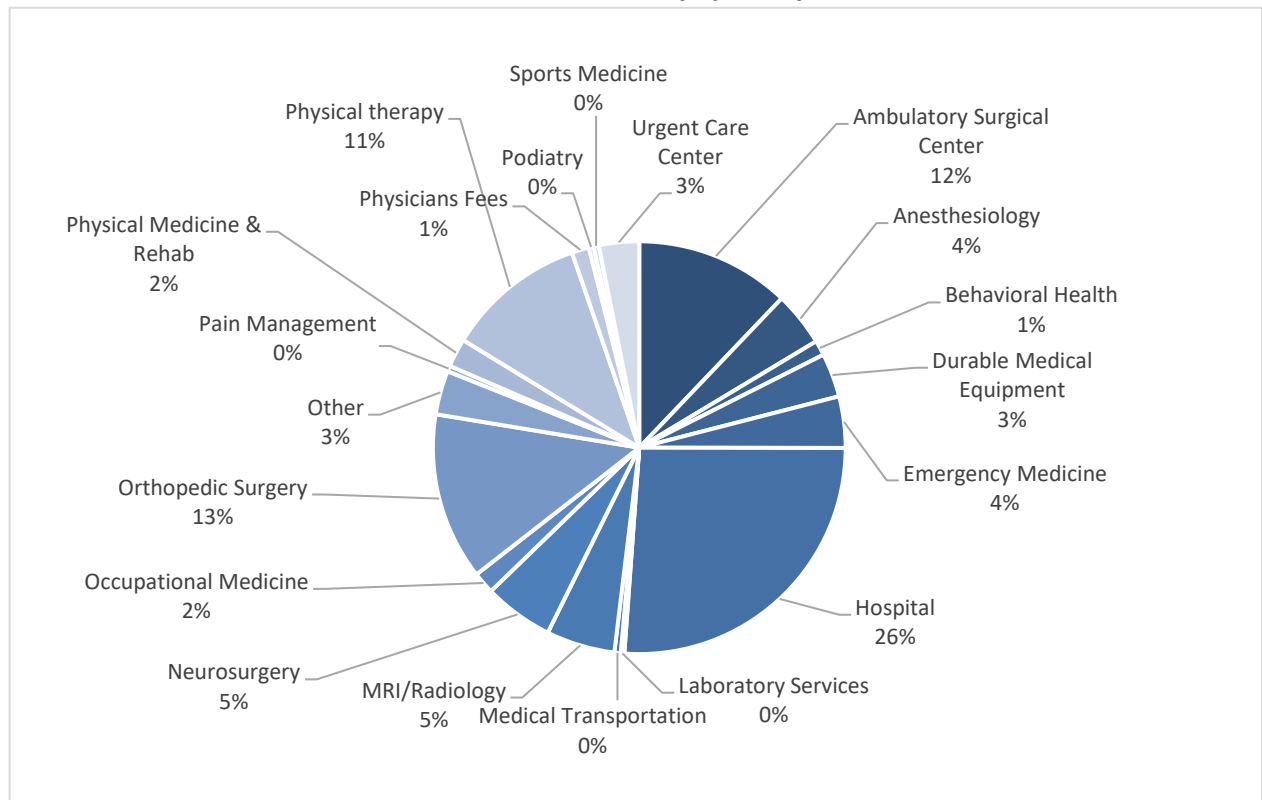


**Atlantic County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2023 - 10/30/2023**

Top 10 Providers

	Repriced Amount
SHORE MEDICAL CENTER	\$180,027
ORTHONJ, LLC	\$147,975
SHORE AMBULATORY SURGICAL CTR, LLC	\$129,139
ATLANTICARE REGIONAL MEDICAL CENTER	\$119,588
ONE CALL CARE DIAGNOSTICS	\$111,034
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	\$105,389
CAPE REGIONAL MEDICAL CENTER	\$93,667
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$86,970
INSPIRA MEDICAL CENTER VINELAND	\$76,128
ROTHMAN ORTHOPAEDICS	\$57,819
Grand Total	\$1,107,735

Paid Provider By Specialty





Managed Care Quick Notes

A 61 year old heavy equipment operator with multiple comorbidities including obesity, smoking high blood pressure, high cholesterol, heart disease, and diabetes injured his back while removing a tire from a truck.

Our nurse case manager identified issues with scheduling an MRI due to a chip the claimant has to monitor his heart and intervened to provide information needed to get the MRI scheduled. The MRI did reveal a new L2-3 disc extrusion. Pain management and an EMG were ordered. A series of 2 nerve root block injections provided minimal relief. The claimant returned to the spine doctor who recommended lumbar laminectomy and decompression L2-L5. Due to the claimant's comorbidities cardiac clearance was required and obtaining the clearance delayed scheduling the surgery. The claimant remained out of work because the restrictions could not be accommodated. After a month of attempting to get the cardiac clearance from the claimant's cardiologist surgery was scheduled but needed to be scheduled at a hospital with an overnight stay instead of an ambulatory surgery center. Our Medical Director reviewed the surgery and approved.

The nurse case manager contacted the claimant post surgery to be sure he was following instructions and was aware of his follow up appointment. The NCM made arrangements for post op physical therapy to begin after the follow up visit. The claimant was making appropriate progress but there was a delay due to Covid. Three months post op work hardening was ordered. The NCM reminded the doctor that an FCE would be needed before return to full duty. The claimant did not tolerate work hardening so the therapist contacted the doctor and NCM to discuss. The doctor felt that the claimant appeared to have reached a plateau with his treatment. The claimant had complaints of leg pain which the doctor related to a non work related issue. An FCE was ordered. The FCE report indicated that the claimant demonstrated significant sub-maximum effort and significant symptom magnification. He demonstrated the ability to work medium category work. The doctor discharged him with permanent restrictions. The employer could not accommodate the permanent restrictions. The claimant did not return to work and used his own time until he retired.

Multiple comorbidities as well as prior lumbar injuries resulted in complications and impacted the final result for this claimant. The entire Qual-Lynx team worked closely with each other as well as the employer, defense panel, providers, and the claimant to obtain the best possible outcome.



DATE: November 06,2023

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 (October)

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:

Sea Isle City PD

Additional agencies being scheduled.

- 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 was completed on 11/02/23 at the Cape May County Police Academy. The class evaluation summary will be forwarded to the Fund Commissioners.

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

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 and Sea Isle City Police Departments. An Initial meeting will be coordinated on a later date..

6. Meetings Attended:

L/E Consultant Meeting	10/10/2023
ACM Executive Claim Meeting	10/12/2023
ACM Executive Meeting	10/18/2023
ACM Retreat	10/18/2023

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



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

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: November 15, 2023 - Zoom

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

ACMJIF WELLNESS - NOVEMBER UPDATES

2023 JIF Approved Wellness Items & Activities: There is ONE month 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.

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. 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 beginning in 2024 is ongoing.

Quarter 3 ACM JIF In Good Health Newsletter:

- The Q4 Newsletter - Stress Management

STRESS MANAGEMENT

IN THIS ISSUE

- 2 WHAT IS AN EMPLOYEE ASSISTANCE PROGRAM?
- 3 PHYSICAL EFFECTS OF TOO MUCH STRESS
- 4 HEALTHY PANTRY STAPLES
- 5-6 IS IT OK TO EXERCISE WHEN YOU'RE SICK?
- 8 **NOURISH:**
 - RECIPE: HEALTHY STEAMED DUMPLINGS



Newsletter Created By:

Jordan Simone

COTA/L, CHC, RYT-200

ACM JIF Wellness Director

What is an EMPLOYEE ASSISTANCE PROGRAM?

EMPLOYEE ASSISTANCE PROGRAM SERVICES INCLUDE...

prevention, identification, intervention, and follow-up on work-related or personal concerns that affect job performance or balancing a healthy lifestyle.

WHO HAS ACCESS TO THE EAP RESOURCES?

Services are often available not only to employees but also to employees' immediate family members or to anyone living in employees' homes.

EAP OPTIONS IN ATLANTIC & CAPE MAY COUNTIES

- Atlanticare Employee Assistance Program: [Link to Program](#)
- Shore Counseling Employee Assistance Program: [Link to Program](#)

HOW CAN AN EAP BENEFIT EMPLOYERS?

EAPs can help employers reduce absenteeism, workers' compensation claims, health care costs, accidents and grievances. In addition, they can address safety and security issues, improve employee productivity and engagement, and reduce costs related to employee turnover.

WHY IS AN EAP BENEFICIAL?

Circumstances at home can spill over into work life, just as difficulties on the job can affect relationships at home. If not addressed, issues that were once minor can become more serious. EAP professionals are experienced at listening, asking the right questions, gathering information, and helping employees decide on the best course of action to take in resolving the difficulties they face.

Marital and family problems, conflicts among co-workers and managers, depression, substance misuse, work-related stress, legal and financial issues, and child and elder care needs are just some of the concerns affecting employees' well-being.

These distractions may hurt productivity and drive up costs for businesses. The health care system cannot always handle these types of issues, especially those—such as needs for financial counseling or elder care help—that are not health related. EAPs are cost-effective tools to mitigate these risks.



Physical Effects OF TOO MUCH STRESS

Stress can be defined as the feeling of being overwhelmed or unable to cope with mental or emotional pressure. It can have mental and physical consequences. At one point or another, most people deal with feelings of stress. In fact, a study from 2015 found that 59% of adults reported experiencing high levels of perceived stress.

Here are some physical signs that you may be experiencing too much stress.

HEADACHES

A 2015 study showed that increased stress intensity was associated with an increase in the number of headache days experienced per month. Other common headache triggers can include lack of sleep, diet, alcohol consumption, hormonal changes, and more.

CHRONIC PAIN

Aches and pains are a common complaint that can result from increased levels of stress. Some studies have found that chronic pain may be associated with higher levels of stress as well as increased levels of cortisol, which is the body's main stress hormone. For example, one very small study compared people with chronic back pain to a control group. It found that those with chronic pain had higher levels of cortisol.



FREQUENT SICKNESS

If you feel like you're constantly battling a case of the sniffles or other sickness, stress may be to blame. Stress may take a toll on your immune system. Studies show that higher stress levels are associated with increased susceptibility to infection. However, stress is just one piece of the puzzle when it comes to immune health. A weakened immune system can also be the result of:

- a low-nutrient diet
- substance use
- physical inactivity

DIGESTIVE ISSUES

Some studies have found that stress may be associated with digestive issues, like constipation, heartburn, diarrhea, as well as digestive disorders. A study from 2017 also highlights the direct connection between stress and symptoms of IBS, saying stress plays "a major role" in the manifestation and worsening of digestive symptoms.

Healthy Pantry Staples

YOU SHOULD ALWAYS HAVE ON HAND

Throwing together a quick, nutritious meal requires a well-stocked kitchen. However, many popular healthy foods are highly perishable and must be used within a few days, causing many home cooks to burn through their food stores quickly.

Still, you can keep a number of healthy, long-lasting staples your pantry, freezer, and fridge and use them to make nutrient-dense meals and snacks — even when you're out of your typical go-to foods.

DRIED & CANNED BEANS & LENTILS

Beans and lentils are amongst the healthiest foods you can eat. Moreover, dried and canned beans and lentils have very long shelf lives, making them a top non-perishable food choice to keep in your kitchen.

In addition to being shelf stable, canned and dried beans and lentils are highly nutritious, offering an abundance of nutrients, including fiber, magnesium, B vitamins, and iron.

Try adding black beans, chickpeas, lentils, and kidney beans to chilies, soups, and salads.

FROZEN FRUIT & VEGETABLES

Many fresh fruits and veggies, such as berries and greens, are highly perishable. Yet, buying these foods in frozen form allows you to always have nutrient-dense produce on hand.

Nutrition-wise, frozen fruits and veggies are comparable to fresh produce in micronutrient content, making them a healthy and convenient freezer staple

Try adding frozen greens to sautés, soups, and smoothies. Frozen berries can be used similarly to fresh berries and add natural sweetness to oatmeal, smoothies, baked goods, and yogurt parfaits.

NUTS, SEEDS, AND THEIR BUTTERS

Nuts and seeds are nutritional powerhouses, providing healthy fats, filling protein, fiber, and an array of vitamins and minerals.

Nuts and seeds can be used in many dishes, including oatmeal, yogurt, trail mix, and salads. Nut and seed butters make excellent additions to smoothies and can be added to sauces or spread onto fruits or veggies for a quick, satisfying snack.

GRAINS

When in a pinch, grain-based dishes like salads, grain bowls, soups, and pilafs make a great choice due to their versatility and convenience.

Plus, these grains are excellent sources of fiber and micronutrients, including B vitamins, manganese, and magnesium, and eating them may help protect against conditions like heart disease and certain cancers.



Is it OK to Exercise

WHEN YOU'RE SICK?

A speedy recovery is always the goal when you are sick, but it can be hard to know when it's OK to power through with your normal gym routine and when it's best to take a few days off.

Exercise is a healthy habit, and it's normal to want to continue working out, even when you're feeling under the weather.

This can be perfectly fine in certain situations but also detrimental if you're experiencing certain symptoms.

WHEN IT'S SAFE

A MILD COLD

A mild cold is a viral infection of the nose and throat.

Though symptoms vary from person to person, most people who have a cold experience sneezing, a stuffy nose, a headache, and a mild cough.

Given current events, if you have a mild cold and the energy to work out, the best solution is to take a light walk outside or at home rather than engage in vigorous exercise. With the added possibility of developing COVID-19, it's even more important to maintain social distancing.

If you feel that you lack the energy to get through your normal routine, consider reducing the intensity of your workout or shortening its duration.

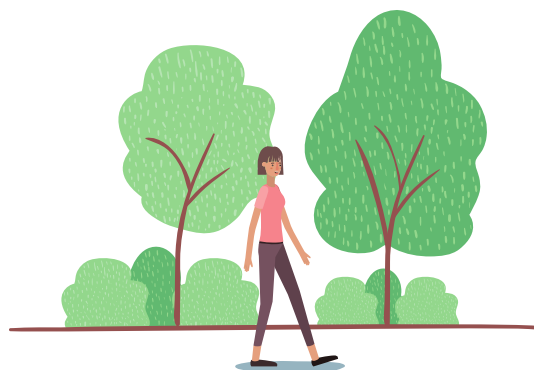
A STUFFY NOSE

Having a stuffy nose can be frustrating and uncomfortable.

If it's associated with a fever or other symptoms like a productive cough or chest congestion, you should consider taking some time off from working out. However, it's OK to work out if you're only experiencing some nasal congestion. In fact, getting some exercise may help open up your nasal passages, helping you breathe better.

Ultimately, listening to your body to determine whether you feel well enough to exercise with a stuffy nose is the best bet.

Modifying your workout to accommodate your energy level is another option. Going for brisk walks or bike rides are great ways to stay active even when you aren't feeling up to your usual routine.



Is it OK to Exercise

WHEN YOU'RE SICK?

A speedy recovery is always the goal when you are sick, but it can be hard to know when it's OK to power through with your normal gym routine and when it's best to take a few days off.

Exercise is a healthy habit, and it's normal to want to continue working out, even when you're feeling under the weather.

This can be perfectly fine in certain situations but also detrimental if you're experiencing certain symptoms.

WHEN IT'S NOT RECOMMENDED

FEVER

When you have a fever, your body temperature rises above its normal range, which hovers around 98.6°F (37°C). A fever can be caused by many things, but it's most commonly triggered by a bacterial or viral infection.

Fevers can cause unpleasant symptoms like weakness, dehydration, muscle aches, and a loss of appetite.

Working out while you're feverish increases the risk of dehydration and can make a fever worse.

Additionally, having a fever decreases muscle strength and endurance and impairs precision and coordination, increasing the risk of injury.

STOMACH BUG OR THE FLU

Illnesses that affect the digestive system, such as the stomach flu, can cause serious symptoms that make working out off-limits.

Feeling weak is common when you have a stomach ailment, increasing the chance of injury during a workout.

Although not every person who gets the flu will experience a fever, those who do are at an increased risk of dehydration, making working out a bad idea.

Though the majority of people recover from the flu in less than 2 weeks, choosing to engage in intense workouts while sick may prolong the flu and delay your recovery.

Though it's a debated topic, some researchers believe engaging in higher intensity activity like running or a spin class temporarily suppresses the body's immune response.



Nourish

HEALTHY STEAMED DUMPLINGS

Recipe From: <https://smittenkitchen.com/2020/09/tangy-braised-chickpeas/>



ingredients

- 1 cup finely shredded Chinese or napa cabbage
- 1/4 cup minced fresh cilantro
- 1/4 cup minced chives
- 1 large egg, lightly beaten
- 3 tablespoons rice vinegar
- 1 tablespoon sesame oil
- 4 garlic cloves, minced
- 1 teaspoon salt
- 1 teaspoon ground ginger
- 1 teaspoon Chinese five-spice powder
- 1/2 teaspoon grated lemon zest
- 1/2 teaspoon pepper
- 1 3/4 pounds lean ground turkey
- 50 pot sticker or gyoza wrappers
-
- 6 cabbage leaves
- Sweet chili sauce, optional

recipe preparation

- In a large bowl, combine the first 12 ingredients. Add turkey; mix lightly but thoroughly.
- Place 1 tablespoon filling in center of each pot sticker wrapper. (Cover remaining wrappers with a damp paper towel until ready to use.) Moisten wrapper edge with water. Fold wrapper over filling; seal edges, pleating the front side several times to form a pleated pouch. Stand dumplings on a work surface to flatten bottoms; curve slightly to form crescent shapes, if desired.
- Line a steamer basket with six cabbage leaves. In batches, arrange dumplings 1 in. apart over cabbage; place in a large saucepan over 1 in. of water. Bring to a boil; steam, covered, 6-8 minutes or until cooked through. Discard cabbage. If desired, serve with chili sauce.



***Joint Coverage & Finance Committee Meeting
November 6, 2023 @ 2:00 PM
Via Zoom***

A joint meeting of the Atlantic County Municipal Joint Insurance Fund's Coverage and Finance Committees was held on Monday, November 6, 2023, at 2:00 PM via zoom conferencing. The meeting was called to order at 2:03 PM.

Those in attendance were:

Kellie Seib, Coverage Committee Chair, **Sea Isle City**
Dawn Stollenwerk, Finance Committee Chair, **Mullica Township**
Jim Craft, Finance Committee, **Borough of Stone Harbor**
Connie Mahon, Finance Committee, **Borough of Wildwood Crest**
Casey Byrne, Coverage Committee, Risk Manager, **J. Byrne Agency**
Helen Goodwin, Coverage Committee, Risk Manager, **Hardenbergh Insurance Group**
Robert Conner, Coverage Committee, Risk Manager, **William R. Mints Agency**
Stowell Fulton, Coverage Committee, Risk Manager, **Atlantic Associates Agency**
Paul Forlenza, MGA, Executive Director, RPA a Division of Gallagher
Jodi Palmeri, Sr. Financial Analyst, RPA a Division of Gallagher
John Hansen, Fund Treasurer

Those unable to attend were:

Dawn Marie Bascelli, Coverage Committee, **Deerfield Township**
Jennifer VanSant, Coverage Committee, **North Wildwood City**
Gary DeMarzo, Coverage Committee, **Upper Township**
Carol Sabo, Coverage Committee, **West Cape May Borough**
Denny Brown, Risk Manager, **Glenn Insurance**
Derek Valenti, Risk Manager, **Hardenbergh Insurance Group**
Jim Ridgeway, Risk Manager, **J. Byrne Agency**
Julian Conner, Risk Manager, **William R. Mints Agency**
Jessica Thompson, Finance Committee, **Absecon City**
Lisa McLaughlin, Finance Committee, **City of Margate**
Roy Spoltore, Finance Committee, **Upper Deerfield Township**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, RPA a Division of Gallagher
Tracy Forlenza, Financial Analyst, RPA a Division of Gallagher

Note: These minutes do not necessarily reflect the order in which these matters were discussed.

Environmental Risk Management Joint Insurance Fund

Mr. Forlenza reminded the Committee that representatives of the Environmental Risk Management Joint Insurance Fund (E-JIF) provided a presentation on the services and coverage provided by the E-JIF at the 2023 ACM JIF Planning Retreat. He then directed the Committee to a copy of the E-JIF presentation included in the agenda packet. Mr. Forlenza further noted that a copy of the 2024 proposed E-JIF member assessments was also included in the agenda packet.

Mr. Forlenza then provided a brief history of the establishment of the E-JIF and the fact that the ACM JIF had received several E-JIF presentations since its inception; however, had decided not to

join the E-JIF. He explained that during the consideration process following prior presentations, the JIF had decided, at the time, that all members would need to vote to join the E-JIF, otherwise the Fund would not join. In those prior situations, there were always members that voted against joining the E-JIF. Mr. Forlenza then explained that based upon his review of the Fund Bylaws, only the Executive Committee votes as to whether the Fund will join another JIF, similar to how the only the Executive Committee votes to renew membership in the MEL and RCF and joining the Cyber JIF late last year. He then stated that who votes on the resolution to join would be the Fund Solicitor's decision.

Mr. Forlenza then explained that earlier this year he had received several inquiries from members as to the availability of environmental liability coverage. He noted that most of these inquiries were generated because of proposed interlocal service agreements with either Atlantic or Cape May Counties. Mr. Forlenza explained that the proposed interlocal agreements required that the municipality have environmental liability coverage as part of the agreement, which the ACM JIF does not offer to its members. Members that have this coverage have purchased it as a standalone policy in the commercial market for their specific needs.

A committee member asked if this coverage was needed by all members and if members could opt out of the coverage. Mr. Forlenza stated that the ACM JIF would need to join the E-JIF. Individual members cannot join the E-JIF. He further explained that some members would likely utilize the E-JIF services more than others due to the specific characteristics of the municipality. Mr. Forlenza then provided examples of services that the E-JIF has provided to members of the TRICO & BURLCO JIFs that would be applicable to members of the Atlantic JIF including coverage for unknown UST's and environmental reviews of properties that might have contamination issues prior to the municipality taking ownership of the property. He noted that many of these services would not be covered by a traditional commercial policy. A committee member then shared a situation wherein they secured a new property and during renovations discovered an abandoned oil tank. Had they been in the E-JIF, there would have been coverage for this situation.

Financial Impact

Mr. Forlenza directed the committee members to a copy of the draft 2024 JIF Draft Budget along with a copy of the 2024 Draft Assessment Certification. He noted that the 2024 Draft Budget is increasing approximately 8.4% on an apples to apples basis; however, noting the loss of Egg Harbor Township and Corbin City going into 2024.

A committee member inquired how the member assessments are determined. Mr. Forlenza explained that E-JIF assessments are based upon population (2020 census) multiplied by a rate per capita. The committee member then asked if known environmental hazards within the municipality would have an impact on member's assessment. Mr. Forlenza indicated that known environmental hazards do not have an impact on a member's assessment; however, it is possible that the E-JIF will restrict coverage for that known hazard. Mr. Forlenza then provided a brief overview of the history of the per capita rate changes noting the E-JIF rates have fluctuated very little over the years. He then explained that the E-JIF has released a lot of surplus over the past several years while continuing to be fiscally conservative. Mr. Forlenza explained that the E-JIF cannot release surplus until the Fund Year where the surplus is being released is at least 10 years old.

A committee member stated their concern about the costs associated with the program and the additional responsibilities that will be placed on the members if the Fund decides to join the E-JIF. Mr. Forlenza noted that any additional responsibilities that will be placed on the member already exist on them due to their need to comply with State and Federal environmental laws and

regulations. The E-JIF makes them aware of these existing responsibilities and assists them with compliance.

Discussion

A committee member inquired about coverage restrictions for underground storage tanks. Mr. Forlenza explained that there would be restrictions for any unregulated tanks that are over 20 years old. He then provided examples where an UST would and would not be covered. A committee member then noted that they are in the process of placing coverage for a limited number of tanks in a member municipality and the cost for just five (5) tanks is more than the total annual assessment for that member in the E-JIF. A committee member then stated that a town that they work with recently purchased an environmental liability policy to implement an interlocal service agreement for the distribution of fuel. Mr. Forlenza stated that he had recently had a meeting with representatives from Cape May County. They are in the process of evaluating potential interlocal service agreements for brining services. Mr. Forlenza stated that he had cautioned the County representative that members of the ACM JIF do not automatically have environmental liability coverage.

Mr. Forlenza then inquired of the RMC's as to whether they are actively shopping for environmental coverage and/or if the towns they represent purchase this coverage. An RMC stated that he is currently shopping for this coverage and based upon his preliminary review of the E-JIF Program, the E-JIF provides better coverage and services. This RMC then asked about the E-JIF Hotline. Mr. Forlenza explained that the E-JIF does provide a service wherein should a member have an environmental incident in their town then can call the "Hotline" number and the E-JIF will dispatch one of their experts to the scene (24/7) to assist the member in dealing with the various regulatory agencies that will likely be onsite. Mr. Forlenza then shared several stories wherein this service was very valuable to the municipality impacted.

Mr. Forlenza then discussed the role of the E-JIF in assisting members with regulatory compliance. He cited the development of the storm water regulations and training program that was implemented more than 10 years ago as an example. He further noted that the updated program, which is close to being released, has been developed by the NJDEP in large part with the involvement of E-JIF representatives.

A committee member inquired as to coverage exclusions as outlined in the E-JIF coverage documents. These exclusions included known contaminated sites, lead, PFAS and PFOS contaminates. A RMC commented that these exclusions are standard in the environmental liability market place.

Options

Mr. Forlenza noted that based upon the conversation so far, it appears there is a general consensus to move forward with a recommendation to the Executive Committee to join the E-JIF. Mr. Forlenza noted that the Fund could join the E-JIF effective January 1, 2024 or even July 1, 2024 if there is concern about the impact of the program costs on the membership. He noted that joining the E-JIF on July 1, 2024, would allow the membership to spread the increased costs of joining the E-JIF over a two (2) year period. In addition, Mr. Forlenza advised the committee members that the Executive Safety Committee is currently evaluating the status of the JIF Wellness Program and whether it should be funded in 2024. He noted that not funding the Wellness Program in 2024 would help soften the impact of joining the E-JIF.

A committee member noted that with the loss of Egg Harbor Township and Corbin City, the overall JIF Budget is only increasing .48% exclusive of the E-JIF costs. It was noted that a larger overall portion of the JIF Budget is going to the MEL, RCF, Cyber JIF, and now potentially the E-JIF, and must be monitored more closely in future years.

Mr. Forlenza then asked if there was a consensus to recommend to the membership that the Fund join the E-JIF effective January 1, 2024. Several committee members commented that it makes sense to move forward with membership. It was noted that based upon the feedback from the RMC's present at the meeting that the rates for the E-JIF are very competitive with that which is available in the commercial market. It was also noted that towns have environmental exposures that most are not insuring creating a gap in coverage and regulatory obligations that they are not meeting. A committee member also stated that joining the E-JIF makes sense, as it will allow members to enter into interlocal service agreements where this coverage is required.

Mr. Forlenza stated that he would prepare minutes of today's meeting and forward them to Ms. Seib for review and approval. The minutes will then be included in the agenda packet and/or will be a handout for November's Executive Committee meeting. Ms. Seib will be asked to provide a report to the membership and recommendation to join the E-JIF effective January 1, 2024. In addition, Mr. Forlenza stated that he would verify with Mr. DeWeese who would be voting on the resolution to join the E-JIF, just the Executive Committee or all Fund Commissioners. The committee members agreed.

Seeing no other business, the meeting was adjourned at 2:44pm.

File:	ACM/GEN/Finance Committee	Tab:	11/06/23
	ACM/2023/Finance Committee	Tab:	11/06/23

RESOLUTION NO. 2023-_____

**RESOLUTION AUTHORIZING THE FUND CHAIR AND FUND SECRETARY TO EXECUTE
THE INDEMNITY & TRUST AGREEMENT TO JOIN THE NEW JERSEY MUNICIPAL
ENVIRONMENTAL RISK MANAGEMENT FUND EFFECTIVE JANUARY 1, 2024**

WHEREAS, the **New Jersey Municipal Environmental Risk Management Fund** ("E-JIF"), a nonprofit public entity in the State of New Jersey, was formed pursuant to N.J.S.A. 40A:10-36 et seq. to provide risk management for member Joint Insurance Funds ("JIF") against bodily injury and property damage claims arising from environmental impairment liability and legal representation therefor to the extent and for coverages approved by the Commissioner of Banking and Insurance; and

WHEREAS, in accordance with N.J.S.A. 40A:10-42, the E-JIF may provide coverage to its member JIFs by self-insurance, the purchase of commercial insurance or reinsurance, or any combination thereof; and

WHEREAS, such coverage more specifically includes Third Party Liability, First Party Coverage, Public Officials Liability, De Minimus Abandoned Toxic Waste Sites Buy-Out, Legal Services and Storage Tank Systems Coverages; and

WHEREAS, the purchase of such coverage by the E-JIF is exempt from public advertising and bidding requirements pursuant to N.J.S.A. 40A:11-5(1)(a)(ii) and 40A:11-5(1)(m) as an extraordinary unspecifiable service ("EUS") so long as the contract entered into is awarded in accordance with the requirements for EUSs; and

WHEREAS, pursuant to N.J.S.A. 40A:65-14, the governing bodies of two or more Local Units may enter into an agreement to provide for the formation of the joint operation of any public services, public improvements, works, facilities, or undertakings which the local units are empowered to operate; and

WHEREAS, pursuant to N.J.S.A. 40A:65-9 et seq. the E-JIF shall obtain coverage on behalf of its members JIFs in accordance with the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:10-36 et seq., a JIF wishing to join the E-JIF to obtain the benefits of joint public entity membership may do so by adopting a resolution and executing an indemnity & trust agreement; and

WHEREAS, on October 18, 2023, representatives from the E-JIF presented information on the risk management programs and coverage available to the members of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) should they decide to join the E-JIF; and

WHEREAS, on November 6, 2023, a joint meeting of the ACM JIF Coverage Committee and Finance Committee was held to discuss possible membership in the ACM JIF; and

WHEREAS, on November 20, 2023, the Chair of the ACM JIF Coverage Committee reported to the membership a recommendation to join the E-JIF effective January 1, 2024;

WHEREAS, the Executive Committee of the ACM JIF has determined that membership in the E-JIF is in the best interests of the member of the ACM JIF.

NOW THEREFORE BE IT RESOLVED that the Executive Committee of the Atlantic County Municipal Joint Insurance Fund do hereby resolve and agree to renew their membership in the E-JIF for a period of three (3) years, effective January 1, 2024; and

BE IT FURTHER RESOLVED that the application for membership is for the purpose of obtaining the following types of coverages:

- | | |
|-------------|--------------------------------------|
| Section I | Third Party Liability |
| Section II | On-Site Clean-up Costs |
| Section III | Public Officials Pollution Liability |
| Section IV | De Minimus Abandoned Waste Sites |
| Section V | Storage Tank Systems |

And any other benefits and coverage that is provided to participating members in good standing; and

BE IT FURTHER RESOLVED that the Fund Chair and Fund Secretary of the Atlantic County Municipal Joint Insurance Fund, are hereby authorized and directed to execute any and all written agreements necessary for membership in the E-JIF including, but not limited to, the Indemnity and Trust Agreement, in order to implement membership by the Atlantic County Municipal Joint Insurance Fund in the E-JIF according to its Bylaws, N.J.S.A. 40A:10-36 et seq., administrative regulations and any other statutes or regulations pertaining thereto.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Fund Chair

Fund Secretary

DATED: _____

**NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND
INDEMNITY AND TRUST AGREEMENT**

THIS AGREEMENT made this ____ the day of ___, 20___, in the County of _____ by and Between: The New Jersey Municipal Environmental Risk Management Fund, hereinafter referred to as "E-JIF," and the _____ **Joint Insurance Fund**, hereinafter referred to as the "FUND."

WITNESSETH:

WHEREAS, several local governmental units have formed an Environmental Impairment Liability Joint Insurance Fund as authorized and described in N.J.S.A. 40A:10-36 et seq. and the administrative regulations promulgated pursuant thereto; and

WHEREAS, the FUND has agreed to become a member of the E-JIF and to share in the obligations and benefits flowing from such membership with other members of the E-JIF in accordance with and to the extent provided for in the bylaws of the E-JIF and in consideration of such obligations and benefits to be shared by the membership of the E-JIF.

NOW THEREFORE, be it agreed as follows:

1. The FUND accepts the E-JIF's bylaws as approved and adopted and agrees to be bound by and to comply with each and every provision of the said bylaws, the pertinent statutes and administrative regulations pertaining to same and as set forth in the Risk Management Plan.
2. The FUND agrees to participate in the E-JIF with respect to the types of insurance listed in the FUND's Resolution to Join.
3. The FUND agrees to become a member of the E-JIF for an initial period not to exceed three (3) years, effective January 1, 2024 and ending December 31, 2026.
4. The FUND certifies that it has not defaulted on any claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two (2) years prior to the date hereof.
5. In consideration of membership in the E-JIF, the FUND agrees that it shall jointly and severally assume and discharge the liability of each and every member of the E-JIF, all of whom as a condition of membership in the E-JIF shall execute a verbatim counterpart of this Agreement and by execution hereof the full faith and credit of the FUND is pledged to the punctual payment of any sums which shall become due to the E-JIF in accordance with the bylaws thereof, this Agreement, the E-JIF's Risk Management Plan or any applicable statute.

6. If the E-JIF in the enforcement of any part of this Agreement shall incur necessary expense or become obligated to pay attorney's fees and/or court costs, the FUND agrees to reimburse the E-JIF for all such reasonable expenses, fees and costs on demand.
7. The FUND and the E-JIF agree that the E-JIF shall hold all monies paid by the FUND to the E-JIF as fiduciaries for the benefit of E-JIF claimants, all in accordance with administrative regulations.
8. The E-JIF has established a Trust Account entitled "Claims or Loss Retention Fund." The E-JIF shall maintain the Trust Account in accordance with N.J.S.A. 40A:10-36 et seq., N.J.S.A. 40A:5-1, and such other regulations or statutes as may be applicable. More specifically, the Trust Account shall be utilized solely for the payment of claims, allocated claim expense and excess insurance or reinsurance premiums for each such risk or liability or as "surplus" as such term is defined by the administrative regulations.
9. Each FUND who shall become a member of the E-JIF shall be obligated to execute this Agreement.

NEW JERSEY MUNICIPAL ENVIRONMENTAL RISK MANAGEMENT FUND

BY: _____

_____ **JOINT INSURANCE FUND**

BY: _____

DATED: _____

ATTEST: _____



NOMINATING COMMITTEE MEETING MINUTES
Thursday, October 26, 2023 – 10:00 AM
Via Zoom Conferencing

A meeting of the Nominating Committee of the Atlantic County Municipal Joint Insurance Fund was held on Thursday, October 26, 2023 at 10:00 AM via Zoom Conferencing.

Those in attendance were:

James Craft, Stone Harbor, ACMJIF Chair - 2022
Connie Mahon, Wildwood Crest, ACMJIF Chair - 2018
Dorothy Jo Ayres, Weymouth, Strategic Planning Representative
Mary Canesi, Northfield, Claims Committee Chair
Steve O'Connor, Wildwood, Safety Committee Representative
Dawn Marie Bascelli, Deerfield, EPL/POL Committee Representative
Kellie Seib, Sea Isle City, Coverage Committee Chair
Dawn Stollenwerk, Mullica, Finance Committee Chair
Mollye O'Neill, Brigantine, Appointed by Fund Chair
Karen Fournier, Lower, Appointed by Fund Chair
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**
Kris Kristie, *Sr. Account. Representative*, **RPA a Division of Gallagher**

Those unable to attend:

Lucy Samuelsen, Somers Point, ACMJIF Fund Chair – 2017

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

I. Selection of Committee Chair

Mr. Forlenza stated that the Committee should select a Chair. The Committee Chair will be asked to give a report on the Committee's discussions and recommendations at the November Executive Committee Meeting and will need to contact each member nominated to be sure they are comfortable accepting the position for which they have been nominated. Following a brief discussion, Ms. Stollenwerk volunteered. The Committee members approved and thanked Ms. Stollenwerk for volunteering.

II. Minutes of October 26, 2022

Mr. Forlenza referred to the minutes of the October 26, 2022 meeting, which were located in the appendix of the agenda packet. Mr. Forlenza explained that the minutes from last year's meeting were included as reference so that if necessary the Committee members could review the process from last year as to how the 2023 Nomination Slate was created.

III. Nominating Committee Charter

Mr. Forlenza referred the Committee members to the Nominating Committee Charter that was located in the agenda packet. He noted that two (2) years ago the Strategic Planning Committee had reviewed the Committee Charter and the Fund's *Succession Plan & Election Process Policy*

as some changes to both documents were warranted due to inconsistencies between the documents. These inconsistencies were in the area of Committee composition and attendance required for the Nominating Committee to meet. These updates allowed for the Nominating Committee Charter to better coincide with the *Succession Plan & Election Process Policy* and the revised documents were adopted at the June 2020 Executive Committee meeting. He then briefly reviewed the Charter with the Committee.

A Committee Member expressed concerns with having too many participants on the Nominating Committee since several members are eligible for the Executive Committee or Alternate. Mr. Forlenza explained the difficulty with having members that are eligible, experienced, and able to attend meetings as they may be a small town and expressed they do not have the flexibility to be out of the office for meetings.

He noted there seems to be larger turn over each year with Fund Commissioners, which adds to the challenge. A Committee Member suggested that the Strategic Planning Committee at their next meeting review the Nominating Committee Charter and the requirements of the Executive Committee and Alternates.

IV. Succession Plan and Election Process

Mr. Forlenza then directed the Committee to a copy of the *Succession Plan & Election Process Policy*, which, as noted earlier, was also updated in 2020 to mirror the Nominating Committee Charter. He noted that this procedure is followed in nominating and electing the slate of Executive Committee members and Alternates.

Mr. Forlenza explained that the election process calls for the Nominating Committee to create a slate of candidates for the seven (7) Executive Committee positions, including Fund Chair and Secretary, and a slate of up to seven (7) candidates for Alternate Executive Committee member positions. The Slate will then be presented to the full membership at the November Executive Committee meeting along with a petition for anyone who would like to nominate another Fund Commissioner to serve in any of the positions on the nomination slate. This petition must be signed by six Fund Commissioners and then filed with the Executive Director's office prior to the announced deadline of December 6, 2023. If no petitions are filed, then the original slate will be voted on by roll call of the entire membership at the Reorganization meeting in January 2024.

The Petition is attached to these minutes should anyone wish to nominate a Fund Commission to serve in any of the positions on the 2024 Slate.

Mr. Forlenza then directed the Committee to the Succession Plan Chart located in the Agenda Packet. The chart displayed the current members and alternate members of the Executive Committee and each of their terms. Mr. Forlenza indicated that the terms of service was established in order to place a time limitation on individuals sitting on the Executive Committee. Individuals may stay on the Executive Committee for a maximum of five years exclusive of time spent as the Fund Secretary or Chair. This limitation was created to ensure the movement of individuals through the Executive Committee positions over time. It was noted during the meeting that certain current Fund Commissioners may either be retiring, or will not be appointed Fund Commissioner for 2024 therefore, these individuals should not be considered for a position on the Executive Committee for 2024. The Committee then reviewed the Succession Plan chart.

V. Timeline

Mr. Forlenza directed the Committee to the Executive Committee Election process timeline that was included in the agenda packet. He then briefly reviewed the timeline with the Committee.

VI. Eligible/Ineligible Fund Commissioners

Mr. Forlenza then referred the Committee to a list included in the agenda packet depicting the Eligible and Ineligible Fund Commissioners that are able to sit on the Executive Committee or as Alternates. He explained that in order to be considered for nomination to the Executive Committee, a member must have served as a Fund Commissioner in a MEL affiliated JIF for three (3) years; however, the three years of service need not be consecutive. Mr. Forlenza then provided an example of a current Fund Commissioner who is new to the ACM JIF, but has been a Fund Commissioner in other MEL affiliated JIFs for many years and is therefore eligible to be considered for a position on the Executive Committee. The requirements for nomination as an Alternate require that the candidate must have served as a Fund Commissioner in a MEL affiliated JIF for two (2) years; however, the two years of service need not be consecutive. In either case, they must be a Fund Commissioner in good standing.

The Committee then reviewed and discussed the list of eligible Commissioners.

VII. Fund Commissioner History and Attendance Records

Mr. Forlenza then directed the Committee to Fund Commissioner Attendance records included in the agenda packet. He explained that ideally individuals selected to serve on the Executive Committee should have a strong attendance record at the Executive Committee meetings as well as their assigned Sub-Committee meetings.

Discussions ensued among the members as to the potential make up of the slate and individual candidates for various positions. It was recognized that many of the “long term” Fund Commissioners are starting to retire and ideally, the Executive Committee should be made up of a mixture of both experienced and less experienced Fund Commissioners to assist them in gaining knowledge. This process will allow the Fund to bring the future leaders of the Fund into the Executive Committee rotation while providing experienced backup to these individuals Mr. Forlenza also stated that in the past, if one of the nominated Fund Commissioners does not wish to serve, then all other candidates would move up to fill any vacancies. With that said, it was decided that Mary Canesi, City of Northfield and Connie Mahon, City of Wildwood Crest would be added as Back-up Alternate Executive Committee Members and may fill any vacancies created should the need to move others up occur. Discussion continued as to the slate of Executive and Alternate Committee members.

VIII. Preparation of the 2024 Draft Slate

After careful deliberation, the Committee recommended the following Nomination Slate for 2024:

Chair:		Jessica Bishop , Dennis Township
Secretary:		Varvara Keun , Middle Township
Executive Committee:	#1	Heather Miller , Commercial Township
	#2	Steve O'Connor , City of Wildwood
	#3	Dawn Marie Bascelli , Deerfield Township
	#4	Leigh Ann Napoli , City of Linwood
	#5	Scott Wahl , Borough of Avalon
Alternates:	#1	Dorothy Jo Ayers , Weymouth Township
	#2	Karen Fournier , Lower Township
	#3	Jennifer VanSant , City of North Wildwood

- #4 **James Williams**, City of Pleasantville
- #5 **Michael Dougherty**, Waterford Township
- #6 **Kellie Seib**, Sea Isle City

Back-Up Alternates

- #7 **Mary Canesi**, City of Northfield
- #8 **Connie Mahon**, Borough of Wildwood Crest

Mr. Forlenza stated that in the past, the Nominating Committee Chair has contacted the candidates to be sure they are all willing to serve. Ms. Stollenwerk indicated that she would contact the candidates listed above and would contact the Executive Director's office if she came across any problems wherein several candidates decided they did not want to serve and/or an additional meeting is necessary.

*Attached is the revised Draft Slate of the 2024 Executive Committee & Alternates. *Following the meeting, and upon the nominees being contacted by Ms. Stollenwerk on their positions, the attached revised 2024 Draft Slate reflects changes made per the requests of the nominees.*

There being no further business, the meeting adjourned at 10:41 AM

File: ACM/2023/Nominating Committee

Tab: 10/26/23



PETITION FOR NOMINATION

(To be used to nominate an ACMJIF Fund Commissioner to the position of Chair, Secretary, Executive Committee or Alternate Executive Committee member.)

TO: _____, Chair, ACMJIF Nominating Committee

_____ (Name) is a Fund Commissioner in good standing with the Atlantic County Municipal Joint Insurance Fund representing _____ (Municipality) and meets the eligibility guidelines for the Nominated position.

We the undersigned recommend that the above Fund Commissioner's name appear on the upcoming election ballot and we do hereby nominate him/her by petition as witnessed by the following Fund Commissioner signatures.

Nomination is for the following position: _____

<u>NAME</u>	<u>MUNICIPALITY</u>	<u>SIGNATURE</u>	<u>DATE</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

All Petitions must be signed by Six (6) Fund Commissioners including the Nominee. Petitions must be received in the Office of the Executive Director no later than 4:00 PM on Wednesday, December 6, 2023. Only original petitions will be accepted. All candidates are subject to the eligibility criteria established by the ACMJIF.

Revised 2024 NOMINATION SLATE

Chair:	Elizabeth Woods , Ocean City
Secretary:	Jessica Bishop , Dennis Township
Executive Committee:	<div><div>#1</div><div>Varvara Keun, Middle Township</div></div> <div><div>#2</div><div>Heather Miller, Commercial Township</div></div> <div><div>#3</div><div>Steve O'Connor, City of Wildwood</div></div> <div><div>#4</div><div>Dawn Marie Bascelli, Deerfield Township</div></div> <div><div>#5</div><div>Leigh Ann Napoli, City of Linwood</div></div>
Alternates:	<div><div>#1</div><div>Dorothy Jo Ayers, Weymouth Township</div></div> <div><div>#2</div><div>Karen Fournier, Lower Township</div></div> <div><div>#3</div><div>Jennifer VanSant, City of North Wildwood</div></div> <div><div>#4</div><div>Scott Wahl, Borough of Avalon</div></div> <div><div>#5</div><div>Kellie Seib, Sea Isle City</div></div> <div><div>#6</div><div>Mary Canesi, City of Northfield</div></div> <div><div>#7</div><div>Connie Mahon, Borough of Wildwood Crest</div></div>



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

Monday, October 30, 2023,

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Monday, October 30, 2023 at 1:00 PM via Zoom Conferencing.

Those in attendance were:

Fund Commissioners: Varvara Keun, *Chair*, Middle Township
Dawn Stollenwerk, *Finance Committee Chair*, Mullica Township
Roy Compari, *Fund Commissioner*, City of Millville
Dawn Marie Bascelli, *Fund Commissioner*, Deerfield Township
Kellie Seib, *Coverage Committee Chair*, Sea Isle City
Mary Canesi, *Claims Committee Chair*, Northfield City
Jim Pacanowski, *Fund Commissioner*, Ventnor City

Fund Professionals: David DeWeese, *Fund Solicitor*, **The DeWeese Law Firm, P.C**
Jerry Caruso, *Technology Risk Services Director*, **Wintsec Consulting**
Paul Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**
Kris Kristie, Sr. Account Rep., **RPA a Division of Gallagher**

Those unable to attend: Scott Wahl, *Safety Committee Chair*, Avalon Borough
LaVerne Kirn, *Strategic Planning Committee Chair*, Corbin City

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

I. *EPL/POL Loss Ratio Snapshots- Valued as of June 30, 2023*

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2017-2022 valued as of June 30, 2023 that were included in the agenda packet, noting the EPL/POL Loss Ratio Reports valued as of September 30, 2023 should be received any day and will then be uploaded to Origami. He noted the EPL/POL Five Year Average Loss Ratio for the ACM JIF is 61.4% and the Six Year Average Loss Ratio is 57.9%. He reminded the Committee that the 5-year average is reviewed by the insurer to determine member performance while the six-year average is used by the JIF to determine a member's performance. Mr. Forlenza reminded the Committee that the carrier uses a 55% loss ratio as a "breakeven" point for determining the JIF's performance. Mr. Forlenza then referenced a spreadsheet that depicted the incurred EPL vs. incurred POL results over the same five-year valued as of June 30, 2023, by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL would be uploaded to Origami shortly.

II. *EPL/POL Claims Filed*

Mr. DeWeese noted his reports are broken down to depict the open/closed cases with QBE and AIG.

A. Open QBE Files

Mr. DeWeese reviewed the open cases with QBE. Mr. DeWeese stated that there are currently thirty-one (31) files being monitored; fourteen (14) are pending Coverage Determination with QBE upon the Filing of a Formal Complaint; seventeen (17) are in Litigation; three (3) have been Administratively Dismissed/Administratively Stayed/ Dismissed Without Prejudice; and seventeen (17) have Defense Counsel assigned.

B. Open AIG Files

Mr. DeWeese reviewed the open cases with AIG. Mr. DeWeese stated there are four (4) files being monitored; one (1) is pending Coverage Determination with AIG upon the Filing of a Formal Complaint; three (3) are in Litigation; one (1) has been Administratively Dismissed/Administratively Stayed/ Dismissed Without Prejudice; and three (3) have Defense Counsel assigned.

C. Closed QBE Files – July 2023 to October 2023

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from July 2023- October 2023: seven (7) claims closed; one (1) due to coverage denials; four (4) closed due to inactivity; one (1) settled with payment to the Plaintiff and one (1) closed with no payment to plaintiff.

D. Closed AIG Files – Since July 2023

Mr. DeWeese reviewed the closed cases with AIG. Mr. DeWeese stated that since July 2023: ten (10) claims closed; six (6) due to coverage denials; zero (0) closed due to inactivity; one (1) settled with payment to the Plaintiff and three (3) closed with no payment to plaintiff.

III. *Members of Concern*

Mr. Forlenza asked Mr. DeWeese if there are any members of concern. Mr. DeWeese advised there are a few member towns he is keeping an eye on, but none with concerns in regards to EPL/POL claims issues.

IV. *MEL EPL Plan of Risk Management Program*

Mr. Forlenza referred the Committee to page nine of the agenda that depicts the current compliance status of the Members, as of October 9, 2023, with the 2022- 2023 EPL Risk Management Program. He stated that this compliance spreadsheet is included in the monthly agenda packet. Mr. Forlenza noted that some members are carrying a higher deductible due to specific loss trends in a specific department (i.e. police), but overall, most members have the standard deductible or have had the ability to buy down their deductible and coinsurance.

Mr. Forlenza reminded the Committee that members would need to come into compliance with the 2024-2025 EPL Risk Management Program by November 01, 2023, with the new program becoming effective January 01, 2024. Mr. Forlenza reminded the Committee a memo was sent out by his office on May 17, 2023 that outlined the requirement of the 2024-2025 EPL Risk Management Program. He then referenced the 2024 EPL Checklist included in the agenda, which depicted the members that had submitted their checklists to date, noting only nine (9) towns have submitted their checklists. He stated, however he has been told by PERMA that more checklists have been received since this report, and that updated report will be included in the November agenda. He noted to date it looks that ½ of the membership is currently in compliance and has submitted their checklists.

Mr. Forlenza also noted a memo went out from his office on July 10, 2023 in regards to the Anti-Harassment training for all other personnel and stated the importance of providing this training to all of your non-

supervisory employees and keeping an accurate record of proof that it has been made available to them. He reiterated that your non-supervisory employees do not have to take this training, but it is important to keep documentation that you have made it available to them.

Mr. Forlenza provided the Committee with an update on Managers and Supervisors training. He noted that all twelve (12) sessions have been completed and the CEU certificates for these sessions have been sent out to the members, with the exception of the last session of October 11, 2023 but the calculating of those attendance sheets should be completed later this week and the CEU certificates emailed shortly after that. In addition, all attendance records have been posted to the website, again with the exception of the October 11, 2023 session. Mr. Forlenza stated there has been inquiries from some members in regards to if there may be other sessions available, as they had missed them. He noted the MEL has one last session that can be taken through the MSI on December 4, 2023, which is almost full at this time, and there are no other sessions at this time.

In regards to the Police Command Staff training, Mr. Forlenza advised the Committee that all sessions for the Police Command Staff Training are now completed. A committee member inquired if additional sessions will be held for those who were unable to attend the previously provided training, and did the Police Chiefs need to attend these sessions. Mr. Forlenza indicated should a need arise to hold a makeup session; it can be held in the fall and/or in conjunction with the Camden or PMM JIFs, and yes, the Police Chiefs had to attend these trainings.

Mr. Forlenza reminded the Committee that at the request of the Officers not wanting their signatures on a public site, they have not been posted, but should a member wish to see who attended from their town, please reach out to his office, and those sign-in sheets can be provided. Ms. Keun inquired if she could have the sign-in sheets sent to her, and Mr. Forlenza noted he would provide them to her.

V. *EPL/POL Policy*

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

However, Mr. Forlenza explained as of January 1, 2023, we have a new insurance carrier for EPL/POL line of coverage, AIG, and for 2024 they wanted to implement a new methodology for determining assessments as they were not overly comfortable with the premium allocation process utilized by the MEL. He indicated that AIG wanted loss ratio information taken into consideration during the premium allocation process, in order to accurately price members based on their exposures and experience. As a result, the MEL changed the premium allocation process for 2024, so part of the premium is based upon the volume of claims, claims where there are actually dollars paid. He explained as an example, if a town has 15 EPL claims, however there wasn't really any money paid out on them, it will not count against you, it's only claims where there are actually loss dollars attached to them. Mr. Forlenza noted that methodology is now in place for the 2024

premium allocations and we will be reviewing the final EPL/POL Assessments at the next Finance Committee meeting.

Mr. Forlenza noted the overall increase for the EPL/POL Coverage was a 9% rate increase as a result of a hard insurance market, however this fluctuates JIF to JIF based upon the new pricing allocation process, and the overall rate increase for the ACMJIF is 7%. He noted Ms. Stollenwerk will provide an update on this at the November Executive Committee Meeting.

Ms. Seib asked if the reserves on claims were also being considered in the new methodology, or if it is strictly just the amount paid out on those claims. Mr. Forlenza noted it will be based on full amount paid with no IBNR included. He also noted this includes claims that have been submitted, a claim file established and have a reserve on the file.

VI. *MEL EPL Claims Committee*

Mr. DeWeese advised the Committee that the MEL has created a EPL Claims Committee which is comprised of the three (3) attorneys for the MEL EPL Helpline (Mr. DeWeese, Mr. Semrau, and Ms. Howlett) along with the Fund Underwriter, Executive Director for the MEL, Summit Risk and Ms. Steinmiller. He stated the next meeting was scheduled via zoom in late for November. In regards to the webinars that Ms. Steinmiller has been working on for some time on employment related matters, Mr. Forlenza stated he heard the webinars have been completed, and believes they will be a valuable tool for members. Mr. DeWeese noted he has heard that as well, however has not seen them, nor received any notification to that affect. He stated he will contact Ms. Steinmiller to try and find out when the webinars will be posted for members to view.

VII. *MEL EPL Helpline*

Mr. DeWeese sated he reports on the Helpline Contacts list each month at the Executive Committee meetings, noting there are contact persons listed that report are no longer with the municipality, as well as a few towns with no one assigned as authorized contacts. He noted it is his opinion that it is a good idea to have two people listed as contacts so they have availability and access to the Helpline.

Mr. DeWeese noted that the Helpline calls for him alone have been very strong. He reported for the first full year of the Helpline established which was 2020 there were 106 calls received by him personally, but as that was a COVID year, that bolstered the number of calls. In 2021, the total calls were 63; in 2022 the total calls were 68; and in 2023 to date, he has had 68 calls, which means the Helpline is being utilized, which is good as he feels it does assist in preventing claims. Mr. DeWeese noted however, it is his opinion that some of the calls received go beyond Helpline questions, and would be better served by the member town's Labor Council. In those instances, he explained he does his best to provide the member with as much information and guidance as he feels comfortable with, and then he ends it with suggesting they should retain their Labor Council to review the circumstances, and provide guidance going forward. Overall, Mr. DeWeese stated he believes this program has been extremely beneficial to the membership.

VIII. *Elected Officials Training*

Mr. Forlenza informed the Committee that again this year, the 2024-2025 Elected Officials Training will be conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow Elected Officials to complete this training at their convenience, and runs approximately 30-40 minutes. A survey completed by his office indicated 80% of those participants who participated in the seminar online preferred this training format. The MEL will reduce each member's 2024 MEL Assessment by \$250 for each municipal elected official who attends one of the training sessions by May 1, 2024. The total credit is limited to 5% of a member's 2024 MEL Assessment. Mr. Forlenza noted an in-person session is available at the League of Municipalities on Wednesday, November 15, 2023 at 2:00 pm, and there are discussions about possibly holding one last session, but that has not been confirmed at this time. He note should that be decided, his office will notify the membership. In regards to the 2024-2025 Elected Officials Training, once the dates are confirmed, notice will be sent out to all Fund Commissioners, Clerks, and Risk Management Consultants.

IX. *Land Use Liability Risk Management Program*

Mr. Forlenza referenced a report included in the agenda, which depicts those member municipalities that have had at least some of their Land Use Board Members complete the enhanced training program. This report is also included in the monthly agenda packet. Mr. Forlenza reminded the Committee that only those 1 Land Use Board Members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim and also stated the certification is for the individual, not the position. Mr. Forlenza noted that should anyone need additional training materials to contact his office, or you may obtain them from the ACM JIF website. Mr. Forlenza noted the training is in the process of being updated, as it is approximately 4 years old, and there may be some statutory changes that could trigger revisions to our training.

Lastly, he reminded the committee to be sure to have the certification signed off on by the Solicitor that oversaw the training process and submit to Mr. Cooney's office so they can update their records accordingly.

X. *Technology Liability*

Mr. Forlenza stated we are currently in middle of our second, 30-minute training session for this year per the Cyber JIF Guidelines stating the Cyber Hygeine training should be at least one hour of training per year. The first training ran from February through June 2023, with the second training released July 10, 2023, noting 100% participation is required to comply with the Cyber JIF Cyber Security Framework

Mr. Caruso noted the most up to date information on the training as received this morning, stating the completed training for the entire JIF is at 80%, with only six (6) members at 100%, noting he would like to see this more completions from the members and urged everyone to please complete this.

Mr. Forlenza stated he reminded the membership at each Executive Committee meeting how important it is to complete this training and come into compliance. He also noted there is a "Wednesday Morning Reminder" sent out each week to those who have not completed the training, and Mr. Caruso added if you would like a specific reminder email sent from him, with specific verbiage, he would be happy to do that. Mr. Forlenza also added to be sure your rosters are kept up to date. As employees come and go, it is important to be sure the rosters are updated, and the new employees take the training as well. He reiterated if you have less than five (5) changes you can send those changes directly to Mr. Caruso; if there are more than that, please request the current roster from Mr. Caruso, make the changes, send it in, and those changes will be uploaded.

A discussion ensued regarding the lack of participation by Elected Officials and the impact of employees that are out on family/medical leave or suspension in regards to the training compliance status. Following a lengthy discussion, it was noted that only employees that are no longer with the municipalities should be removed from the roster and any employee that is out for an extended leave should be noted in order to avoid any compliance issues. Mr. Caruso indicated an email with the employee's information should be sent to him and he should be notified when the employee returns to work. Mr. Forlenza noted that the Fund Underwriter reviews compliance on a case-by-case basis and therefore it is important to document which employees are out on extended leave and remove any employees that are no longer employed by the member town. He further noted of all the Cyber claims across the MEL system, only three (3) towns have made application for reimbursement of their deductible and co-insurance, with only one (1) being approved. In addition, he noted, that if there are a handful of employees who did not take the training, and an employee clicks on a link that creates a cyber incident, it will affect your ability to be reimbursed. However, it is recognized if an employee is out on medical leave, and has not taken the training, that will be understood and reimbursement should not be an issue.

Mr. Forlenza directed the Committee to page 16 of the agenda, which depicts the phishing campaign report, noting there are eight (8) active campaigns with over 22, 000 phishing emails being sent to our members. He reviewed the percentage of emails that were opened and clicked, noting the ACMJIF percentage is under 2%.

Mr. Caruso noted there are currently five (5) member towns who still have not whitelisted Wizer's IP addresses and domain names, which allows phishing emails to be sent to employees without it being blocked by a firewall. He stated it is important to have whitelist Wizer's IP addresses and domain names, as not every email will be caught by a filter, and he wants to ensure employees are receiving the phishing emails sent by Wizer.

Mr. Forlenza stated in regards to 2024 Contract Renewal for D2 and Wizer, we did an RFP for three (3), one (1) year contracts, and 2024 will be year three (3) of their terms. He noted we are looking to award these contracts in December so there is no lapse in coverage or servicing the members going into 2024, and we would like to continue this practice of awarding the contracts at the December Executive Committee meetings.

Mr. Forlenza noted the pricing will remain the same, with a slight discount as the new contracts will no longer include the one-time administrative set up fee.

In regards to the Cyber JIF reimbursements, the Cyber JIF provides the Cyber Hygiene Training, Phishing, and External Vulnerability Network, which is something we already have provided to our members for a number of years, and as a result, we have asked for a consideration of a reimbursement of our costs associated with this from the Cyber JIF. He reported at their last meeting they did approve a reimbursement program, however, we do have to provide information showing payments made to D2 and Wizer, of which he noted will start to be compiled and submitted. Mr. Forlenza noted we are eligible for 4 months of reimbursement, as of September 1, 2023, and he will keep this committee updated on the outcome.

XI. Cyber JIF

Mr. Forlenza reviewed the coverage limits provided by the Cyber JIF effective January 1, 2023, which is \$3,000,000 each claim/ \$6,000,000 aggregate per JIF. In addition, Mr. Forlenza reviewed the proposed revised deductibles and co-insurance for the Cyber JIF noting non-compliant members have a \$50,000 deductible and 20% coinsurance of the next \$300,000 of a loss; Basic, which is new, is \$35,000 deductible and no co-insurance; minimum security has a \$20,000 deductible and no coinsurance; and advanced security compliance has a \$0 deductible. He also noted the MEL Cyber Risk Management grandfathering period has been extended till June 30, 2024.

Ms. Patel stated she wanted to discuss with the committee the EPL Reimbursement Program. She noted there were some towns last year who lost their funds by not utilizing them or encumbering them. Mr. Forlenza noted some of the feedback he has received in regards to this program is this program overall can be very tedious to comply with, towns aren't sure what to use the funds for, what qualifies for reimbursement, etc. Mr. Forlenza referenced the 2022 program, of which \$29,725 was allocated amongst the members at \$725 per member allowance, was all collected with the exception of three (3) towns. With that said, he asked if this program is still worth while keeping as it is; is it still appropriate to require members to participate in this program, or should it be considered to make this program optional, much like the OSB program? He reiterated he does not want to make the assistance provided through Mr. Caruso's office optional and all of the interaction he does with our members and their IT professionals. Mr. Forlenza noted however, this program covers reimbursements for both EPL/POL related liability costs, as well as cyber related costs, and explained how this program came to be and all of the different things that can be funded with these funds.

A discussion ensued, and it was expressed that this program tends to be an afterthought at times, and towns seem to scramble after their IT professionals to track down receipts to submit, and it is tedious and cumbersome. Mr. Keun asked if it was possible to survey the members and see what their thoughts are. Mr. Forlenza noted that is probably the route we will take, but more discussions will be had at the Finance Committee next week.

XII. Next Meeting

The next meeting will be in the Spring of 2024 with format to be determined.

Seeing no other business, the meeting adjourned at 2:36pm.



***Finance Committee Meeting
October 16, 2023
Via Zoom***

A meeting of the Atlantic County Municipal Joint Insurance Fund's Finance Committee was held on Monday, October 16, 2023, via zoom conferencing.

Those in attendance were:

Dawn Stollenwerk, Committee Chair, **Mullica Township**
Lisa McLaughlin, Co-Chair, **City of Margate**
Jim Craft, **Borough of Stone Harbor**
Roy Spoltore, **Upper Deerfield Township**
Connie Mahon, **Borough of Wildwood Crest**
Paul Forlenza, MGA, Executive Director, RPA a Division of Gallagher
Kamini Patel, MBA, CIC, CPCU, Deputy Ex. Dir., RPA a Division of Gallagher
Jodi Palmeri, Sr. Financial Analyst, RPA a Division of Gallagher
Tracy Forlenza, Financial Analyst, RPA a Division of Gallagher

Those unable to attend were:

Jessica Thompson, **Absecon City**

Note: These minutes do not necessarily reflect the order in which these matters were discussed.

Mr. Forlenza explained that this special meeting of the ACM JIF Finance Committee was called to discuss the concerns raised by the Department of Banking and Insurance (DOBI) and Department of Community Affairs to the proposed release of \$2 million from the Closed Years Account, as authorized by Resolution 2023-40 adopted September 20, 2023. He reminded the Committee that they discussed the release in detail according to the Fund's *Surplus Release Policy* and reviewed several different scenarios in detail at their meeting on August 25, 2023. These discussions resulted in the decision to recommend to the Executive Committee at their September 20, 2023 meeting to release \$2 million. He noted this sum is \$1.75 million less than the 2022 surplus release. When the required documentation outlining the proposed surplus release was filed with the State Departments on September 22, 2023, DOBI contacted the Executive Director's office via email and requested a meeting.

On October 4, 2023, Mr. Forlenza, Ms. Patel, Ms. Palmeri, and Ms. Forlenza held a conference call with Acting Assistant Commissioner, David Wolf (DOBI), Nick Bennett (DCA), Caroline Chong (DOBI) and Scott Loney on behalf of William Leach (DOBI). Mr. Wolf explained that DOBI would like to go on record that they are looking at the change in Net Position from 2018-2022 and have concerns with the ACM JIF releasing \$2 million in surplus. He noted that DOBI had the following concerns:

- 1) *Surplus is less than one year of members assessments;*
- 2) *Two out of the most recent three years show a decline in surplus, without considering dividends paid;*

- 3) *Significant rate increases are expected in the reinsurance market specifically in property and general liability;*
- 4) *Potential for increased investment losses due to rising interest rates (unrealized net losses on investments);*
- 5) *Negative development in prior years;*
- 6) *Significant issues relating to subsequent events (noted in Audited Financials) including the increasing number of “re-openers.”*

Mr. Forlenza explained that he and his staff verbally addressed their concerns and explained the process that the Finance Committee undertakes in accordance with the *Surplus Release Policy*, which outlines specific items to take into consideration when recommending a release of surplus. Mr. Wolf recommended that the Fund Administrator once again review the proposed release with the membership to determine if they still wished to release \$2 million after reviewing the State’s concerns. Mr. Forlenza asked Mr. Wolf to outline DOBI’s concerns in writing to the ACM JIF. He noted that Mr. Wolfe’s letter indicates that “if” this request for release of \$2 million was approved, the ACM JIF net position (inclusive of this release) must improve at 12/31/23 for the State to consider any release of surplus in 2024. Mr. Forlenza also requested that DOBI meet via conference call with the chairs of all three JIF Finance Committees with which he works, if requested. Mr. Wolf indicated that he would meet with the Finance Committee Chairs if requested.

Following Mr. Forlenza’s recap of recent events that led to the calling of this special meeting of the Finance Committee, Mr. Forlenza then referenced the agenda packet that was emailed to the members earlier in the day.

Return of Surplus

Mr. Forlenza reminded the Committee of the recommendation to release \$2 million, the approval of the release at the September Executive Committee meeting and reviewed the process his office follows in compliance with State requirements in filing for a release of surplus. He noted that the Actuary also provides a certification noting they have no concerns with the release.

Financial Picture

Mr. Forlenza noted that DOBI is concerned with the change in the Fund’s overall surplus position in Fund Years 2018-2022 noting a decrease of \$16 million in surplus over the last 5 years noting the driving factors were the release of \$14.75 in surplus back to the membership and \$1.25 million in *unrealized* investment losses and operating expenses. Ms. Palmeri then directed the Committee to the prior four (4) years’ *Summary of Net Position* reports outlining increases in claims costs and the impact of supplemental assessments from the MEL & RCF.

Mr. Forlenza acknowledged that some of the most recent Fund Years are in a difficult position and rate increases are definite in the reinsurance market. He stated that he explained to those on the call that the JIF has ladder investments, which will mature and create realized investment income, which we are already seeing in the financials and will likely grow over the next several quarters. He further pointed out that statutory and regulatory changes over the past several years; including the Pension Offset directive; changes to the statute of limitations for victims of SAM; the Firefighter’s Cancer Presumption Act, have all had an impact. In addition, the substantial increase in the number of WC claim reopeners resulting in supplemental assessments from MEL and RCF, are having a negative impact on the Fund’s financials. Mr. Forlenza noted that Mr.

Wolf acknowledged that these factors are certainly having an impact on the Fund's bottom line. However, Mr. Wolfe stated that "if" this request for release of \$2 million is approved, the ACM JIF's financial position (inclusive of this release) must improve at 12/31/23 for the State to consider any release of surplus in 2024.

Ms. Stollenwerk inquired if the Department understood the Fund's conservative financial practices including the planning for supplemental assessments, utilizing the mid confidence or "expected" loss-funding levels and that the Fund does not discount its reserves. Ms. Palmeri commented that Mr. Wolf showed no interest in our current practices. Mr. Forlenza reported he informed Mr. Wolf that this would put the JIF in a difficult position with the members, and their elected officials, since the JIF has \$13 million in surplus. He also noted that there is no requirement in state regulations or law that a JIF is required to have surplus on the books. He also reported to Mr. Wolf that if no surplus were released, significant increases would be passed along to members as most members take their share of the annual surplus release as a credit against their next year's assessment. These increases would include the difference in surplus released between 2022 and 2023 as well as any increases in the 2024 Budget.

Mr. Forlenza indicated that he felt the Department's position was not fair to the membership as the JIF has been conservative over the years in anticipation of a "rainy day". In addition, the careful release of surplus by the Fund over several years would allow for a "soft landing" for those members that use their share of the annual surplus release to offset their next year's assessment. He also stated that he informed Mr. Wolf the ACM JIF is in a much healthier financial position than the vast majority of the other JIFs around the State and inquired if the Department was scrutinizing all JIFs in a similar manner. Mr. Wolfe stated that the Department is evaluating the financial position of all JIFs at this time. Mr. Forlenza informed the Committee that there are several JIFs he is aware of that have significant deficits at this time. Mr. Forlenza stated that he expressed to Mr. Wolfe his frustration that the Department is scrutinizing the ACM JIF's financials; however, the Department does not seem to be concerned with competing JIFs that are actively under cutting member assessments to garner new members. He asked if the Department was reviewing the actuarial certifications for members that are moving from one JIF to another for better pricing opportunities. Mr. Wolfe indicated that many towns move from one JIF to another each year and the Department is not able to review each move in detail. Mr. Forlenza noted that it is outlined in the regulations that adding or removing a member requires actuarial certification to show that the loss funding is in line with current exposures.

Mr. Forlenza stated that he further explained to Mr. Wolf that failure by the Department to review assessments being offered to members within the ACM JIF by competing JIFs, while not allowing the ACM JIF to release surplus, could result in adverse selection and additional members departing. This practice could lead to the ACM JIF being left with only poor performing members resulting in significant financial deterioration of the JIF in future years. Mr. Forlenza then asked Mr. Wolf to put his concerns in writing (see attached letter).

Ms. Palmeri then reminded the Committee that at their August 25, 2023 meeting, she presented preliminary excess and reinsurance figures that anticipated a 5% increase in the Excess WC and Liability premiums and a 25% increase in Excess Property, with no indications of the MEL loss funding layers. She stated that she just received the MEL premiums inclusive of exposure growth. The 2024 Draft Budget now anticipates a 14% increase in Excess WC and Liability premiums and a 50% increase in Excess Property premiums. In total, she is now anticipating a 32% increase in MEL premiums. She noted a driving factor in this increase is the increase in the

MEL loss funding confidence level, which is being budgeted at the “high” level in 2024. She noted that without the surplus release, there is nothing to help offset this change.

Ms. Stollenwerk noted that she does not think the Fund should eliminate the surplus release entirely as it will cripple the membership as most members utilize the surplus release as a credit against their next year’s assessment. Ms. Mahon agreed.

Options

Mr. Forlenza outlined some options for the members. He noted that the Fund could move forward with the release of the \$2 million; not release any surplus; or fund at a lower confidence level and revise budget. He noted that the recommended \$2 million release was based on tenants outlined in the JIF’s *Surplus Release Policy* that the Fund has followed for a long time. These factors include the ratio of the current operating budget to total surplus, the development of open fund years, anticipated increases in future budgets and the closed years from which surplus is to be released. These factors drove the decision to cut the recommended surplus release to \$2 million. He reiterated that the towns need an opportunity for a “soft landing” with a smaller surplus releases overtime. Ms. Stollenwerk does not like the idea of funding at the lower confidence level. Mr. Forlenza inquired how the Fund could justify not releasing anything when it has \$13 million in surplus. Ms. Patel noted that she is concerned about membership retention if we do not release any surplus and competing JIFs are actively undercutting member assessments.

Ms. Stollenwerk noted that part of the *Surplus Distribution Policy* is to keep consistency in surplus releases while minimizing uncertainty. Ms. Palmeri noted that the net position from the audit is included in the agenda as well as the Financial Fast Track as of August 31, 2023. She stated there is slight improvement, however, after this release the Fund’s overall financial position would show deterioration. Ms. McLaughlin inquired if DOBI would approve the release if we reduced it to \$1.5 million. Mr. Forlenza noted he did not talk specific amounts with Mr. Wolf. Ms. Palmeri commented that if the JIF proceeds with the release, it should be the \$2 million as proposed as she feels DOBI does not care about the amount, but rather the release itself. She noted that the members need this to temper the increases driven by the MEL premiums. She reminded members that at the last meeting the 2024 Draft Budget anticipated increase was about 6.4%. Including the most up to date figures, the increase is now 9.05% (approximately \$2.285 million).

Mr. Forlenza stressed that he wants to arrange a meeting with DOBI and the Finance Committee Chairs, plus any members on the Finance Committee who would like to attend, to help emphasize the impact the Department’s decision is having on the members of the JIFs. He stated that some of these folks are not familiar with municipal government finances and the impact of these decisions.

Ms. Palmeri noted it is important to include the *Surplus Distribution Policy* in the response to DOBI. She commented that the *Policy* clearly outlines the factors that the Committee takes into consideration when determining the dividend release. She believes the factors outlined in the *Policy* are in line with the Department’s concerns as outlined in Mr. Wolf’s correspondence. Mr. Forlenza stated that Mr. Wolf’s letter outlines all the items the Committee already reviews prior to recommending a surplus release.

Mr. Forlenza remarked that other JIFs will come after “good” performing members. He also noted that RMC fees in Statewide JIF are higher than the ACM JIF and guaranteed whereas the ACM JIF bylaws cap RMC fees at 6%, with most being paid around 4%.

Ms. Stollenwerk inquired if the removal of the Wellness Program was discussed. Mr. Forlenza noted it is currently being discussed by the Safety Committee and a memorandum was sent to the Safety Committee for further review pursuant to their request. Mr. Forlenza requested to keep the \$100k of the wellness money in the budget until the Safety Committee makes their final determination. Ms. McLaughlin and Ms. Stollenwerk remarked that removing the \$100k would help. Mr. Forlenza agreed; however, he noted that it is important for the Safety Committee to complete their process and make a recommendation to the membership. He noted that it should be decided prior to the budget introduction or the funding could be removed via budget amendment. Ms. Stollenwerk noted that line items like PRIMA and AGRIP, etc. in the budget should be evaluated.

Mr. Forlenza stated his concern that the removal of these line items from the budget could result in a loss of cohesiveness resulting in the JIF becoming more and more like an insurance company. He noted that people are busy, members are short-handed, everyone has more responsibilities and we see it. Members sometimes look for an easier way, not a better way.

After further discussion, the Finance Committee decided to move forward with the \$2 million surplus release, remove the \$100k overfunding in the MEL line, remove the \$100k wellness budget pending Safety Committee evaluation, and continue to fund at the central confidence level. Mr. Forlenza commented that since Mr. Wolf references the ACM JIF Executive Committee in his letter, the members should be notified at the October meeting that the State is pushing back on the surplus release. The Committee directed Mr. Forlenza to respond to DOBI noting that we reviewed all factors and recognize their concerns, but will move forward with the \$2 million release the surplus. Ms. Palmeri stated that Mr. Wolf's letter denotes that the Executive Committee maintains full power and authority of the commission of the Fund so she believes formal action needs to be taken at the meeting. Mr. Forlenza suggested a Motion reaffirming their approval to release the \$2 million in surplus. Ms. Stollenwerk will address the DOBI concerns during the meeting and ask for the Motion. The Committee agreed with the actions.

Next Meeting Date – November 3, 2023 at 9AM

Ms. Palmeri noted the next meeting would consist of the final assessment allocation strategies, revised draft Budget with approved vendor fees, MEL & EPL assessments, and the MEL draft budget/rate table.

Seeing no other business, the meeting was adjourned at 2:35pm.

File:	ACM/GEN/Finance Committee	Tab:	10/16/23
	ACM/2023/Finance Committee	Tab:	10/16/23



***Finance Committee Meeting
November 3, 2023
Folsom Borough Municipal Building***

A meeting of the Atlantic County Municipal Joint Insurance Fund's Finance Committee was held on Friday, November 3, 2023 at Folsom Borough's Municipal Building.

Those in attendance were:

Dawn Stollenwerk, Committee Chair, **Mullica Township**
Lisa McLaughlin, Co-Chair, **City of Margate**
Jessica Thompson, **Absecon City**
Roy Spoltore, **Upper Deerfield Township**
Connie Mahon, **Borough of Wildwood Crest**
Paul Forlenza, MGA, Executive Director, RPA a Division of Gallagher
Kamini Patel, MBA, CIC, CPCU, Deputy Ex. Dir., RPA a Division of Gallagher
Jodi Palmeri, Sr. Financial Analyst, RPA a Division of Gallagher

Those unable to attend were:

Jim Craft, **Borough of Stone Harbor**
John Hansen, Fund Treasurer
Tracy Forlenza, Financial Analyst, RPA a Division of Gallagher

Note: These minutes do not necessarily reflect the order in which these matters were discussed.

Member Retention

Ms. Stollenwerk noted that Egg Harbor Township did not renew their membership in the Fund effective January 1, 2024. She noted that the Township saved a significant amount of money and is wondering how this is possible, and if the JIF's process for developing member assessments is accurate. Mr. Forlenza reviewed Egg harbor Township's loss history noting that the Fund Actuary indicated that based upon the Township's exposures and their loss history, the Township was under assessed. He further noted that the JIF that the Township is joining has higher excess coverage costs, administrative costs, and Risk Manager Fees. He is unsure how the competing JIF will be able to pay for the Township's losses considering these factors. He further noted that with the departure of Egg harbor Township, the remaining members of the Fund would benefit by approximately \$125,000 in loss funding reductions. Mr. Forlenza noted that his office would be requesting a copy of Egg Harbor's proposal from Statewide to do their due diligence in how pricing is being quoted. He noted that others are shopping around and we should look at how we are pricing and is our current practice correct.

Draft Resolution to Transfer FY 2019 to RCF

Ms. Palmeri noted that the draft resolution to transfer FY 2019 is included in the agenda packet. The Committee approved the draft resolution to transfer FY 2019 to be presented at the November Executive Committee meeting.

Financial Fast Track

Ms. Palmeri noted that the Financial Fast Track from August 31, 2023 is on page 2 of the agenda. She then stated that the total surplus is \$13,591,006, which is an improvement of \$538,165 since 12/31/2022. She further stated that investment income improved by \$1,091,878. She stated that there is an error in the dividend line showing \$1.5 million deterioration. This is a general ledger error as it was an intrafund transfer and will be adjusted. This has no impact on the Fund's financial position.

Investment Updates-JCMI

Ms. Palmeri directed the members to the JCMI Investment Update for the third quarter of 2023. She noted that the pie charts shows the breakout of investment vehicles and the total revenue YTD is \$(1,306,496). This includes unrealized losses and the realized loss. She reminded the members that the JCMI sold off some longer term investments earlier this year, prior to them maturing, and, while recognizing a short-term loss, used the proceeds from the sale to purchase short-term notes with higher interest rates. This transaction brought the unrealized losses to fruition; however, the loss will be made up by the interest gains through purchasing short-term higher yielding notes.

Ms. Stollenwerk inquired if Mr. Forlenza followed up on her email regarding Mullica's bond anticipation note (BAN) currently owned by JCMI that rolled over in October. She stated that the JCMI was not going to bid on Mullica's BAN as they indicated they had to bid at "higher than market rate" because of the current value of their investments. Ms. Stollenwerk stated that the Fund should consider removing its money from the JCMI as maximizing investment returns was not the original purpose of the JCMI. Mr. Forlenza then directed the members to the pie chart on page 3. He stated that the muni note and muni bond percentages of holdings are very small considering the JCMI was created to help municipalities; however, it appears it is being directed by professionals that look at maximizing return verses helping the members. He indicated that he would let the JCMI know that the ACM JIF is looking at placing their money elsewhere. Ms. Stollenwerk agreed that the mission of the JCMI was to assist municipalities with liquidity. The Finance Committee recommended Mr. Forlenza let the JCMI know that the ACM JIF is not happy and looking elsewhere.

Retrospective Candidate Analysis

Ms. Palmeri provided the Committee with an update as to the performance of the members participating in the Retrospective Program valued as of 09/30/23. She noted that the members participating in the program are sent quarterly updates to inform them of any potential additional assessments.

Dennis Township

Ms. Palmeri reviewed Dennis Township noting their participation in the Program in 2021 and 2022. She noted their loss ratio is 0.7% for 2021 and 5.1% for 2022; no concerns.

Margate City

Ms. Palmeri reviewed Margate City noting their participation in the Program in 2019 and 2020. She noted their loss ratios in 2019 is 26.2%; however, the City's loss ratio in 2020 is 157.7%. She reminded the Committee that they chose not to invoice for the 2020 Fund Year until COVID recoveries have been applied to each member; no payment is due at this time. She remarked that some of the Margate 2020 losses are tied directly to COVID related claims, but the excess

recovery payment has not yet been allocated on a per member basis. Ms. Palmeri noted that she does not believe that Margate will fall above the contract minimum requiring invoicing based upon preliminary numbers. Ms. Palmeri has reached out to PERMA to inquire when this would be addressed. It is anticipated to have all COVID recoveries applied to individual claims prior to 6/30/24.

North Wildwood City

Ms. Palmeri reviewed North Wildwood City noting their participation in the Program in 2019. She explained that their loss ratio is 193.1%. She noted they have been invoiced \$39,590 with a due date of November 5, 2023 and the \$332,141 above the contract max loss funding will be absorbed by the JIF.

Extension for North Wildwood to pay Retro Payment

Ms. Palmeri has indicated that Nick Long, North Wildwood's CFO, was unaware that North Wildwood was in the Retrospective Program and unaware of its potential liability including the payment of \$39,590 that is due. He is requesting a six month extension to make the payment. The Committee discussed the requested six month extension for payment. Following a lengthy discussion, the Finance Committee agreed they would extend the deadline until December 31, 2023, but the payment will have late interest applied beginning at the original due date of November 5, 2023.

Surplus Distribution Update

Ms. Palmeri recapped that when the Release of Surplus for \$2 million was filed with the State, DOBI responded with several concerns. All the concerns they outlined are factors that the Finance Committee takes into account each year when deciding on the recommended release of surplus. She noted that the Committee recommended moving forward with the release of \$2 million recognizing that if we do not have an increase in the surplus position after the release as of 12/31/2023, the State will not approve a release next year. She stated that our financials look good as of 9/30/23. She noted that our office would respond to DOBI since the Executive Committee passed a motion to reaffirm the surplus release of \$2 million at their October meeting.

2024 Budget Development

Loss Funding and Draft Budget

Ms. Palmeri then directed the Committee to page 5 where the 2024 budget compares 2023 Annualized to 2024 Renewal and net change. She noted that the increase in loss funding is 3.65%, and based on the assessment strategy selected, generated extra money which will stay in the loss funding budget. She stated the only change to the operating expenses was to increase the Treasurer's fee by \$500 per the Committee's direction and no change to Member Benefits.

Ms. Thompson inquired why wellness is still in the budget. Mr. Forlenza noted that removal of the Wellness program is currently being discussed by the Safety Committees. The money is currently in the budget; however, we are hoping to have a final decision prior to budget introduction.

Budget - Excess Premiums

Ms. Palmeri then directed the Committee to the Excess Premium section of the draft budget to discuss 2024 excess premiums. She noted that originally the Underwriter forecasted excess premium increases of 25% for Property; 5% for Liability; 2% for WC; 9% for EPL/POL/LU; and 5% MEL wide for Cyber, with no indication of increases in the loss funding portion of the MEL budget.

Ms. Palmeri then directed the Committee to page 6 and the 2024 MEL draft budget. She stated that the MEL is funding at the “high” confidence level for 2024 loss funding which represents approximately 70% confidence instead of the “central” confidence level, which is 55%. Overall the MEL budget is increasing 26.8% inclusive of exposure growth. She noted that page 7 is the MEL rate table which depicts the rates and exposure units used to determine member premiums. At the end of the exposure review period, the MEL applies the new exposures against the new rates to determine member premiums. She noted that the top of the page has various tiers since some JIFs have different SIRs. She reminded the Committee that the ACM JIF has a \$500,000 SIR for WC and liability and a \$100,000 for property losses. For WC, payroll data is used; for property premiums, TIV is used to calculate the Excess Premiums.

Ms. Palmeri reported that she removed the additional funding of \$100,000 for MEL supplemental assessments as directed by the Committee at their last meeting.

Ms. Palmeri then noted that the MEL 2024 Experience rating modifications (mods) are on page 10. She commented that even though the MEL stopped using the Retrospective Program for individual JIFs, they did maintain the experience-rating factor based upon JIF experience. The ACM JIF’s MEL 10 year average loss ratio is 94.2%. She reminded the members that they will be negatively experience rated since the ACM JIF’s loss ratio is above the MEL 10 year average loss ratio of 65.1%. The negative rating will be 15% on WC and Liability loss fund dollars within the MEL level. This currently does not include property claims nor is it applied to property premium. Ms. Palmeri noted that her office requested the MEL re-evaluate this process and consider including property losses in the calculation as the MEL has taken on a larger SIR on property claims.

MEL Financial Fast Track

Ms. Palmeri noted that the overall MEL surplus position has deteriorated by almost \$1.2 million. She noted that this is inclusive of the \$1.2 million improvement in investment income. She stated that much of the deterioration is driven by non-COVID related claims in the 2020 Fund Year. She stated that the IBNR has improved from the COVID claims resulting in the reduction of anticipated recoveries for COVID.

RCF Financial Fast Track

Ms. Palmeri reported that the RCF has deteriorated by \$8.6 million inclusive of the \$1.4 million improvement in investment income. She noted the year to date changes are broken out by Fund Years, identified by transfer years not date of loss years. For example, the 2007 year is the 2003 Fund Year. The 12/31/22 valuation of the RCF supplemental assessment was recognized on the ACM JIF financials at 12/31/2022; however, the RCF will be using the 12/31/23 valuation to invoice the JIFs in March 2024. She strongly anticipates the liability increasing due to the deterioration in both the MEL and RCF.

Cyber JIF

Ms. Palmeri noted that the Cyber JIF increase was estimated at 5%; however, the 2024 Budget was introduced with a 1.99% increase. This is inclusive of population changes as the results of the 2020 census are phased in over a three-year period. She noted that 2024 is year two of the three-year phase in. She stated the ACM JIF population remained relatively flat (slight decrease). She reported that the Cyber JIF has expanded its pricing tiers, from five (5) to 15, which provides relief to the smaller municipalities. Ms. Palmeri also noted that the cyber premium is decreasing

-2.32% as noted on page 19 which varies from the budget since that separates the premium from the commissions since we have not yet received these figures. Ms. Stollenwerk asked if the refunds were included in these figures. Mr. Forlenza noted no, as the refunds will be separate.

EPL/POL/Land Use

Ms. Palmeri noted that at the last meeting, EPL/POL/Land Use premiums were estimated to increase 9%; however, the increase is now 14.25%. She stated that 2024 was the final year of the five (5) year phase in for developing member premiums. She explained that transitioning to the new process for calculating premiums was too significant so the process was phased in gradually over 5 years. The new method ensures that the members are more accurately priced. She advised the Committee that the carrier is concerned with members with a loss ratio over 100% for three years or more over a five-year period. She reminded the Committee that 55% is considered breakeven as this coverage is with a commercial carrier; therefore, a loss ratio of 100% is extremely poor performance. Ms. Palmeri stated that the carrier applied a more significant experience rating to the member's base premium for those members with three or more years above 100%.

EPL/POL Deductibles & Co-Insurance

Ms. Palmeri directed the members to page 18 where the deductibles and co-insurance for EPL and POL claims are broken out by member. She stated that recommendations were made to the deductibles and co-insurance terms for 2024 based on the five year loss ratios and 2023 Compliance status. All poor performing municipalities (anyone over 55%), were identified and an analysis was performed on their claims.

Ms. Palmeri explained that Avalon and Cape May City terms were already adjusted due to their poor loss experience, so they will remain unchanged. Dennis Twp.'s loss ratio of 141% is being driven by one claim so the carrier does not feel there is a problem. Ms. Palmeri noted that Galloway Twp.'s loss ratio is 110.2%, and is being driven by five claims, so it is recommended that their deductible be increased to \$50,000. She noted that Millville has loss ratio of 73.6% being driven by four claims so the recommendation is to increase the deductible to \$50,000. Although Newfield has only one claim and a loss ratio of 360.3%, based upon the high percentage, it is recommended that the deductible be changed to \$10,000 with a zero co-insurance. She noted that West Wildwood was a poor performer with a \$75,000 deductible on police and \$20,000 on non-police; however, their five year loss ratio is now 0% so we are recommending their deductible revert to \$20,000 standard and are eligible to buy down their deductible & coinsurance. Wildwood Crest has a loss ratio of 71.4%, which is being driven by three claims. As a result, it is recommended that they lose their buy downs and be placed at the standard \$20,000, 20% and \$250,000 co-insurance. The Committee agreed with these recommendations.

Ms. Mahon requested an email explaining the changes in the deductible and co-insurance and detail on the three claims so she can explain it to the governing body. Mr. Forlenza will provide it once the loss ratio snapshot is complete.

EPL Checklist Compliance

Ms. Palmeri noted that the 2024 EPL Risk Management Plan Compliance checklist is on page 19 in the agenda and is valued as of 10/27/23. She will be notifying non-compliant members next week of the 20% surcharge if they do not become compliant by 1/1/24. Any members eligible for buy downs will be notified and all members will be advised of their deductibles and co-insurance terms. She also noted that Downe Twp. and Woodbine were non-compliant in 2023

and are still not compliant so a 20% surcharge was built into the 2024 budget. The Committee agreed to utilize the 20% surcharge for non-compliant members.

Surcharge

Ms. Palmeri reminded the members that last year the Committee decided not to invoice members that were non-compliant until it was recognized via budget amendment in September. She asked the Committee if they wish to continue this practice. Ms. Palmeri will be sending notification to all non-compliant members informing them that if they are not compliant by January 1, 2024, they will have a \$100,000 with 20% up to \$2 million co-insurance as well as a 20% surcharge which will be done via budget amendment. She stated that the two non-compliant members from 2023 will be surcharged in the budget. The Committee agreed to continue this practice.

VDO Change [Notification sent to the Committee via email following the meeting]

Ms. Palmeri emailed the Finance Committee and reported that the VDO coverage is for Fire and EMS, non-firematic activities. An example of a peril covered by VDO would be the removal of a firefighter by the trustees of the Fire Company without just cause because of his race, religion, etc. It is more of an EPL/POL coverage for a volunteer organization. Ms. Palmeri explained that the coverage limits changed in 2023 when the carrier changed. She noted that prior to 2023, the member could pick between one policy with multiple companies or individual policies for each fire company; however, effective 1/1/2023 all fire/EMS companies share one policy limits. The 2024 VDO allocation is now based upon the number of fire or EMS departments within the municipality; therefore, any town where limits were previously shared with one policy will see a premium increase for 2024.

Budget Changes

Ms. Palmeri reported that Corbin City and Egg Harbor Twp did not renew their membership with the ACM JIF as of 1/1/2024, so the loss funding, operating expenses and excess stand-alone premiums are being removed.

Ms. Palmeri noted with all the changes, the new overall budget increase is 8.41%. After the removal of Corbin City and Egg Harbor Twp and the addition of Middle Twp EMS, as this was incorrectly removed a few years ago, the overall budget increase is .43%. She noted that this budget would be presented at the November Executive Committee meeting for introduction with the public hearing and adoption scheduled for the December Executive Committee meeting.

Assessment Strategy Scenario

Ms. Palmeri directed the members to Option 3 Assessment Strategy on page 20 of the agenda, which was selected by the Committee at their last meeting. This will be utilized for the 2024 assessments.

Model OE

Ms. Palmeri noted that Model OE is presented on pages 21-24. She reminded members that it is a process that allocates operating expenses to all members. She noted that the Model OE allocates operating expenses based upon loss funding, police counts, payroll, etc. as noted in each line item. She reminded the members that they removed the MEL overfunding of \$100,000 which is a proportionate share for each member based on the individual MEL premium.

Assessment Comparison Reports

Ms. Palmeri then reviewed the Assessment Comparison Report on pages 25 and 26 with the Committee, noting that page 25 is the 2023 versus 2024 assessment comparison with dollar impact and page 26 is the percentage impact. She noted the JIF assessment is inclusive of loss funding and operating expenses, but does not include RMC fees. She stated that any significant increases over the JIF average were researched by her office and can be explained.

Interlocal Service Agreements and Sweep Letters

Mr. Forlenza noted that sweep letters were going out this week and anyone who has an interlocal service agreement with Egg Harbor Township will be reminded to secure new certificates of Insurance where appropriate. He noted that this process will also apply to Corbin City who has shared services with several members. Ms. Patel is drafting an email to the members to notify them of the need to review all interlocal service agreements in this regard.

Miscellaneous***Unclaimed Property as of 6/30***

Ms. Palmeri stated that the Fund Treasurer, Mr. Hansen, has provided a copy of the annual State submission regarding unclaimed property filed by October 9, 2023.

Administrator/Treasurer/TPA Fidelity Bond

Ms. Palmeri explained that currently the Fund carries a Fidelity Bond in the amount of \$1,000,000, with a \$10,000 deductible, for an annual premium of \$2,549. She stated that minimum suggested Fidelity Bond amount by the Auditor is approximately \$148,000 for the Fund Treasurer/TPA and the 2024 recommended amount is \$258,000; and the recommended amount for the Administrator is \$250,000-\$300,000. The Committee agreed to leave the current bond limits in place.

Next Meeting Date – May 2024

Ms. Palmeri noted the next meeting would be sometime in May 2024.

Seeing no other business, the meeting was adjourned at 10:12am.

File: ACM/2023/Finance Committee

Tab: 11/03/23

RESOLUTION 2023 -

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
TO TRANSFER TO
MUNICIPAL EXCESS LIABILITY RESIDUAL CLAIMS FUND**

WHEREAS, the Municipal Excess Liability Residual Claims Fund was organized pursuant to N.J.S.A. 40A:10-36, et seq., to provide residual risk coverage to its member joint insurance funds; and,

WHEREAS, the Executive Committee of the **Atlantic County Municipal Joint Insurance Fund** determined that membership in the Residual Claims Fund is in the best interests of the member local units and joined the Residual Claims Fund in 1995.

NOW, THEREFORE, BE IT RESOLVED that the Executive Committee of the **Atlantic County Municipal Joint Insurance Fund** does hereby resolve and agree to transfer the following residual risks:

<u>Fund Year</u>	<u>Lines of Coverage</u>	<u>JIF Member Fund S.I.R.</u>
2019	WC/GL/AL	\$500,000

BE IT FURTHER RESOLVED that the actual transfer of liabilities and premium to the Municipal Excess Liability Residual Claims Fund shall be based upon the following formula:

Case Reserves and IBNR as of 12/31/23
Less Net Claim Payments from 01/01/24 to the date of closure

Net claim Payments are defined as claim payments, less voids, refunds and recoveries. All voids, refunds, and recoveries received after the date of closure for the closed fund years shall be paid to the Municipal Excess Liability Residual Claims Fund as well.

This resolution was duly adopted by the Atlantic County Municipal
Joint Insurance Fund at a public meeting held on November 20, 2023

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

BY: _____ ATTEST: _____

CHAIRPERSON

SECRETARY

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-__

A Resolution Amending the 2023 Risk Management Plan

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

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

WHEREAS, the Plan of Risk Management is being amended based on the recommendations of the Finance and Coverage Committees; and

WHEREAS, the Finance Committee has recommended the following amendments to Section 9, subsection d-g, of the 2023 Plan of Risk Management are amended as follows:

- d.) A former member may apply to the Fund's governing body for a return of that member's remaining share of the closed Fund year account when five (5) years have passed since the last Fund year in which the member participated has been closed. ~~The Fund's governing body will decide on the former member's request after evaluating whether the statute of limitations as contained in P. L. 2019 C. 156 the "Thomas P. Canzanella Twenty First Century First Responders Protection Act" and/or the statute of limitations contained in P. L. 2019 C. 120 have been exhausted thereby eliminating the likelihood of any additional assessments from the RCF.~~ Prior to release of any former member's balance in the closed years account, the Fund Administrator shall complete an analysis of the request to determine that the following criteria has been met.
 - 1) All claims for the Fund Year from which surplus is being released are closed; and;
 - 2) All outstanding payments due and owing from the prior member of the Fund have been paid in full, including any payments due pursuant to a Retrospective Agreement, as certified by the Fund Treasurer; and;
 - 3) An analysis has been completed to determine the likelihood of an additional assessment from the Municipal Excess Liability Joint Insurance Fund (MEL JIF) and/or the Residual Claims Fund Joint Insurance Fund (RCF JIF) due to statutory, regulatory, and/or other external factors that could trigger an additional assessment for a Fund Year where the prior member was a member of the Fund.
- e.) Upon completion of the analysis of the request by the Fund Administrator, it shall be reviewed by the Fund's Finance Committee who shall make a recommendation to the Executive Committee as to the request to release the former member's balance in the closed years account.
- f.) All dividends from the RCF will be deposited in the closed Fund year account on a member-by-member basis.
- g.) The Fund will retain all records in accordance with the Fund's record retention program; and

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2023-__

WHEREAS, the Coverage Committee has recommended adding First Party Property Damage Coverage for Drones with a sublimit of \$25,000 with a \$1,000 deductible; and

WHEREAS, the Coverage Committee has recommended the following amendment to Section 2., subsection h., of the 2023 Risk Management Plan:

h.) **Property** (effective 12:01 A.M. December 1, 2023) –

The Fund covers \$100,000 per occurrence (Property & Time Element combined) less applicable member deductibles:

- Flood for locations wholly or partially within 100-year flood zone
- Boiler and Machinery
- Named Storm (Flood & Wind)
- Owned Unmanned Aircraft -first party property coverage with a sublimit of \$25,000 with a \$1,000 deductible

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the above recommendations from the Finance and Coverage Committees are hereby approved.

This Resolution was duly adopted by the Atlantic County
Municipal Joint Insurance Fund at a public meeting held on November 20, 2023.

ATLANTIC COUNTY
MUNICIPAL JOINT INSURANCE FUND

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: November 20, 2023



To: Fund Commissioners

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

Date: November 20, 2023

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 78-79)

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

B. Certificates of Insurance (pgs. 80-91)

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

C. Financial Fast Track Report (pg. 92)

The Financial Fast Track Report for September 30, 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 September 30, 2023 was \$13,318,598.

D. Regulatory Filing Checklists (pgs. 93-94)

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. 95)

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. 96)

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. 97)

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. 98)

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. 99)

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. 100-102)

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. 103)

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. 104-105)

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. 106-107)

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

N. Land Use Training Certification (pg. 108)

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. 109-120)

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**. A status report valued as of November 13, 2023 is included in the agenda for your review. Any questions regarding the status of your compliance with the Program can be directed to Sandra Cantwell at scantwell@permainc.com.

P. 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.

Q. Model RFQ for Risk Management Services

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.

R. 2024 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.

S. Dividend Notices

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.

T. 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.

U. 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 September 30, 2023

Mem ID	MEMBER	# CLAIMS ** FOR	Y.T.D. LOST TIME	2023 LOST TIME	2022 LOST TIME	2021 LOST TIME	TOTAL RATE
		* 9/30/2023	ACCIDENTS	FREQUENCY	FREQUENCY	FREQUENCY	
1	3 Buena Borough	0	0	0.00	0.00	0.00	1 Buena Borough 0.00
2	7 Deerfield Township	0	0	0.00	0.00	2.44	2 Deerfield Township 0.91
3	8 Dennis Township	0	0	0.00	0.00	0.00	3 Dennis Township 0.00
4	11 Estell Manor City	0	0	0.00	0.00	0.00	4 Estell Manor City 0.00
5	12 Folsom Borough	0	0	0.00	0.00	0.00	5 Folsom Borough 0.00
6	16 Longport Borough	0	0	0.00	0.00	0.86	6 Longport Borough 0.32
7	21 Newfield Borough	0	0	0.00	0.00	0.00	7 Newfield Borough 0.00
8	27 Somers Point City	0	0	0.00	3.70	2.16	8 Somers Point City 2.16
9	29 Upper Deerfield Township	0	0	0.00	0.00	1.13	9 Upper Deerfield Township 0.42
10	32 West Cape May Borough	0	0	0.00	0.00	0.00	10 West Cape May Borough 0.00
11	33 West Wildwood Borough	0	0	0.00	7.69	0.00	11 West Wildwood Borough 2.68
12	35 Wildwood Crest Borough	0	0	0.00	0.92	0.44	12 Wildwood Crest Borough 0.49
13	376 Corbin City	0	0	0.00	0.00	0.00	13 Corbin City 0.00
14	377 Cape May Point Borough	0	0	0.00	0.00	0.00	14 Cape May Point Borough 0.00
15	465 Linwood City	0	0	0.00	0.00	2.72	15 Linwood City 0.97
16	569 Absecon City	0	0	0.00	0.00	2.35	16 Absecon City 0.89
17	595 Downe Township	0	0	0.00	0.00	0.00	17 Downe Township 0.00
18	530 Margate City	1	1	0.58	0.88	1.47	18 Margate City 1.04
19	22 North Wildwood City	1	2	0.94	1.08	0.96	19 North Wildwood City 1.00
20	2 Brigantine City	0	2	1.09	2.48	0.80	20 Brigantine City 1.48
21	18 Middle Township	1	2	1.35	1.67	2.76	21 Middle Township 2.02
22	31 Waterford Township	0	1	1.51	2.16	0.00	22 Waterford Township 1.21
23	23 Northfield City	0	1	1.52	5.78	1.20	23 Northfield City 2.97
24	1 Avalon Borough	1	2	1.57	1.70	0.55	24 Avalon Borough 1.23
25	13 Galloway Township	1	3	1.62	1.98	0.81	25 Galloway Township 1.46
26	26 Sea Isle City	0	3	1.63	4.03	1.93	26 Sea Isle City 2.60
27	17 Lower Township	1	3	1.76	2.74	2.29	27 Lower Township 2.30
28	24 Ocean City	2	10	1.94	2.19	2.45	28 Ocean City 2.21
29	20 Mullica Township	0	1	1.98	0.00	1.39	29 Mullica Township 1.04
30	19 Millville City	0	4	2.01	2.53	4.70	30 Millville City 3.15
31	375 Upper Township	1	2	2.12	1.42	3.57	31 Upper Township 2.40
32	30 Ventnor City	0	4	2.12	2.48	3.11	32 Ventnor City 2.62
33	475 Wildwood City	0	5	2.39	1.47	2.24	33 Wildwood City 2.01
34	14 Hamilton Township	1	5	2.73	3.19	1.75	34 Hamilton Township 2.53
35	10 Egg Harbor Township	2	10	2.84	2.24	4.25	35 Egg Harbor Township 3.11
36	34 Weymouth Township	0	1	3.51	0.00	0.00	36 Weymouth Township 0.90
37	6 Commercial Township	1	1	3.86	3.08	2.78	37 Commercial Township 3.18
38	5 Cape May City	1	8	3.98	2.49	1.07	38 Cape May City 2.36
39	25 Pleasantville City	2	7	4.75	7.75	6.98	39 Pleasantville City 6.65
40	28 Stone Harbor Borough	1	7	5.05	3.32	0.50	40 Stone Harbor Borough 2.70
41	36 Woodbine Borough	0	1	5.44	4.00	0.00	41 Woodbine Borough 2.82
Totals:		17	86	1.84	2.20	2.04	2.05

Frequency = ((Y.T.D. LOST TIME ACCIDENT * 200,000) / ADJUSTED HOURS WORKED)

* Member does not participate in the FUND for Workers' Comp coverage

** Member has a higher Self Insured Retention for Workers' Comp and is EXCLUDED from this report

*** MEMBER WAS NOT ACTIVE FOR THIS FUND YEAR

2022 Loss Time Accident
Frequency as of September 30, 2022 1.43

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

September 30, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.48	0.98	1.01	0.85
Camden County	0.95	1.52	1.44	1.34
Ocean County	0.99	1.24	1.82	1.39
Suburban Metro	1.01	1.66	1.55	1.44
Bergen County	1.11	1.53	1.59	1.44
Gloucester, Salem, Cumberland	1.20	1.41	2.00	1.58
Burlington County Municipal JI	1.29	1.38	1.37	1.35
Suburban Municipal	1.33	1.26	1.85	1.50
Morris County	1.41	1.24	1.59	1.41
Professional Municipal Manage	1.53	1.62	1.54	1.56
NJ Utility Authorities	1.58	1.40	2.08	1.69
Atlantic County Municipal JIF	1.84	2.20	2.04	2.05
NJ Public Housing Authority	1.89	1.90	1.53	1.76
Central New Jersey	1.89	2.12	1.56	1.85
South Bergen County	2.14	2.37	2.08	2.20
AVERAGE	1.38	1.59	1.67	1.56

* 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
4LQCU	Atlantic County Municipal JIF	City of Cape May	RE: Oktoberfest 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 Cape May Volunteer Fire Department for the Oktoberfest event. Does not include amusements or fireworks.	The Chamber of Commerce of Greater Cape May	P. O. Box 556		Cape May	NJ	08204	09/25/2023	Automobile Liability
											Commercial General Liability
											Crime
											Excess Liability
											Property
											Public Officials 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
4LQDG	Atlantic County Municipal JIF	City of Northfield	RE: Use of Premises-Fire Department Drills The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for Fire Department drills at 10 Harrison Drive, Northfield NJ	Cress Hill Apartments, LLC	331 Tilton Road	PO Box 5	Northfield	NJ	08225	09/25/2023	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
4LR9D	Atlantic County Municipal JIF	City of Linwood	RE: Use of Premises 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 Volunteer Fire Company's use of premises located at 1823 Wabash Ave, Northfield, NJ 08225 (soon to be demolished) for drills and training during the current calendar year.	Homes for All & Gables at Wabash	680 Hooper Avenue	Suite B204	Toms River	NJ	08753	10/18/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability
4M2WP	Atlantic County Municipal JIF	Township of Lower	RE: Additional Insured 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 any special events.	Delaware River & Bay Authority	PO Box 827		North Cape May	NJ	08204	10/17/2023	Automobile Liability
											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
FQUP5	Atlantic County Municipal JIF	City of Wildwood	RE: Use of Facilities- Course Attendance The County of Hunterdon, including all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and their board members, employees, and volunteers are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities.	Hunterdon County Department of Public Safety	Public Safety Emergency Services Training Center	P.O. Box 2900	Flemington	NJ	08822	10/10/2023	Excess Liability
											Property
											Workers Compensation and Employers' Liability
											Automobile Liability
											Commercial General Liability
FQUPV	Atlantic County Municipal JIF	Township of Waterford	Evidence of insurance with respects to use of parking lot for training by the Waterford Township Fire Department.	Christ the Redeemer	Father Joseph Wallace	318 Carl Hasselhan Drive	Atco	NJ	08004	10/11/2023	Excess Liability
											Property
											Workers Compensation and Employers' Liability
											Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
FQUP W	Atlantic County Municipal JIF	Township of Waterford	Evidence of insurance with respects to use of parking lot for training by the Waterford Township Fire Department.	Atco Assembly of God	Pastor Mike Atkins	615 Jackson Road	Atco	NJ	08004	10/11/2023	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
FR6QT	Atlantic County Municipal JIF	City of Ocean City	RE: Joint Use License Agreement Verizon, its subsidiaries and affiliates, are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Joint Use License Agreement. Liability: 30 days' notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	Verizon New Jersey, Inc.	Centralized Licensing Group	657 Florida Grove Road	Hopelawn	NJ	08861	10/13/2023	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
FR8GV	Atlantic County Municipal JIF	City of Ocean City	RE: Use of Premises 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 Community Police Unit (CPU)'s use of premises for events/activities/food drives during the current calendar year.	ACME Markets- 3428 Central	3428 Central Avenue		Ocean City	NJ	08226	10/03/2023	Automobile Liability
											Commercial General Liability
											Crime
											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
G2WH6	Atlantic County Municipal JIF	City of Ocean City	RE: Use of Premises 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 Community Police Unit (CPU)'s use of premises for events/activities/food drives during the current calendar year.	ACME Markets- 800 West	800 West Avenue		Ocean City	NJ	08226	10/03/2023	Automobile Liability
											Commercial General Liability
											Crime
											Excess Liability
											Workers Compensation and Employers' Liability
G2WHJ	Atlantic County Municipal JIF	City of Cape May	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for the Police & Fire Departments to host a training event(s) during the current calendar year.	Our Lady Star of the Sea	520 Lafayette Street		Cape May	NJ	08204	10/05/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Date of Share Date	PolicyType
											Commercial General Liability
											Excess Liability
											Property
											Workers Compensation and Employers' Liability
OTHNP	Atlantic County Municipal JIF	Township of Dennis	RE: Rental Equipment CTOS Rentals, LLC and its subsidiaries and affiliates are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rental equipment Cat/Class: 202-1325 55' BUCKET TRK (TC55) MH (AWD) 2023 Freightlin Equip #224925 Model #M2106 VN555-MHI Cost \$173,592	CTOS Rentals, LLC	and its subsidiaries and affiliates	7701 Independence Ave	Kansas City	MO	64125	10/13/2023	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
OTHU5	Atlantic County Municipal JIF	City of Somers Point	RE: Loan #505978 Somers Point Volunteer Fire Co. No. 1 Inc. is an additional Named Insured on the above-referenced policy, and is listed as the owner of the building located at 447 Bethel Road, Somers Point, NJ 08244 Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to loan #505978 for parking lot repairs and fencing for Somers Point Volunteer Fire Co. No. 1 (447 Bethel Road, Somers Point, NJ 08244)	Republic First Bank d/b/a Republic Bank	ISAOA ATIMA	50 S. 16th Street, Suite 2400	Philadelphia	PA	19102	10/09/2023	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
OTIOF	Atlantic County Municipal JIF	Township of Mullica	<p>RE: Additional Named Insured- Sweetwater Volunteer Fire Company</p> <p>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 evidence of insurance for the Additional Named Insured: Sweetwater Volunteer Fire Company, 4769 Pleasant Mills Road, Sweetwater, NJ 08037 for the Community Facilities Program Loan FY23- Firehouse Roofing and Siding Replacement Project. Grant value \$103,900.</p>	USDA Rural Development	521 Fellowship Road	Suite 130	Mount Laurel	NJ	08054	10/16/2023	Automobile Liability
											Commercial General Liability
											Crime
											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
OTJFX	Atlantic County Municipal JIF	City of Margate	RE: Shared Services Agreement 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 Shared Services Agreement.	The City of Vineland	640 East Wood Street		Vineland	NJ	08360	09/26/2023	Automobile Liability
											Commercial General Liability
											Excess Liability
											Workers Compensation and Employers' Liability

ATLANTIC COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF September 30, 2023

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	2,262,582	20,435,883	529,499,650	549,935,533
2. CLAIM EXPENSES				
Paid Claims	1,028,025	7,510,002	254,161,021	261,671,023
Case Reserves	677,335	2,522,820	18,992,224	21,515,045
IBNR	(180,690)	2,147,808	12,141,012	14,288,819
Recoveries	(953)	(25,249)	(1,084,476)	(1,109,725)
TOTAL CLAIMS	1,523,717	12,155,380	284,209,781	296,365,162
3. EXPENSES				
Excess Premiums	728,421	6,312,954	117,875,391	124,188,345
Administrative	260,383	2,771,201	84,545,779	87,316,980
TOTAL EXPENSES	988,804	9,084,155	202,421,170	211,505,324
4. UNDERWRITING PROFIT (1-2-3)	(249,939)	(803,652)	42,868,699	42,065,047
5. INVESTMENT INCOME	(22,468)	1,069,409	21,653,261	22,722,670
6. DIVIDEND INCOME	0	0	2,749,272	2,749,272
7. STATUTORY PROFIT (4+5+6)	(272,408)	265,757	67,271,232	67,536,990
8. DIVIDEND	0	0	50,088,945	50,088,945
9 RCF & MEL Additional Assessments	0	0	4,129,447	4,129,447
10. STATUTORY SURPLUS (7-8-9)	(272,408)	265,757	13,052,841	13,318,598

SURPLUS (DEFICITS) BY FUND YEAR

Closed	(6,042)	359,303	10,829,248	11,188,551
MEL Unencumbered Surplus Account	(1,027)	47,304	1,045,379	1,092,683
2019	104,569	(43,717)	(81,527)	(125,245)
2020	(894,070)	(1,440,025)	2,604,486	1,164,460
2021	46,429	981,075	(2,291,597)	(1,310,522)
2022	396,782	863,003	946,852	1,809,855
2023	80,952	(501,185)		(501,185)
TOTAL SURPLUS (DEFICITS)	(272,408)	265,757	13,052,841	13,318,598
TOTAL CASH				47,527,425

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(10)	(11,499)	233,038,037	233,026,538
FUND YEAR 2019				
Paid Claims	39,073	1,002,300	9,420,172	10,422,472
Case Reserves	33,293	(626,696)	2,906,237	2,279,541
IBNR	(178,210)	(247,408)	877,622	630,214
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(105,844)	128,196	13,204,031	13,332,227
FUND YEAR 2020				
Paid Claims	458,690	1,181,920	7,332,675	8,514,595
Case Reserves	(120,871)	757,390	2,682,352	3,439,743
IBNR	554,525	(357,585)	1,224,862	867,277
Recoveries	(487)	(24,784)	(1,084,476)	(1,109,259)
TOTAL FY 2020 CLAIMS	891,856	1,556,942	10,155,414	11,712,356
FUND YEAR 2021				
Paid Claims	110,908	1,348,099	6,515,763	7,863,862
Case Reserves	93,247	(896,037)	5,327,667	4,431,630
IBNR	(252,988)	(1,298,876)	3,226,782	1,927,906
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(48,833)	(846,814)	15,070,212	14,223,397
FUND YEAR 2022				
Paid Claims	10,975	2,101,471	2,675,957	4,777,428
Case Reserves	54,176	245,514	3,629,567	3,875,081
IBNR	(466,211)	(2,951,546)	6,436,564	3,485,018
Recoveries	(466)	(466)	0	(466)
TOTAL FY 2022 CLAIMS	(401,526)	(605,027)	12,742,088	12,137,061
FUND YEAR 2023				
Paid Claims	408,388	1,887,711		1,887,711
Case Reserves	617,491	3,042,650		3,042,650
IBNR	162,194	7,003,222		7,003,222
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	1,188,074	11,933,583		11,933,583
COMBINED TOTAL CLAIMS	1,523,717	12,155,380	284,209,781	296,365,162

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 \$1,260,945 (Paid: \$1,108,259 Reserves: \$151,686)

Atlantic County Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2023 for Month of October

ITEM	FILING STATUS
Meeting Minutes	11/21/23
Bylaws Amendments	N/A
Risk Management Program Changes	N/A
New Member Filings	N/A
Supplemental Assessments/Contributions	N/A
Budget Amendments (transfers, etc.)	N/A
Surplus Distribution (refunds/dividends)	N/A
Changes/Amendments/Additions to Service Providers	N/A
Executive Committee Changes	10/18/23

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	11/2/23
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											2,500.00			2,500.00	0.00	
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	2,500.00	0.00	0.00	68,750.00	32,000.00	

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

Atlantic County Municipal Joint Insurance Fund 2023 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				\$91.29			\$1,500.00	\$0.00	
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											\$1,000.00			\$1,000.00	\$0.00	
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											\$2,000.00			\$2,000.00	\$0.00	
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	\$3,091.29	\$0.00	\$0.00	\$9,437.90	\$18,562.10	

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											800.00			800.00	\$0.00	
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											586.77			586.77	\$13.23	
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											499.15			499.15	\$500.85	
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		368.61			485.67	\$314.33	
Upper Deerfield Township	600.00														0.00	\$600.00	
Ventnor City	1,500.00											1,494.08			1,494.08	\$5.92	
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	\$3,748.61	\$0.00	\$0.00	\$10,300.10	\$23,199.90	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											725.00			725.00	\$0.00	
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											725.00			725.00	\$0.00	
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	\$1,450.00	\$0.00	\$0.00	\$9,425.00	\$20,300.00	

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 :		November 10, 2023							
Total Participating Members		41							
Complaint		39							
Percent Compliant		95.12%							
			01/01/23		2023				
	Checklist Submitted	Compliant	EPL		POL	Amended Deductible	Co-Insurance	Amended	Amended
Member Name	*		Deductible		Deductible	Date	01/01/23	Date	Co-Insurance
ABSECON	Yes	Yes	\$ 10,000		\$ 10,000		0%		
AVALON	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
BRIGANTINE	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
BUENA	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
CAPE MAY	Yes	Yes	\$ 20,000	Police have \$100,000 EPL deductible	\$ 20,000		20% of 1st 250K		
CAPE MAY POINT	Yes	Yes	\$ 2,500		\$ 2,500		0%		
COMMERCIAL	Yes	Yes	\$ 5,000		\$ 5,000		0%		
CORBIN CITY	Yes	Yes	\$ 2,500		\$ 2,500		0%		
DEERFIELD	Yes	Yes	\$ 10,000		\$ 10,000		0%		
DENNIS	Yes	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K		
DOWNE TOWNSHIP	No	No	\$ 100,000		\$ 20,000		20% of 1st 2Mil for EPL/0% for POL		
EGG HARBOR TOWNSHIP	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
ESTELL MANOR	Yes	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K		
FOLSOM	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
GALLOWAY	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 100K		
HAMILTON	Yes	Yes	\$ 10,000		\$ 10,000		20% of 1st 100K		
LINWOOD	Yes	Yes	\$ 10,000		\$ 10,000		0%		
LONGPORT	Yes	Yes	\$ 10,000		\$ 10,000		20% of 1st 100K		
LOWER	Yes	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K		
MARGATE	Yes	Yes	\$ 10,000		\$ 10,000		20% of 1st 100K		
MIDDLE	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
MILLVILLE	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
MULLICA	Yes	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K		
NEWFIELD	Yes	Yes	\$ 2,500		\$ 2,500		0%		
NORTH WILDWOOD	Yes	Yes	\$ 20,000		\$ 20,000		0%		
NORTHFIELD	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
OCEAN CITY	Yes	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K		
PLEASANTVILLE	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
SEA ISLE CITY	Yes	Yes	\$ 5,000		\$ 5,000		0%		
SOMERS POINT	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 100K		
STONE HARBOR	Yes	Yes	\$ 20,000		\$ 20,000		0%		
UPPER	Yes	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K		
UPPER DEERFIELD	Yes	Yes	\$ 20,000		\$ 20,000		0%		
VENTNOR	Yes	Yes	\$ 10,000		\$ 10,000	01/01/23	20% of 1st 100K	1/1/2023	0%
WATERFORD	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
WEST CAPE MAY	Yes	Yes	\$ 2,500		\$ 2,500		0%		
WEST WILDWOOD	Yes	Yes	\$ 20,000	\$75K Police Deductible	\$ 20,000		20% of 1st 250K		
WEYMOUTH	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
WILDWOOD CITY	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
WILDWOOD CREST	Yes	Yes	\$ 5,000		\$ 5,000		0%		
WOODBINE	No	No	\$ 100,000		\$ 20,000		20% of 1st 2Mil/20% of 1st 250K POL		
* Member does NOT participate in EPL coverage									

MEL STATUTORY BONDS as of 11/7/23

Name	Applicant	Active	Statutory Bond Position 1	Effective Date Position 1	Approval Status Position 1	Delete Date Position 1	Statutory Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2	Statutory Bond Position 3	Effective Date Position 3	Approval Status Position 3	Delete Date Position 3
Absecon City	Jessica Snyder	Yes	Tax Collector	06/01/2019	Approved								Approved	
Absecon City	Jessica Thompson	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved								Approved	
Avalon Borough	Alexis Coan	No	Tax Collector	09/01/2016	Approved	01/31/2021							Approved	
Avalon Borough	Connie L. DiCola	No	Tax Collector	01/01/2007	Approved	01/01/2017							Approved	
Avalon Borough	Eleanor Cifaloglio	Yes	Tax Collector	02/01/2021	Approved								Approved	
Avalon Borough	James A. Thatcher	Yes	Library Treasurer	11/14/2007	Approved								Approved	
Avalon Borough	James V. Craft	Yes	CFO (Assuming Treasurer Duties)	12/06/2007	Approved								Approved	
Brigantine City	Albert Stanley	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved								Approved	
Brigantine City	Dana Wineland	Yes	Tax Collector	01/13/2007	Approved								Approved	
Brigantine City	Roxanne Tosto	No	CFO (Assuming Treasurer Duties)	11/17/2020	Approved	01/01/2023							Approved	
Buena Borough	Cynthia Holland	Yes	Treasurer	10/01/2013	Approved								Approved	
Buena Borough	Dawn Michelle Allen	No	Tax Collector	01/01/2022	Approved	03/31/2022							Approved	
Buena Borough	Maryann Coraluzzo	No	Tax Collector	01/01/2007	Approved	01/01/2022							Approved	
Buena Borough	Patrick Hegarty	Yes	Tax Collector	04/11/2022	Approved								Approved	
Cape May City	Bruce A. MacLeod	No	Tax Collector	08/20/2007	Approved	02/07/2017							Approved	
Cape May City	Deborah Lindholm	Yes	Tax Collector	01/01/2019	Approved								Approved	
Cape May City	Joann Bradley	No	Tax Collector	02/07/2017	Approved	01/01/2019							Approved	
Cape May City	Kevin Hanie	Yes	CFO (Assuming Treasurer Duties)	05/03/2023	Approved								Approved	
Cape May City	Neil Young	No	Treasurer	09/30/2013	Approved	05/03/2023							Approved	
Cape May Point Borough	David Carrick	Yes	Utility Clerk	02/25/2014	Approved								Approved	
Cape May Point Borough	James Craft	Yes	Treasurer	01/01/2013	Approved								Approved	
Cape May Point Borough	Kimberly Stevenson	Yes	Tax Collector	03/01/2018	Approved								Approved	
Cape May Point Borough	Susan Jackson	No	Tax Collector	12/31/2007	Approved	03/01/2018							Approved	
Commercial Township	Leslie A. Kraus	Yes	Tax Collector	09/01/2010	Approved								Approved	
Deerfield Township	Cynthia Holland	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved								Approved	
Deerfield Township	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	02/19/2014	Approved	01/01/2020							Approved	
Deerfield Township	Maria Schiano Branson	Yes	Tax Collector	06/01/2009	Approved								Approved	
Dennis Township	Jennifer McIver	No	CFO (Assuming Treasurer Duties)	08/01/2018	Approved	05/31/2018							Approved	
Dennis Township	Jessica Bishop	Yes	CFO (Assuming Treasurer Duties)	05/31/2018	Approved								Approved	
Dennis Township	Lisa Garrison	No	Tax Collector	03/01/2019	Pending	08/17/2021							Pending	
Dennis Township	Monica Heim	Yes	Tax Collector	02/02/2020	Approved								Approved	
Downe Township	Jennafer Hernandez	Yes	Tax Collector	01/01/2009	Approved								Approved	
Egg Harbor Township	Catherine England	Yes	Tax Collector	04/06/2022	Approved								Approved	
Egg Harbor Township	Jennifer Lynn McIver	No	Treasurer	01/01/2010	Approved	03/04/2022							Approved	
Egg Harbor Township	Sharon D. Riley	No	Tax Collector	01/01/2007	Approved	04/06/2022	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved			Approved	
Egg Harbor Township	Sharon Riley	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved								Approved	
Estell Manor City	Judson Moore	Yes	CFO (Assuming Treasurer Duties)	01/01/2008	Approved								Approved	
Estell Manor City	Terence S Graff	Yes	Tax Collector	04/04/2012	Approved								Approved	
Folsom Borough	Bertha Cappuccio	No	Tax Collector	01/01/2007	Approved	04/01/2022							Approved	
Folsom Borough	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	01/01/2018	Approved								Approved	
Folsom Borough	Renee DeSalvo	Yes	Tax Collector	04/01/2022	Approved								Approved	
Galloway Township	Christian Johansen	Yes	Tax Collector	07/01/2014	Approved								Approved	
Galloway Township	Kristen Manning	Yes	Treasurer	03/09/2015	Approved								Approved	
Hamilton Township	Cynthia Lindsay	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved								Approved	
Hamilton Township	Dorothy Gallagher	No	CFO (Assuming Treasurer Duties)	01/01/2020	Approved	01/01/2021							Approved	
Hamilton Township	Renee DeSalvo	Yes	Tax Collector	01/01/2007	Approved								Approved	
Linwood City	Albert Stanley	No	Tax Collector	06/02/2014	Approved	07/31/2015							Approved	
Linwood City	Kacey Johnson	No	Tax Collector	09/29/2015	Approved	10/13/2017							Approved	
Linwood City	Silvia Washington	No	Tax Collector	10/18/2021	Incomplete	10/18/2021							Incomplete	

MEL STATUTORY BONDS as of 11/7/23

Name	Applicant	Active Statutory 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
Longport Borough	Donna O'Brien	No	Tax Collector	02/02/2015	Approved	01/01/1900			Approved
Longport Borough	Jenna Kelly	Yes	CFO (Assuming Treasurer Duties)	11/01/2006	Approved				Approved
Longport Borough	Joanne Clayton	Yes	Library Treasurer	11/01/2023	Approved				Approved
Longport Borough	Pamela Tomassi	Yes	Tax Collector	01/01/2016	Approved				Approved
Longport Borough	Patricia C. English	Yes	Treasurer	01/01/2019	Approved				Approved
Lower Township	Bruce A Macleod	No	Tax Collector	09/04/2018	Approved	06/01/2019			Approved
Lower Township	Kathleen L. Brown	Yes	Tax Collector	03/01/2018	Approved				Approved
Lower Township	Lauren Read	Yes	CFO (Assuming Treasurer Duties)	11/01/2007	Approved				Approved
Lower Township	Susan Jackson	No	Tax Collector	11/01/2007	Approved	03/01/2018			Approved
Margate City	Linda A. Morgan	No	Tax Collector	01/01/2015	Approved	09/01/2020			Approved
Margate City	Lisa McLaughlin	Yes	CFO (Assuming Treasurer Duties)	01/01/2015	Approved				Approved
Margate City	Tara Mazza	Yes	Tax Collector	09/01/2020	Approved				Approved
Middle Township	David Elliott	No	CFO (Assuming Treasurer Duties)	01/01/2022	Approved	01/01/2023			Approved
Middle Township	Francine Springer	No	CFO (Assuming Treasurer Duties)	09/09/2022	Approved				Approved
Middle Township	John L. Clifford, Jr.	No	CFO (Assuming Treasurer Duties)	12/24/2014	Approved	08/15/2016			Approved
Middle Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved				Approved
Middle Township	Sandra Beasley	Yes	Tax Collector	06/30/2007	Approved				Approved
Middle Township	Susan Anastasio-Quinones	No	CFO (Assuming Treasurer Duties)	08/15/2016	Approved	12/31/2021			Approved
Millville City	Marcella D. Shepard	Yes	CFO (Assuming Treasurer Duties)	01/01/2018	Approved				Approved
Millville City	Sherri J. Ball	No	Tax Collector	07/01/2010	Approved	03/01/2018			Approved
Millville City	Tracey L. Gregoire	Yes	Tax Collector	03/01/2018	Approved				Approved
Mullica Township	Bertha Cappuccio	No	Tax Collector	01/01/2007	Approved	03/31/2022			Approved
Mullica Township	Corie Hendrickson	Yes	Tax Collector	01/01/2024	Approved				Approved
Mullica Township	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved				Approved
Mullica Township	Sharon Riley	No	Tax Collector	04/01/2022	Approved	12/31/2023			Approved
Newfield Borough	Kathleen K. Rivers-Rambone	No	Tax Collector	01/01/2015	Approved	12/15/2016			Approved
Newfield Borough	Lawrence J. Nightlinger Jr.	No	Tax Collector	01/01/2008	Approved	02/12/2020			Approved
Newfield Borough	Maria Schiano Branson	No	Tax Collector	12/15/2016	Approved	02/01/2020			Approved
Newfield Borough	Mark Godfrey	Yes	Tax Collector	02/13/2020	Approved				Approved
Newfield Borough	Robert E. Scharle	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
North Wildwood City	Todd N. Burkley	Yes	Tax Collector	08/16/2007	Approved				Approved
North Wildwood City	Todd N. Burkley	Yes	CFO (Assuming Treasurer Duties)	01/01/2013	Approved				Approved
Northfield City	Cindy A. Ruffo	No	Tax Collector	05/10/2007	Approved	10/05/2015			Approved
Northfield City	Cynthia L. Stafford	No	Library Treasurer	06/29/2016	Approved	06/26/2020			Approved
Northfield City	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	02/15/2012	Approved				Approved
Northfield City	Elaine Meglathery	No	Library Treasurer	11/08/2007	Approved	06/19/2016			Approved
Northfield City	Laura Cohen	Yes	Tax Collector	09/07/2022	Approved				Approved
Northfield City	Melanie Brozosky	No	Library Treasurer	06/26/2020	Approved	03/16/2023			Approved
Northfield City	Michele L. Kirtsos	No	Tax Collector	10/05/2015	Approved	09/07/2022			Approved
Northfield City	Wayne Palaia	Yes	Library Treasurer	03/16/2023	Approved Advanced				Approved Advanced
Ocean City	Constance Jenkins Pritchard	Yes	Library Treasurer	01/01/2016	Approved				Approved
Ocean City	Frank Donato III	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved				Approved
Ocean City	Jon D. Batastini	No	Library Treasurer	01/14/2013	Approved	09/03/2015			Approved
Ocean City	Terence S Graff	Yes	Tax Collector	02/23/2015	Approved				Approved
Pleasantville City	Barry Ludy	Yes	Treasurer	03/04/2013	Approved				Approved
Pleasantville City	Flor Roman	Yes	Tax Collector	01/01/2007	Approved				Approved
Sea Isle City	Jennifer Mvlver	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved				Approved
Sea Isle City	Maureen Conte	Yes	Tax Collector	02/08/2022	Approved				Approved
Sea Isle City	Paula G. Doll	No	Tax Collector	01/01/2007	Approved	02/01/2022	Yes	CFO (Assuming Treasurer Duties)	07/01/2010
Somers Point City	Lisa King	Yes	Tax Collector	01/01/2015	Approved	Yes	Utility Clerk	01/01/2015	Approved
Somers Point City	Shana Kestrel	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved				Approved
Somers Point City	William E. Swain	No	CFO (Assuming Treasurer Duties)	03/22/2014	Approved	12/31/2020			Approved
Stone Harbor Borough	Deborah Candellore	Yes	Tax Collector	04/01/2011	Approved				Approved
Stone Harbor Borough	James Craft	Yes	Treasurer	05/05/2014	Approved				Approved
Upper Deerfield Township	Amy L. Colaneri	Yes	Treasurer	07/01/2009	Approved				Approved
Upper Deerfield Township	Andrea A. Penny	No	Tax Collector	01/01/2007	Approved	09/30/2020			Approved
Upper Deerfield Township	Janeen Rossi	Yes	Tax Collector	10/01/2020	Approved				Approved
Upper Township	Barbara Ludy	Yes	Treasurer	06/23/2008	Approved				Approved
Upper Township	Rhonda L. Sharp	Yes	Tax Collector	07/01/2009	Approved				Approved

MEL STATUTORY BONDS as of 11/7/23

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

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

Appellate Division Finds Accident in Pennsylvania Compensable As Petitioner Had Resumed Drive to Customer Location in New Jersey

John H. Geaney November 6, 2023

Petitioner Mario Pozadas was injured on October 14, 2016. He was the owner of the respondent Capital Iron Associates, LLC., which specialized in fabricating and installing welding materials. Earlier in the day he was working on a home renovation project taking place in Hightstown, New Jersey. Mr. Pozadas drove a flatbed truck carrying several workers to that project. Around three p.m. he got a call from a client about doing a project at a funeral home in the same town. He met with his client at a deli to discuss the job. Then he dropped off his hourly workers and the flatbed truck at his Trenton, N.J. shop.

Petitioner testified that he planned next to travel back to Hightstown in order to prepare an estimate that afternoon for the funeral home. He further said that he decided to use a friend's motorcycle to travel back to Hightstown. He chose not to drive directly to the funeral home destination. Because it was a nice day, he decided to drive four miles west from Trenton into Pennsylvania on his friend's motorcycle. He exited south on the Route 13 jughandle in Morrisville, Pennsylvania intending to proceed to Hightstown when the accident occurred, resulting in very serious injuries. The Court noted that a direct route from the shop to the funeral home was approximately 15 miles, but the longer route via Pennsylvania would have been approximately 26 miles.

Hartford Insurance denied the claim and argued that petitioner was not in the direct performance of duties at the time of his injury because he had driven west into Pennsylvania instead of driving east to Hightstown. Respondent argued that the drive to Pennsylvania constituted a deviation from employment. The Court noted that as the owner, petitioner could choose whatever vehicle he wanted to use and could choose the route he wanted to take.

The Judge of Compensation ruled for petitioner and held that the accident occurred in the course of employment, and the Appellate Division affirmed. The Appellate Division noted that this was not a case of someone who had stopped on the way to perform a personal errand and then got hurt. The Court also noted that the Judge of Compensation made a finding that petitioner was credible in stating that he intended to cross back into New Jersey and drive directly to Hightstown, N.J.

The Court held that petitioner was engaged in the direct performance of work duties and relied on N.J.S.A. 34:15-36, which defines the scope of employment:

Employment shall be deemed to commence when an employee arrives at the employer's place of employment to report for work and shall terminate when the employee leaves the employer's place of employment, excluding areas not under the control of the employer; provided, however, when the employee is required by the employer to be away from the employer's place of employment, the employee shall be deemed to be in the course of employment when the employee is engaged in the direct performance of duties assigned or directed by the employer...

The decision in **Pozadas v. Capital Iron Associates, LLC**, No. A-0162-22 (App. Div. Oct. 30, 2023), is interesting for a number of reasons. The first question is whether the result would have been different if the case had been viewed as a recreational activity claim under N.J.S.A. 34:15-7. Section 7 deals with recreational and social activity claims. The Appellate Court opinion focused on the premises rule under N.J.S.A. 34:15-36. There is no discussion in the decision about whether the petitioner was engaged in a recreational activity while driving the motorcycle in the State of Pennsylvania. He said he chose to go west because it was a nice day to drive the motorcycle even though it lengthened the trip by 11 miles. N.J.S.A. 34:15-7 provides that recreational activities are not compensable unless they are a regular incident of employment and promote a benefit to the employer beyond improvement of health and morale.

The opinion also raises another interesting question: what would have happened if the petitioner were an employee, rather than the owner? There is little doubt that if an employee had been directed to drive to Hightstown for work purposes but instead decided to drive west four miles into Pennsylvania, the respondent's argument would have been successful on deviation from employment. A similar issue was raised in another unpublished case, **Mackoff v. New Brunswick Saw Services**, No. A-3625-19 (App. Div. July 14, 2021). In that case the employee had a business meeting in West Caldwell, N.J. and said he intended to drive to the New Brunswick office of his company. However, he was hungry and decided to have lunch in Kenilworth, N.J. He said he went to the hot dog restaurant because he loved their hot dogs and it was a nostalgia place for him. His accident was held not compensable because the Judge of Compensation found "the primary purpose for driving to the hot dog place was personal and not work related."

Hartford Insurance Company also denied petitioner's claim because of lack of workers' compensation coverage on the date of the accident. The policy had very recently expired when the motorcycle accident occurred. The opinion indicates, however, that the carrier was not able to produce witnesses from the broker who would have been needed to prove the employer had notice of cancellation of the workers' compensation policy.

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	28	29	30		

December 2023						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 11:30 AM Safety Comm Mtg via Zoom	2
3	4	5	6	7	8	9
10	11	12	13	14 9:00 AM Clams Comm Mtg via Zoom	15	16
17	18	19	20 2:00 PM Pre-Mtg gathering; 3:00 PM Exec Comm Mtg @ Merighi's Savoy Inn, Vineland	21	22	23
24	25	26	27	28	29	30
31						

Land Use Training Certification

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



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

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

Date: May 17, 2023

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

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

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

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

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



Municipal Excess Liability Joint Insurance Fund

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

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

From: David N. Grubb, Executive Director

Date: May 10, 2023

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

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

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

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

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

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

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

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

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

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

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

Required Elements for the Incentive

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

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

Attachments:

- Synopsis of Changes
- Checklist
- MEL Helpline

MATTHEW J. GIACOBBE, Partner
mgiacobbe@cgajlaw.com

Reply to: Oakland Office

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

Date: March 13, 2023

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

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

- Sick Leave Policy

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

- Alcohol and Drug-Free Workplace

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

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

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

www.cgajlaw.com

- Domestic Violence Policy

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

- Personal Day Policy

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

- Equal Employment Opportunity Policy and Americans with Disabilities Policy

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

- Family and Medical Leave Policy

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

- New Jersey Family Leave

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

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

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

- Overtime

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

- Hours of Work

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

- Personnel Records

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

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

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

EMPLOYMENT PRACTICES BEST PRACTICES CHECKLIST

Name of Municipality or Authority: _____

SECTION ONE:

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

Required Policies to be included in Manual:

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

SECTION TWO:

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

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

Signature: _____

Date: _____ Telephone: _____

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



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

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

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

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

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

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

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

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

MEL EPL HELPLINE:

732-583-7474

Jodi Howlett
Cleary Giacobbe Alfieri Jacobs LLC
955 State Route 34, Suite 200
Matawan, NJ 07747955

MEL EPL HELPLINE:

609-522-5599

David S. DeWeese
The DeWeese Law Firm
3200 Pacific Avenue
Wildwood, New Jersey 08260

MEL EPL HELPLINE:

973-334-1900

Fred Semrau
Dorsey & Semrau
714 Main Street
Boonton, NJ 07005

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





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

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

Date: May 17, 2023

Subject: Managers & Supervisors – Employment Practices Liability Training

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

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

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

About Zoom Training:

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

Thank you for your attention to this important matter.

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

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

2023 Police Command Staff Training Invitation

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

Details:

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

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

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

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

RSVP

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

J.A. Montgomery
CONSULTING

EPL Checklist as of 11/13/23

N/A - no police dept
 Y= attendance confirmed
 P=checklist received but not
 accepted, attendance not
 confirmed.

Name	Checklist Received	Police Chief attend?
Absecon City	Y	Y
Avalon Borough	Y	Y
Brigantine City	Y	P
Buena Borough		N/A
Cape May City	Y	Y
Cape May Point Borough	Y	N/A
Commercial Township	Y	N/A
Corbin City		N/A
Deerfield Township	Y	N/A
Dennis Township		N/A
Downe Township		N/A
Egg Harbor Township		
Estell Manor City		N/A
Folsom Borough	Y	N/A
Galloway Township	Y	Y
Hamilton Township	Y	P
Linwood City	Y	Y
Longport Borough	Y	Y
Lower Township	Y	Y
Margate City	Y	Y
Middle Township		Y
Millville City	Y	P
Mullica Township	Y	Y
Newfield Borough	Y	N/A
North Wildwood City	Y	Y
Northfield City	Y	Y
Ocean City	Y	Y
Pleasantville City	Y	Y
Sea Isle City	Y	P
Somers Point City	Y	Y
Stone Harbor Borough	Y	Y
Upper Deerfield Township	Y	N/A
Upper Township	Y	N/A
Ventnor City	Y	Y
Waterford Township	Y	Y
West Cape May Borough	Y	N/A
West Wildwood Borough		
Weymouth Township	Y	N/A
Wildwood City		
Wildwood Crest Borough	Y	Y
Woodbine Borough		N/A

SAFETY DIRECTOR REPORT

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: November 7, 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

- Borough of Buena on October 9, 2023
- Township of Commercial on October 9, 2023
- Township of Dennis on October 9, 2023
- City of Millville on October 9, 2023
- Borough of Stone Harbor on October 12, 2023
- City of Ocean on October 18, 2023
- Borough of Wildwood Crest on October 24, 2023

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- There were no Law Enforcement Loss Control Visits in October

MEETINGS ATTENDED

- Claims Committee Meeting on October 12, 2023
- Executive Fund Committee Meeting on October 18, 2023

- Atlantic JIF Annual Retreat on October 18-19, 2023
- Below 100 Law Enforcement Training on October 25, 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

- Training Announcement: Disaster Management, Tuesday, October 10, 2023, from 1:00 PM-2:30 PM
- Post-Storm Clean-up & Recovery Operations Best Practices
- Hayrides – Best Practices
- 2024 Department of Homeland Security Threat Assessment
- MSI EXPO: Toms River Fire Academy, Tuesday, October 17, 2023
- Safety Recall Alert
- Ladder Best Practices
- Brush Collection Operations Best Practices
- Mobile Work Zones Temporary Traffic Best Practices
- Youth Coaches Best Practices
- Understanding Cannabis Integral to Injury Prevention & Employee Wellness On, Wednesday, October 25, 2023, at 9:00 AM
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- Licensing Risk Analysis Update - Planning Considerations for the Law Enforcement Leader
- Maine Mass Shooting Further Reinforces Law Enforcement's Role in Prevention

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	5
Egg Harbor Township	1
Galloway	6
Hamilton	1
Middle	1

Millville	9
Northfield	4
Ocean City	1
Pleasantville	4
Sea Isle	1
Somers Point	3
Upper	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



November 8, 2023

Summary

On October 10, 2023, the CyberJif issued revised Framework requirements for CyberLoss deductible relief. The current deductible for a member who does meet even the minimum standard of CyberLoss protection is \$50,000 plus a 20% co-payment of the next \$300,000 of loss for a potential loss of \$110,000 in the event of a claim. A loss of this magnitude could be devastating for a small town and threat actors do not care if you are a small town when it comes to Ransomware payments. Furthermore, they do not target *large* towns specifically for their attacks they target *weak* towns. Without the most basic of protections required by the CyberJif framework, yours is a *weak* town.

However, many towns complained that some of the requirements under Minimum Security were too draconian and unattainable within the budgets allotted by small towns. Although the underwriters disagreed, they devised a compromised solution that is fair to all and at least 80-90% effective at the Basic Level.

The Minimum-Security framework has been broken into 2 parts Basic and Intermediate. All of the elements of Minimum are included in parts of either form, no new ones have been added. This means if you qualified for Minimum already you have met the requirements for Basic *and* Intermediate. If you are having trouble with Minimum consider applying for Basic first. You will at least have reduced your deductible to \$35,000 and no co-pay. Two of the Basic requirements are Cyber Hygiene and Vulnerability testing. Your JIF already provides that service for you, all that is required is cooperation with the programs that have been designed.

In addition, those meeting the Intermediate requirement, or full Minimum. Will have a \$20,000 deductible, this has been sweetened by underwriting from \$25,000.

Advanced is unchanged and will reduce your deductible to zero.

If you have filed Minimum or Advanced already and it has been accepted by Underwriting, then no action is required by you. If you have not filed anything to date, please consider getting the Basic form in as soon as possible. You can file the other forms later. This will at least give Underwriting an idea of the level of compliance that is in place.

Remember whatever is on these forms is re-evaluated at the *time of the loss*. So please make sure they are accurate.

Finally, the deadline for submission has been extended to June 30, 2024.

There is an FAQ page which is updated regularly located on your JIF website. We encourage you to use it. If you have questions beyond that please refer them to me.

Jerry Caruso

Technical Risk Services Director

Cyber Security Bulletin November 2023

The Importance of Analyzing Emails

When analyzing potentially dangerous emails, consider the following five checks:

1. **Sender Verification:** Confirm that the email comes from a legitimate source. Look for discrepancies in email addresses, such as subtle misspellings or unusual domain names that try to mimic reputable organizations.
2. **Unsolicited Attachments:** Be wary of unexpected attachments, especially those with unusual file types (.exe, .zip, .scr) as they can contain malware.
3. **Links Inspection:** Hover over any links without clicking to verify the URL. Fraudulent links may lead to phishing websites designed to steal personal information.
4. **Language and Content:** Pay attention to poor grammar, spelling mistakes, and urgent or threatening language that pressures the recipient into immediate action – a common tactic in phishing emails.
5. **Request Legitimacy:** Scrutinize any requests for sensitive information, money transfers, or credential verification. Legitimate companies typically do not ask for personal details via email.

Always err on the side of caution and verify any suspicious communications through alternative methods before responding or clicking on anything within the email.

November 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 **October 31, 2023**, for Closed Fund Years 1987 to 2018, and Fund Years 2019, 2020, 2021, 2022 and 2023. The reports, where required, are presented in a manner prescribed or permitted by the Department of Insurance and the Division of Local Government Services of the Department of Community Affairs.

All statements contained in this report are subject to adjustment by annual audit.

A summary of the contents of these statements is presented below.

A.E.L.C.F. PARTICIPANT YEAR-END BALANCES

	<u>10/31/2023</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

Oct: \$147,469.86 YTD: \$706,467.40

Other:

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

Adjustment:

Oct: \$ 1,375.62 YTD: \$24,598.26

Assessments:

Oct: \$2,875,655.67 YTD: \$20,000,070.01

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

OCT:

Checks Issued: 442 Claim Payments: 1307 Total Issued: \$1,314,320.44

Effect on Cash Position: \$1,129,599.05

Note: one closed year voided checks totaling \$975 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:

AUGUST:	Ending Balance	<u>\$48,913,836.92</u>
SEPT:	Ending Balance	<u>\$47,527,429.65</u>
OCT:	Ending Balance	<u>\$49,128,631.97</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	Oct: \$37,905.15	YTD: \$342,968.21
Treasury	Oct: \$60,550.00	YTD: \$456,969.30
Citizens Investors	Oct: \$23,090.45	YTD: \$139,624.88

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.

Oct: 3.018%

ALLOCATION OF FUNDS:

	<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

	<u>OCT</u>
Treasury-	\$22,489,317.95 46%
JCMI-	\$19,706,991.72 40%,
Citizens-	<u>\$ 6,932,322.30 14%,</u>
	\$49,128,631.97

Executive Committee

11/10/23

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

YTD TO	OCTOBER	2023												
					\$ 20,880,486.49	\$ 706,467.40	\$ -	\$ 3,000.00	\$ 24,598.26	\$ 20,000,070.01	\$ -	\$ 139,624.88	\$ -	\$ 6,725.94
						RECOVERY REGISTER:	RECOVERY REGISTER:							
	OCTOBER	10/13/2023	AVALON		\$ 900.00				\$ 900.00					
	OCTOBER	10/13/2023	HAMILTON		\$ 10,832.62	\$ 10,832.62								
	OCTOBER	10/13/2023	SEA ISLE CITY		\$ 208.33	\$ 208.33								
	OCTOBER	10/13/2023	PLEASANTVILLE		\$ 30,000.00	\$ 30,000.00								
	OCTOBER	10/13/2023	AVALON		\$ 93.26				\$ 93.26					
	OCTOBER	10/13/2023	LOWER		\$ 50.00	\$ 50.00								
	OCTOBER	10/13/2023	FOLSOM		\$ 9.87	\$ 9.87								
	OCTOBER	10/13/2023	WILDWOOD CREST		\$ 23.00	\$ 23.00								
	OCTOBER	10/13/2023	OCEAN CITY		\$ 52,500.00	\$ 52,500.00								
	OCTOBER	10/19/2023	OCEAN CITY		\$ 1,655.00	\$ 1,655.00								
	OCTOBER	10/20/2023	OCEAN CITY		\$ 8,975.90	\$ 8,975.90								
	OCTOBER	10/20/2023	WILDWOOD CREST		\$ 119.36				\$ 119.36					
	OCTOBER	10/24/2023	EGG HARBOR TWP		\$ 29,967.00	\$ 29,967.00								
	OCTOBER	10/24/2023	EGG HARBOR TWP		\$ 95.50	\$ 95.50								
	OCTOBER	10/24/2023	MIDDLE TWP		\$ 150.64	\$ 150.64								
	OCTOBER	10/24/2023	VARIOUS		\$ 2,938.00	\$ 2,938.00								
	OCTOBER	10/24/2023	VARIOUS	dit	\$ 817.00	\$ 554.00			\$ 263.00					
	OCTOBER	10/24/2023	SEA ISLE CITY	dit	\$ 9,510.00	\$ 9,510.00								
	OCTOBER	10/31/2023	ASSESSMENTS		\$ 2,875,655.67					\$ 2,875,655.67				
	OCTOBER	10/31/2023	INTEREST INVESTORS		\$ 23,090.45						\$ 23,090.45			
					\$ 3,047,591.60	\$ 147,469.86	\$ -	\$ -	\$ 1,375.62	\$ 2,875,655.67	\$ -	\$ 23,090.45	\$ -	\$ -
					\$ 20,880,486.49	\$ 706,467.40	\$ -	\$ 3,000.00	\$ 24,598.26	\$ 20,000,070.01	\$ -	\$ 139,624.88	\$ -	\$ 6,725.94
					\$ 20,880,486.49									

SECTION A
INVESTMENT
REPORT

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **October**
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 I	\$47,527,429.65	4,793,016.98	750.00	630,332.44	7,971.58	22,414,051.24	19,681,307.41
Opening Interest Accrual Bal:	\$309,644.92	-	-	-	-	309,644.92	-
1 Interest Accrued and/or Inte	\$87,669.84	\$0.00	\$0.00	\$0.00	\$0.00	\$87,669.84	\$0.00
2 Interest Accrued - discounte	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$2,106.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,106.20
5 Interest Paid - Cash Instr.s	\$56,062.23	\$23,090.45	\$0.00	\$0.00	-\$2,798.13	\$0.00	\$35,769.91
6 Interest Paid - Term Instr.s	\$60,550.00	\$0.00	\$0.00	\$0.00	\$0.00	\$60,550.00	\$0.00
7 Realized Gain (Loss)	-\$2,648.54	\$0.00	\$0.00	\$0.00	\$0.00	\$9,543.26	-\$12,191.80
8 Net Investment Income	\$143,189.73	\$23,090.45	\$0.00	\$0.00	-\$2,798.13	\$97,213.10	\$25,684.31
9 Deposits - Purchases	\$8,706,516.02	\$3,025,501.15	\$260,924.19	\$1,100,000.00	\$2,160,550.00	\$2,159,540.68	\$0.00
10 (Withdrawals - Sales)	-\$7,221,383.59	-\$1,360,924.19	-\$260,924.19	-\$1,279,444.53	-\$2,159,540.68	-\$2,160,550.00	\$0.00
Ending Cash & Investment Bal:	\$49,128,631.97	\$6,480,684.39	\$750.00	\$450,887.91	\$6,182.77	\$22,483,135.18	\$19,706,991.72
Ending Interest Accrual Balance	\$336,764.76	\$0.00	\$0.00	\$0.00	\$0.00	\$336,764.76	\$0.00
Plus Outstanding Checks	\$622,253.80	\$0.00	\$22,766.93	\$599,486.87	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$16,462.68	-\$16,462.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$49,734,423.09	\$6,464,221.71	\$23,516.93	\$1,050,374.78	\$6,182.77	\$22,483,135.18	\$19,706,991.72

Investment Income Allocation												
ETE	Interest Allocation Flag 1=	1	1	1	1	0	1	0	0	1	1	
		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2023	Opening Cash & Investment	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
	Opening Interest Accrual B	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
	1 Interest Accrued and/or Int	\$78.64	\$2,424.14	\$486.71	\$8,462.31	\$0.00	\$2,605.87	\$0.00	\$0.00	\$0.00	\$0.00	\$14,057.67
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$1.89	\$58.24	\$11.69	\$203.30	\$0.00	\$62.60	\$0.00	\$0.00	\$0.00	\$0.00	\$337.72
	5 Interest Paid - Cash Instr.s	\$50.29	\$1,550.17	\$311.24	\$5,411.39	\$0.00	\$1,666.38	\$0.00	\$0.00	\$0.00	\$0.00	\$8,989.46
	6 Interest Paid - Term Instr.s	\$191.20	\$1,080.38	\$222.02	\$3,974.89	\$0.00	\$1,158.62	\$0.00	\$0.00	\$9.91	\$0.00	\$6,637.01
	7 Realized Gain (Loss)	-\$2.38	-\$73.23	-\$14.70	-\$255.65	\$0.00	-\$78.72	\$0.00	\$0.00	\$0.00	\$0.00	-\$424.69
	8 Net Investment Income	\$128.44	\$3,959.31	\$794.94	\$13,821.35	\$0.00	\$4,256.13	\$0.00	\$0.00	\$0.00	\$0.00	\$22,960.17
	9 Interest Accrued - Net Cha	-\$112.56	\$1,343.77	\$264.69	\$4,487.42	\$0.00	\$1,447.25	\$0.00	\$0.00	-\$9.91	\$0.00	\$7,420.66
	Ending Cash & Investment	\$62,842.02	\$1,580,392.07	\$324,343.42	\$5,576,059.16	\$1,413,188.76	\$1,736,638.88	\$336,634.22	\$3,732,397.75	-\$5,160,606.85	\$0.00	\$9,601,889.44
	Ending Interest Accrual Ba	\$863.14	\$6,856.93	\$1,397.65	\$24,771.29	\$0.00	\$7,359.69	\$0.00	\$0.00	\$40.65	\$0.00	\$41,289.35

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2022	Opening 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
	Opening Interest Accrual B	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
	1 Interest Accrued and/or Int	\$0.00	\$3,091.24	\$593.68	\$5,186.92	\$0.00	\$3,043.73	\$0.00	\$0.00	\$2,421.87	\$646.53	\$14,983.96
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.00	\$74.26	\$14.26	\$124.61	\$0.00	\$73.12	\$0.00	\$0.00	\$58.18	\$15.53	\$359.98
	5 Interest Paid - Cash Instr.s	\$0.00	\$1,976.75	\$379.64	\$3,316.88	\$0.00	\$1,946.38	\$0.00	\$0.00	\$1,548.71	\$413.43	\$9,581.79
	6 Interest Paid - Term Instr.s	\$31.86	\$2,198.98	\$420.17	\$4,199.19	\$0.00	\$2,140.92	\$0.00	\$0.00	\$1,757.94	\$454.76	\$11,203.82
	7 Realized Gain (Loss)	\$0.00	-\$93.39	-\$17.94	-\$156.70	\$0.00	-\$91.95	\$0.00	\$0.00	-\$73.17	-\$19.53	-\$452.67
	8 Net Investment Income	\$0.00	\$5,048.87	\$969.65	\$8,471.71	\$0.00	\$4,971.28	\$0.00	\$0.00	\$3,955.59	\$1,055.96	\$24,473.06
	9 Interest Accrued - Net Cha	-\$31.86	\$892.26	\$173.51	\$987.72	\$0.00	\$902.81	\$0.00	\$0.00	\$663.92	\$191.77	\$3,780.14
	Ending Cash & Investment	-\$39,849.21	\$1,750,826.68	\$338,958.62	\$2,854,399.79	-\$314,957.67	\$1,738,597.74	\$0.00	-\$484,210.47	\$1,375,787.71	\$369,299.28	\$7,588,852.47
	Ending Interest Accrual Ba	\$130.71	\$12,113.64	\$2,317.63	\$22,416.22	-\$0.04	\$11,827.96	\$0.00	\$605.86	\$9,634.71	\$2,512.40	\$61,559.10

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2021	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$276.46	\$2,894.94	\$521.19	\$1,678.70	\$0.00	\$3,167.03	\$0.00	\$0.00	\$406.15	\$0.00	\$8,944.47
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$6.64	\$69.55	\$12.52	\$40.33	\$0.00	\$76.09	\$0.00	\$0.00	\$9.76	\$0.00	\$214.88
	5 Interest Paid - Cash Instr.s	\$176.79	\$1,851.23	\$333.29	\$1,073.48	\$0.00	\$2,025.22	\$0.00	\$0.00	\$259.72	\$0.00	\$5,719.72
	6 Interest Paid - Term Instr.s	\$169.52	\$2,114.34	\$380.01	\$1,629.09	\$0.00	\$2,227.36	\$0.00	\$0.00	\$305.58	\$0.00	\$6,825.90
	7 Realized Gain (Loss)	-\$8.35	-\$87.46	-\$15.75	-\$50.71	\$0.00	-\$95.68	\$0.00	\$0.00	-\$12.27	\$0.00	-\$270.22
	8 Net Investment Income	\$451.53	\$4,728.25	\$851.26	\$2,741.80	\$0.00	\$5,172.66	\$0.00	\$0.00	\$663.36	\$0.00	\$14,608.86
	9 Interest Accrued - Net Change	\$106.94	\$780.60	\$141.19	\$49.61	\$0.00	\$939.67	\$0.00	\$0.00	\$100.57	\$0.00	\$2,118.57
	Ending Cash & Investment	\$157,888.96	\$1,630,505.76	\$297,722.34	\$717,663.18	-\$45,923.53	\$1,809,025.13	\$0.00	\$9,702.93	\$232,014.72	\$0.00	\$4,808,599.49
	Ending Interest Accrual Balance	\$971.99	\$11,570.09	\$2,080.36	\$8,362.88	\$0.00	\$12,305.91	\$0.00	\$7.01	\$1,659.93	\$0.00	\$36,958.16

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2020	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$301.37	\$1,632.13	\$377.20	\$1,621.75	\$0.00	\$3,321.82	\$0.00	\$0.00	\$210.58	\$65.70	\$7,530.55
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$7.24	\$39.21	\$9.06	\$38.96	\$0.00	\$79.80	\$0.00	\$0.00	\$5.06	\$1.58	\$180.92
	5 Interest Paid - Cash Instr.s	\$192.72	\$1,043.70	\$241.21	\$1,037.06	\$0.00	\$2,124.21	\$0.00	\$0.00	\$134.66	\$42.01	\$4,815.56
	6 Interest Paid - Term Instr.s	\$196.04	\$1,725.97	\$273.21	\$1,358.57	\$0.00	\$2,336.24	\$0.00	\$0.00	\$167.11	\$46.21	\$6,103.34
	7 Realized Gain (Loss)	-\$9.10	-\$49.31	-\$11.40	-\$48.99	\$0.00	-\$100.35	\$0.00	\$0.00	-\$6.36	-\$1.98	-\$227.50
	8 Net Investment Income	\$492.23	\$2,665.73	\$616.07	\$2,648.78	\$0.00	\$5,425.48	\$0.00	\$0.00	\$343.93	\$107.31	\$12,299.53
	9 Interest Accrued - Net Change	\$105.33	-\$93.84	\$103.98	\$263.18	\$0.00	\$985.59	\$0.00	\$0.00	\$43.47	\$19.49	\$1,427.21
	Ending Cash & Investment	\$172,023.80	\$779,236.42	\$213,783.33	\$783,887.17	-\$31,377.36	\$1,897,444.49	\$0.00	\$38,620.11	\$120,301.62	\$37,527.88	\$4,011,447.46
	Ending Interest Accrual Balance	\$1,105.72	\$8,713.78	\$1,498.20	\$7,195.96	\$0.00	\$12,907.41	\$0.00	\$29.88	\$896.23	\$255.28	\$32,602.47

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
2019	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$408.13	\$1,821.27	\$345.82	\$0.00	\$0.00	\$3,420.73	\$0.00	\$0.00	\$368.63	\$0.00	\$6,364.58
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$9.81	\$43.75	\$8.31	\$0.00	\$0.00	\$82.18	\$0.00	\$0.00	\$8.86	\$0.00	\$152.90
	5 Interest Paid - Cash Instr.s	\$260.99	\$1,164.65	\$221.14	\$0.00	\$0.00	\$2,187.45	\$0.00	\$0.00	\$235.73	\$0.00	\$4,069.96
	6 Interest Paid - Term Instr.s	\$257.43	\$1,449.79	\$246.49	\$0.00	\$0.00	\$2,405.79	\$0.00	\$0.00	\$259.26	\$0.00	\$4,618.77
	7 Realized Gain (Loss)	-\$12.33	-\$55.02	-\$10.45	\$0.00	\$0.00	-\$103.34	\$0.00	\$0.00	-\$11.14	\$0.00	-\$192.28
	8 Net Investment Income	\$666.60	\$2,974.65	\$564.82	\$0.00	\$0.00	\$5,587.02	\$0.00	\$0.00	\$602.08	\$0.00	\$10,395.17
	9 Interest Accrued - Net Change	\$150.71	\$371.48	\$99.32	\$0.00	\$0.00	\$1,014.93	\$0.00	\$0.00	\$109.37	\$0.00	\$1,745.81
	Ending Cash & Investment	\$233,754.29	\$991,596.46	\$197,535.70	-\$927,171.23	\$8,562.32	\$1,953,938.34	\$0.00	\$13,043.71	\$210,564.83	\$0.00	\$2,681,824.42
	Ending Interest Accrual Balance	\$1,464.37	\$7,769.77	\$1,357.18	-\$1.27	\$6.63	\$13,291.71	\$0.00	\$10.10	\$1,432.37	\$0.00	\$25,330.86

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	Total
Closed FY	Opening 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
	Opening 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
	1 Interest Accrued and/or Interest	\$15.67	\$13.02	\$0.00	\$11.80	\$0.00	\$0.00	\$0.00	\$0.00	\$32,085.01	\$0.00	\$32,125.50
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.38	\$0.31	\$0.00	\$0.28	\$0.00	\$0.00	\$0.00	\$0.00	\$770.82	\$0.00	\$771.79
	5 Interest Paid - Cash Instr.s	\$10.02	\$8.33	\$0.00	\$7.54	\$0.00	\$0.00	\$0.00	\$0.00	\$20,517.40	\$0.00	\$20,543.30
	6 Interest Paid - Term Instr.s	\$7.36	\$8.06	\$0.00	\$2.59	\$0.00	\$0.00	\$0.00	\$0.00	\$22,566.91	\$0.00	\$22,584.92
	7 Realized Gain (Loss)	-\$0.47	-\$0.39	\$0.00	-\$0.36	\$0.00	\$0.00	\$0.00	\$0.00	-\$969.30	\$0.00	-\$970.52
	8 Net Investment Income	\$25.60	\$21.27	\$0.00	\$19.27	\$0.00	\$0.00	\$0.00	\$0.00	\$52,403.93	\$0.00	\$52,470.07
	9 Interest Accrued - Net Change	\$8.31	\$4.96	\$0.00	\$9.21	\$0.00	\$0.00	\$0.00	\$0.00	\$9,518.10	\$0.00	\$9,540.58
	Ending Cash & Investment	\$8,959.70	\$7,436.52	\$0.00	\$7,707.56	\$0.00	\$0.00	\$0.00	\$0.00	\$18,319,523.95	\$0.00	\$18,343,627.73
	Ending Interest Accrual Balance	\$45.89	\$46.08	\$0.00	\$22.42	\$0.00	\$0.00	\$0.00	\$0.00	\$124,677.17	\$0.00	\$124,791.54

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	\$ 19,706,991.72	\$ 19,706,991.72	
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	\$ 37,905.15			\$ 342,968.21
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)	\$ (12,191.80)			
ACCRETION/AMORTIZATION	\$ (1,061.07)	\$ (954.65)	\$ (707.36)	\$ 412.91	\$ 444.88	\$ 402.13	\$ 592.60	\$ 848.50	\$ 1,897.98	\$ 2,106.20			
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)	\$ (10,085.60)	\$ -	\$ -	\$ (7,444.80)

ADMINISTRATIVE EXPENSES:

TRUSTEE	\$ 491.66	\$ 485.03	\$ 494.54	\$ 1,210.37	\$ 493.49	\$ 493.10	\$ 493.76	\$ 494.64	\$ 492.10	\$ 492.75			
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	\$ 1,149.74			
CONSULTING	\$ 491.66	\$ 485.03	\$ 494.54	\$ 3.96	\$ 493.49	\$ 493.10	\$ 493.76	\$ 494.64	\$ 492.10	\$ 492.75			
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	\$ 2,135.24	\$ -	\$ -	\$ 24,763.48

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	\$ 19,706,991.72	\$ 19,706,991.72	\$ 19,706,991.72	
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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	\$ 23,090.45			\$ 139,624.88
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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	\$ 22,483,135.18	\$ 22,483,135.18	
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	\$ 336,764.76	\$ 336,764.76	
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	\$ 87,669.84			
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		\$ 60,550.00			\$ 456,969.30
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)	\$ 9,543.26			
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	\$ 2,159,540.68			
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)		\$ (2,160,550.00)			
ENDING CASH & INVESTMENT	\$ 22,011,277.52	\$ 21,098,454.06	\$ 22,177,411.93	\$ 22,181,675.95	\$ 22,168,327.84	\$ 22,177,394.28	\$ 22,238,876.59	\$ 22,357,266.71	\$ 22,414,051.24	\$ 22,483,135.18	\$ 22,483,135.18	\$ 22,483,135.18	
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	\$ 336,764.76	\$ 336,764.76	\$ 336,764.76	
INTEREST	\$ -	\$ 95,663.97	\$ 9,261.26	\$ -	\$ 3,722.92	\$ 85,068.20	\$ 77,036.72	\$ 125,666.23	\$ -	\$ 60,550.00	\$ -	\$ -	
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)	\$ 9,543.26	\$ -	\$ -	
MANAGEMENT FEE	\$ 2,599.63			\$ 2,729.03			\$ 2,783.47			\$ 2,798.13			\$ 10,910.26
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)	\$ 143,189.73			\$ 1,212,598.86



**WILMINGTON
TRUST**

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

Accounts Included

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

Accounting Statement

ATLANTIC COUNTY MUNICIPAL JIF

October 01, 2023 - October 31, 2023

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$22,723,696.16
Net of Contributions & Withdrawals	-51,009.32
Net Investment Change	\$97,213.10
Closing Market Value w/Accrued Income	\$22,819,899.94

Your Relationship Team

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SUSAN T O'NEAL (302) 636-6448

ICS Relationship Manager
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PO BOX 97
OCEAN CITY, NJ 08226

Table of Contents**Relationship Summary**

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

Asset Allocation

Asset & Sub Asset Allocation	6
------------------------------------	---

Holdings Detail

Fixed Income.....	7
Cash & Equivalents	8

Activity Detail

Transaction Activity Detail	9
Realized Gain / Loss Detail	10

Disclosures

Statement Disclosures	11
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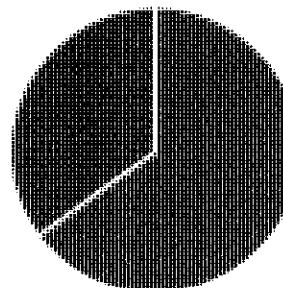
Glossary

Glossary.....	13
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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	\$14,593,589.47	64.91%
Cash & Equivalents	7,889,545.71	35.09
TOTAL	\$22,483,135.18	100%



- Fixed Income
- Cash & Equivalents

Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$14,593,589.47	\$151,318.46	\$14,744,907.93	\$633,346.25	4.34%
Cash & Equivalents	7,889,545.71	185,446.30	8,074,992.01	400,289.87	5.07
TOTAL	\$22,483,135.18	\$336,764.76	\$22,819,899.94	\$1,033,636.12	4.60%

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	\$22,414,051.24	\$22,000,727.32
Accrued Income	309,644.92	39,206.48
Opening Market Value w/Accrued Income	\$22,723,696.16	\$22,039,933.80
Contributions		
Cash Receipts	2,159,540.68	36,447,105.58
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$2,159,540.68	\$36,447,105.58
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,160,550.00	-36,440,263.75
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$2,160,550.00	-\$36,440,263.75
Net Contributions & Withdrawals	-\$1,009.32	\$6,841.83
Closing Market Value	22,483,135.18	22,483,135.18
Accrued Income	336,764.76	336,764.76
Closing Market Value w/Accrued Income	\$22,819,899.94	\$22,819,899.94
Net Investment Change	\$97,213.10	\$773,124.31
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$97,213.10	\$773,124.31
Income Earned		
Dividends	-	-
Net Interest	60,550.00	456,969.30
Other Income	-	-
Change in Accrual	27,119.84	297,558.28
Total Income Earned	\$87,669.84	\$754,527.58
Market Appreciation	\$9,543.26	\$18,596.73

Relationship Summary *(continued)*

ATLANTIC COUNTY MUNICIPAL JIF

October 01, 2023 - October 31, 2023

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	60,550.00	567,584.12
Other Income	-	-
Total Taxable	\$60,550.00	\$567,584.12
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$60,550.00	\$567,584.12

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	-	32,329.69
Loss	-	-
Total Long Term	-	\$32,329.69
TOTAL GAIN/LOSS	-	\$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	2,159,540.68	36,447,105.58
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	2,100,000.00	35,872,679.63
Net Interest	60,550.00	456,969.30
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$4,320,090.68	\$72,776,754.51
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-2,160,550.00	-36,440,263.75
Other Fees	-	-
Purchases	-2,159,540.68	-36,336,490.76
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$4,320,090.68	-\$72,776,754.51
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

Asset Allocation

██████████ - ATLANTIC COUNTY MUNICIPAL JIF

October 01, 2023 - October 31, 2023

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
■ Fixed Income						
U.S. Taxable Fixed Income	64.91 %	\$14,593,589.47	\$14,658,441.64	-\$64,852.17	\$151,318.46	\$14,744,907.93
Total Fixed Income	64.91%	\$14,593,589.47	\$14,658,441.64	-\$64,852.17	\$151,318.46	\$14,744,907.93
■ Cash & Equivalents						
Taxable	35.09	7,889,545.71	7,889,545.71	-	185,446.30	8,074,992.01
Total Cash & Equivalents	35.09%	\$7,889,545.71	\$7,889,545.71	-	\$185,446.30	\$8,074,992.01
TOTAL ASSETS	100 %	\$22,483,135.18	\$22,547,987.35	-\$64,852.17	\$336,764.76	\$22,819,899.94

Holdings Detail

ATLANTIC COUNTY MUNICIPAL JIF

October 01, 2023 - October 31, 2023

Fixed Income

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
U.S. Taxable Fixed Income										
U.S. Treasury Bonds										
UNITED STATES TREASURY NOTES DTD 06/30/2022 3.000% 06/30/2024 CUSIP: 91282CEX5 Moody's: AAA	1,041,000	\$98.359	\$1,023,917.19	\$1,012,372.50	\$11,544.69	\$10,523.15	\$31,230.00	0.64	5.52%	4.55%
UNITED STATES TREASURY NOTES DTD 01/31/2023 4.125% 01/31/2025 CUSIP: 91282CGG0 Moody's: AAA	3,000,000	98.555	2,956,650.00	2,981,367.19	-24,717.19	31,273.78	123,750.00	1.19	5.30	13.15
UNITED STATES TREASURY NOTES DTD 02/28/2023 4.625% 02/28/2025 CUSIP: 91282CGN5 Moody's: AAA	3,724,000	99.137	3,691,861.88	3,700,725.00	-8,863.12	29,336.73	172,235.00	1.26	5.26	16.42
UNITED STATES TREASURY NOTES DTD 03/31/2023 3.875% 03/31/2025 CUSIP: 91282CGU9 Moody's: AAA	2,380,000	98.133	2,335,565.40	2,350,900.78	-15,335.38	8,107.69	92,225.00	1.35	5.23	10.39
UNITED STATES TREASURY NOTES DTD 06/30/2023 4.625% 06/30/2025 CUSIP: 91282CHL8 Moody's: AAA	4,625,000	99.148	4,585,595.00	4,613,076.17	-27,481.17	72,077.11	213,906.25	1.56	5.14	20.40
Total U.S. Treasury Bonds			\$14,593,589.47	\$14,658,441.64	-\$64,852.17	\$151,318.46	\$633,346.25	1.31	5.24%	64.91%
Total U.S. Taxable Fixed Income			\$14,593,589.47	\$14,658,441.64	-\$64,852.17	\$151,318.46	\$633,346.25	1.31	5.24%	64.91%
TOTAL FIXED INCOME			\$14,593,589.47	\$14,658,441.64	-\$64,852.17	\$151,318.46	\$633,346.25	1.31	5.24%	64.91%

Holdings Detail

ATLANTIC COUNTY MUNICIPAL JIF

October 01, 2023 - October 31, 2023

Cash & Equivalents

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
Taxable										
U.S. Treasury Bills										
UNITED STATES TREASURY BILLS DTD 09/05/2023 DUE 01/02/2024 CUSIP: 912797HX8	2,189,000	\$98.65	\$2,159,540.68	\$2,159,540.68	-	\$9,388.13	\$116,542.36	0.18	5.32%	9.61%
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	-	162,108.64	223,243.51	0.24	4.65	20.42
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	-	13,949.53	60,504.00	0.78	5.04	5.07
Total U.S. Treasury Bills			\$7,889,545.71	\$7,889,545.71	-	\$185,446.30	\$400,289.87	0.30	4.89%	35.09%
Total Taxable			\$7,889,545.71	\$7,889,545.71	-	\$185,446.30	\$400,289.87	0.30	4.89%	35.09%
TOTAL CASH & EQUIVALENTS			\$7,889,545.71	\$7,889,545.71	-	\$185,446.30	\$400,289.87	0.30	4.89%	35.09%
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Grand Total			\$22,483,135.18	\$22,547,987.35	-\$64,852.17	\$336,764.76	\$1,033,636.12			100%
Accrued Income			\$336,764.76							
<hr/>										
Grand Total Market Value w/ Accrued Income			\$22,819,899.94							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
09/30/2023	Maturities	MATURED 2100000 PAR VALUE OF U.S. TREASURY NOTES	-	\$2,100,000.00	-
09/30/2023		1.375% 9/30/23 AT 100 TRADE DATE 2023-09-30 SETTLEMENT DATE 2023-09-30 \$2,100,000.00 RECEIVABLE SATISFIED			
10/02/2023	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 1.375% 9/30/23 AT \$0.006875 /SHARE ON 2100000 PAR VALUE DUE 2023-09-30	-	14,437.50	-
10/02/2023	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 3.875% 3/31/25 AT \$0.019375 /SHARE ON 2380000 PAR VALUE DUE 2023-09-30	-	46,112.50	-
10/02/2023	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-2,160,550.00	-
10/03/2023	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	2,159,540.68	-
10/03/2023	Purchases	PURCHASED 2189000 PAR VALUE OF U.S. TREASURY BILLS	2,189,000	-2,159,540.68	-
10/03/2023		1/02/24 AT 98.6542 TRADE DATE 2023-10-03 SETTLEMENT DATE 2023-10-03			
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

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

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

Statement Disclosures

Statement Review; Limitations on Actions

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

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

Fee Arrangements

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

Affiliated Advisers

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

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

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

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

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

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

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

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

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

Statement Disclosures *(continued)*

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

Pricing and Valuation

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

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

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

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

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

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

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

Asset and Accrual Detail - By Asset type

Report ID: [REDACTED]

BNY MELLON

Base Currency: USD

ATLANTIC COUNTY JIF

10/31/2023

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,092,067.764	MEL JCM I ACCOUNT	9.4199	19,706,991.72	0.00	19,706,991.72		0.00
99VVB5Y75		9.4199	19,706,991.72	0.00	19,706,991.72	100.00	0.00



BNY MELLON

ATLANTIC COUNTY JIF

Statement of Change in Net Assets

Market Value

10/31/2023

Report ID: [REDACTED]

Base Currency: USD

Status: FINAL

	Current Period		Fiscal Year To Date	
	10/01/2023	10/31/2023	01/01/2023	10/31/2023
NET ASSETS - BEGINNING OF PERIOD		19,681,307.41		19,396,231.79
		<u>19,681,307.41</u>		<u>19,396,231.79</u>
RECEIPTS				
INVESTMENT INCOME				
INTEREST	37,905.15		342,968.21	
REALIZED GAIN/LOSS	0.00		-187,763.73	
UNREALIZED GAIN/LOSS-INVESTMENT	-12,191.80		176,336.81	
ACCRETION/AMORTIZATION	2,106.20		3,982.12	
TOTAL INVESTMENT INCOME		<u>27,819.55</u>		<u>335,523.41</u>
TOTAL RECEIPTS		<u>27,819.55</u>		<u>335,523.41</u>
DISBURSEMENTS				
ADMINISTRATIVE EXPENSES				
TRUSTEE/CUSTODIAN	492.75		5,641.44	
INVESTMENT ADVISORY FEES	1,149.74		14,687.01	
CONSULTING	492.75		4,435.03	
TOTAL ADMINISTRATIVE EXPENSES		<u>2,135.24</u>		<u>24,763.48</u>
TOTAL DISBURSEMENTS		<u>2,135.24</u>		<u>24,763.48</u>
NET ASSETS - END OF PERIOD		<u>19,706,991.72</u>		<u>19,706,991.72</u>



BNY MELLON

Transaction Detail
Reported By Transaction Category

Report ID: [REDACTED]

Base Currency: USD

[REDACTED] - ATLANTIC COUNTY JIF

10/01/2023 - 10/31/2023

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 JCMI ACCOUNT	10/31/2023	0.000000	802.72	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	802.72	0.00	0.00
		20231107O000030	10/31/2023				

BVA	0.000	MEL JCMI ACCOUNT	10/31/2023	0.000000	702.38	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	702.38	0.00	0.00
		20231107O000090	10/31/2023				

BVA	0.000	MEL JCMI ACCOUNT	10/31/2023	0.000000	601.10	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/01/2021	0.000000	601.10	0.00	0.00
		20231107O000150	10/31/2023				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:

2,106.20	0.00	0.00
2,106.20	0.00	0.00

TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:

2,106.20	0.00	0.00
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FUND ALLOCATED EARNINGS**U.S. DOLLAR**

BVA	0.000	MEL JCMI ACCOUNT	10/31/2023	0.000000	-1.79	0.00	0.00
	99VVB5Y75	UGL ADJ 103123	03/01/2021	0.000000	-1.79	0.00	0.00
		20231107A000190	10/31/2023				

BVA	0.000	MEL JCMI ACCOUNT	10/31/2023	0.000000	-4,645.89	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-4,645.89	0.00	0.00
		20231107O000010	10/31/2023				



BNY MELLON

Transaction Detail
Reported By Transaction Category

Report ID: [REDACTED]

Base Currency: USD

[REDACTED] - ATLANTIC COUNTY JIF

10/01/2023 - 10/31/2023

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	10/31/2023	0.000000	14,446.51	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	14,446.51	0.00	0.00
		20231107O000020	10/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	10/31/2023	0.000000	-187.80	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-187.80	0.00	0.00
		20231107O000040	10/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	10/31/2023	0.000000	-438.19	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-438.19	0.00	0.00
		20231107O000050	10/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	10/31/2023	0.000000	-187.80	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-187.80	0.00	0.00
		20231107O000060	10/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	10/31/2023	0.000000	-4,065.15	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-4,065.15	0.00	0.00
		20231107O000070	10/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	10/31/2023	0.000000	12,640.70	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	12,640.70	0.00	0.00
		20231107O000080	10/31/2023				
BVA	0.000	MEL JCM I ACCOUNT	10/31/2023	0.000000	-164.32	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-164.32	0.00	0.00
		20231107O000100	10/31/2023				



BNY MELLON

Transaction Detail
Reported By Transaction Category

Report ID: [REDACTED]

Base Currency: USD

[REDACTED] - ATLANTIC COUNTY JIF

10/01/2023 - 10/31/2023

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
BVA	0.000	MEL JCM ACCOUNT	10/31/2023	0.000000	-383.42	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-383.42	0.00	0.00
		20231107O000110	10/31/2023				
BVA	0.000	MEL JCM ACCOUNT	10/31/2023	0.000000	-164.32	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-164.32	0.00	0.00
		20231107O000120	10/31/2023				
BVA	0.000	MEL JCM ACCOUNT	10/31/2023	0.000000	-3,478.97	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/01/2021	0.000000	-3,478.97	0.00	0.00
		20231107O000130	10/31/2023				
BVA	0.000	MEL JCM ACCOUNT	10/31/2023	0.000000	10,817.94	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/01/2021	0.000000	10,817.94	0.00	0.00
		20231107O000140	10/31/2023				
BVA	0.000	MEL JCM ACCOUNT	10/31/2023	0.000000	-140.63	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/01/2021	0.000000	-140.63	0.00	0.00
		20231107O000160	10/31/2023				
BVA	0.000	MEL JCM ACCOUNT	10/31/2023	0.000000	-328.13	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/01/2021	0.000000	-328.13	0.00	0.00
		20231107O000170	10/31/2023				
BVA	0.000	MEL JCM ACCOUNT	10/31/2023	0.000000	-140.63	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/01/2021	0.000000	-140.63	0.00	0.00
		20231107O000180	10/31/2023				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:

23,578.11

0.00

0.00

23,578.11

0.00

0.00



BNY MELLON

Transaction Detail
Reported By Transaction Category

Report ID: [REDACTED]

Base Currency: USD

ATLANTIC COUNTY JIF

10/01/2023 - 10/31/2023

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				
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:					23,578.11	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					25,684.31	0.00	0.00
TOTAL TRANSACTIONS BASE:					25,684.31	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: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
RECEIPTS											
Assessments	124,120.74	235,679.30	49,229.18	1,000,978.65	203,191.50	248,825.06	48,402.04	536,652.66	428,576.54	0.00	2,875,655.67
Refunds	61,244.35	0.00	0.00	86,215.64	0.00	0.00	0.00	0.00	0.00	0.00	147,459.99
Invest Pymnts	1,511.57	15,813.53	2,958.19	21,498.28	0.00	19,748.52	0.00	0.00	46,690.70	5,742.92	113,963.71
Invest Adj	25.96	285.32	55.84	407.48	0.00	373.79	0.00	0.00	852.68	105.11	2,106.18
Subtotal Invest	1,537.53	16,098.85	3,014.03	21,905.76	0.00	20,122.31	0.00	0.00	47,543.38	5,848.03	116,069.89
Other *	9.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.87
TOTAL	186,912.49	251,778.15	52,243.21	1,109,100.05	203,191.50	268,947.37	48,402.04	536,652.66	476,119.92	5,848.03	3,139,195.42
EXPENSES											
Claims Transfers	154,296.02	279,965.09	4,617.31	839,165.49	0.00	0.00	0.00	0.00	0.00	0.00	1,278,043.91
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	260,924.19	0.00	260,924.19
Other *	0.00	0.00	0.00	(975.00)	0.00	0.00	0.00	0.00	0.00	0.00	(975.00)
TOTAL	154,296.02	279,965.09	4,617.31	838,190.49	0.00	0.00	0.00	0.00	260,924.19	0.00	1,537,993.10
END BALANCE	595,619.56	6,739,993.91	1,372,343.41	9,012,545.63	1,029,492.52	9,135,644.58	336,634.22	3,309,554.03	15,097,585.98	2,499,212.97	49,128,626.82

REPORT STATUS SECTION

49,128,631.97
5.15

<u>Report Month: October</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
Accural Balances:	Accural Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0 . 00	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0 . 00	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0 . 00	(0 . 00)
Pre-existing variance:	No prior unreconci / Max/Min	0 . 00	0 . 00



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Bank Account: ATLANTIC CNTY JIF IV

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43538 Check Date: 10/03/2023 Payee Name: CAPEHART & SCATCHARD PA							
2023283878	INDEMNITY	09/21/2022	LOWER TOWNSHIP	L-LEGAL WC	\$95.50	2022-2022	Legal
Check Amount:					\$95.50		
Check Number: 43539 Check Date: 10/03/2023 Payee Name: GEMMEL TODD & MERENICH PA							
2021220163	BODILY INJURY	10/17/2020	SOMERS POINT CITY	L-LEGAL GL	\$5,257.03	2020-2020	Legal
2021240245	BODILY INJURY	05/15/2021	MARGATE CITY	L-LEGAL GL	\$2,295.00	2021-2021	Legal
Check Amount:					\$7,552.03		
Check Number: 43540 Check Date: 10/03/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2021210096	INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
2022270802	INDEMNITY	04/18/2022	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2022277047	INDEMNITY	06/28/2022	OCEAN CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2023-2023	Expense
Check Amount:					\$300.00		
Check Number: 43541 Check Date: 10/03/2023 Payee Name: BOB'S AUTO BODY							
2024315265	COMPREHENSIVE	09/26/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,123.67	2023-2023	Loss
Check Amount:					\$3,123.67		
Check Number: 43542 Check Date: 10/03/2023 Payee Name: GARDEN STATE ORTHOPAEDICS & SPORTS MEDICINE PC							
2022244676	BODILY INJURY	05/08/2021	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$850.00	2021-2021	Expense
Check Amount:					\$850.00		
Check Number: 43543 Check Date: 10/03/2023 Payee Name: I C U INVESTIGATIONS INC							
2021219674	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2020-2020	Expense
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2022-2022	Expense
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$1,425.00		
Check Number: 43544 Check Date: 10/03/2023 Payee Name: D'ARCY JOHNSON DAY PC							
2022270802	INDEMNITY	04/18/2022	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$1,000.00	2022-2022	Loss
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	I-CLAIMANT LEGAL EXP IND	\$1,297.00	2023-2023	Loss
Check Amount:					\$2,297.00		

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 1 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43545 Check Date: 10/03/2023 Payee Name: PETRO-COHEN ESQS							
2022277047	INDEMNITY	06/28/2022	OCEAN CITY	I-ASSESSMENT-W.C. IND	\$2,445.00	2022-2022	Loss
Check Amount:					\$2,445.00		
Check Number: 43546 Check Date: 10/03/2023 Payee Name: SIGNS BY MOE							
2023306225	1ST PARTY COLL PD	05/04/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$185.00	2023-2023	Loss
Check Amount:					\$185.00		
Check Number: 43547 Check Date: 10/03/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2020199981	BODILY INJURY	01/28/2020	WILDWOOD CITY	L-LEGAL GL	\$481.58	2020-2020	Legal
2020207893	BODILY INJURY	06/10/2020	NORTH WILDWOOD CITY	L-LEGAL GL	\$8,226.55	2020-2020	Legal
2021217952	BODILY INJURY	07/27/2020	NORTH WILDWOOD CITY	L-LEGAL GL	\$918.00	2020-2020	Legal
2022243939	BODILY INJURY	06/28/2021	CAPE MAY CITY	L-LEGAL GL	\$4,076.00	2021-2021	Legal
2023279451	GL PROPERTY DAMAGE	08/15/2020	OCEAN CITY	L-LEGAL GL	\$1,207.00	2020-2020	Legal
Check Amount:					\$14,909.13		
Check Number: 43548 Check Date: 10/03/2023 Payee Name: ATLANTIC SECURITY INT'L							
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$375.00	2021-2021	Expense
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$375.00	2023-2023	Expense
Check Amount:					\$750.00		
Check Number: 43549 Check Date: 10/03/2023 Payee Name: LEO PETETTI LLC							
2024314792	COMPREHENSIVE	09/25/2023	GALLOWAY TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
2024314856	1ST PARTY COLL PD	09/23/2023	ABSECON CITY	E-APPRAISERS PR	\$135.00	2023-2023	Expense
Check Amount:					\$270.00		
Check Number: 43550 Check Date: 10/03/2023 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2022256459	INDEMNITY	12/06/2021	HAMILTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2021-2021	Expense
Check Amount:					\$800.00		
Check Number: 43551 Check Date: 10/03/2023 Payee Name: ARVIND BALIGA MD							
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	I-CLAIMANT LEGAL EXP IND	\$600.00	2023-2023	Loss
Check Amount:					\$600.00		
Check Number: 43552 Check Date: 10/03/2023 Payee Name: THE DEWEESE LAW FIRM							
2022269876	INLAND MARINE	03/31/2022	MARGATE CITY	L-LEGAL PR	\$94.00	2022-2022	Legal

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 2 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$94.00		
Check Number: 43553	Check Date: 10/03/2023	Payee Name: REYNOLDS & HORN PC					
2022242276	POLICE PROF PI	04/09/2019	WATERFORD TOWNSHIP	L-LEGAL GL	\$13,294.00	2019-2019	Legal
Check Amount:					\$13,294.00		
Check Number: 43554	Check Date: 10/03/2023	Payee Name: AFFANATO MARUT LLC					
2020181397	INDEMNITY	08/07/2019	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$250.50	2019-2019	Legal
2021220136	INDEMNITY	11/11/2020	MILLVILLE CITY	L-LEGAL WC	\$138.00	2020-2020	Legal
2021221090	INDEMNITY	11/16/2020	VENTNOR CITY	L-LEGAL WC	\$126.00	2020-2020	Legal
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$339.00	2021-2021	Legal
2021237844	INDEMNITY	05/15/2021	HAMILTON TOWNSHIP	L-LEGAL WC	\$378.00	2021-2021	Legal
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	L-LEGAL WC	\$369.00	2021-2021	Legal
2021238064	INDEMNITY	05/17/2021	VENTNOR CITY	L-LEGAL WC	\$560.00	2021-2021	Legal
2022246709	INDEMNITY	08/25/2021	ABSECON CITY	L-LEGAL WC	\$252.00	2021-2021	Legal
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	L-LEGAL WC	\$350.00	2021-2021	Legal
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$384.50	2021-2021	Legal
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	L-LEGAL WC	\$353.00	2022-2022	Legal
2022275475	INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$392.00	2022-2022	Legal
2022275826	INDEMNITY	06/05/2022	SEA ISLE CITY	L-LEGAL WC	\$644.00	2022-2022	Legal
2022277047	INDEMNITY	06/28/2022	OCEAN CITY	L-LEGAL WC	\$574.00	2022-2022	Legal
2023279717	INDEMNITY	08/02/2022	GALLOWAY TOWNSHIP	L-LEGAL WC	\$344.50	2022-2022	Legal
2023282901	INDEMNITY	09/12/2022	LOWER TOWNSHIP	L-LEGAL WC	\$126.00	2022-2022	Legal
2023298567	INDEMNITY	03/02/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$172.50	2023-2023	Legal
2023307167	INDEMNITY	05/25/2023	STONE HARBOR BOROUGH	L-LEGAL WC	\$659.00	2023-2023	Legal
Check Amount:					\$6,412.00		
Check Number: 43555	Check Date: 10/03/2023	Payee Name: JOEBOY INC T/A ACTION AUTO BODY					
2024314792	COMPREHENSIVE	09/25/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$6,314.55	2023-2023	Loss
2024315115	1ST PARTY COLL PD	09/03/2023	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,932.70	2023-2023	Loss
Check Amount:					\$10,247.25		
Check Number: 43556	Check Date: 10/03/2023	Payee Name: HOWARD HAMMER PSY D LLC					
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-PHYSICIAN FEES	\$165.00	2020-2020	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 161

Page 3 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$165.00		
Check Number: 43557 Check Date: 10/03/2023 Payee Name: HOWARD HAMMER PSYD LLC							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$20.00	2022-2022	Loss
Check Amount:					\$20.00		
Check Number: 43558 Check Date: 10/03/2023 Payee Name: ISO SERVICES INC							
2024311074	BODILY INJURY	06/03/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
Check Amount:					\$13.75		
Check Number: 43559 Check Date: 10/03/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021210096	INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	L-LEGAL WC	\$857.00	2020-2020	Legal
Check Amount:					\$857.00		
Check Number: 43560 Check Date: 10/03/2023 Payee Name: GALLOWAY TOWNSHIP							
2021210096	INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,430.00	2020-2020	Loss
Check Amount:					\$2,430.00		
Check Number: 43561 Check Date: 10/03/2023 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: 43562 Check Date: 10/03/2023 Payee Name: PREMIER ORTHOPAEDIC ASSOCIATES							
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	M-IND MED EXAMS WC	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43563 Check Date: 10/03/2023 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: 43564 Check Date: 10/03/2023 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: 43565 Check Date: 10/03/2023 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: 43566 Check Date: 10/03/2023 Payee Name: CAPE MAY CITY							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

162



Check Register

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	I-TEMPORARY TOTAL DISABILITY	\$1,561.74	2023-2023	Loss
Check Amount:					\$1,561.74		
Check Number: 43567 Check Date: 10/03/2023 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: 43568 Check Date: 10/03/2023 Payee Name: Mohammad Alkhudari							
2024311561	3RD PARTY PD	07/28/2023	BRIGANTINE CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 43569 Check Date: 10/03/2023 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: 43570 Check Date: 10/03/2023 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: 43571 Check Date: 10/03/2023 Payee Name: Christopher Vliet							
2022277047	INDEMNITY	06/28/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$8,192.00	2022-2022	Loss
Check Amount:					\$8,192.00		
Check Number: 43572 Check Date: 10/03/2023 Payee Name: Justin Hope							
2022252077	INDEMNITY	10/18/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$491.73	2021-2021	Loss
Check Amount:					\$491.73		
Check Number: 43573 Check Date: 10/03/2023 Payee Name: Marcus Ware							
2022270802	INDEMNITY	04/18/2022	PLEASANTVILLE CITY	I-LUMP SUM SETTLEMENT	\$4,000.00	2022-2022	Loss
Check Amount:					\$4,000.00		
Check Number: 43574 Check Date: 10/03/2023 Payee Name: Christian Cabahug							
2023303125	3RD PARTY PD	05/01/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) AL PD	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 43575 Check Date: 10/03/2023 Payee Name: Ryan Szaniszló							
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	I-LUMP SUM SETTLEMENT	\$4,303.00	2023-2023	Loss
Check Amount:					\$4,303.00		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

163

Page 5 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43576 Check Date: 10/03/2023 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: 43577 Check Date: 10/03/2023 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: 43578 Check Date: 10/03/2023 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: 43579 Check Date: 10/03/2023 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		
Check Number: 43580 Check Date: 10/03/2023 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: 43581 Check Date: 10/03/2023 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: 43582 Check Date: 10/03/2023 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: 43583 Check Date: 10/03/2023 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: 43584 Check Date: 10/03/2023 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: 43585 Check Date: 10/03/2023 Payee Name: Justin Hood							
2020182017	INDEMNITY	08/22/2019	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$2,704.00	2019-2019	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 6 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,704.00		
Check Number: 43586	Check Date: 10/03/2023	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: 43587	Check Date: 10/03/2023	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: 43588	Check Date: 10/03/2023	Payee Name: UPPER TOWNSHIP					
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,785.84	2023-2023	Loss
Check Amount:					\$1,785.84		
Check Number: 43589	Check Date: 10/03/2023	Payee Name: MIDDLE TOWNSHIP					
2024312945	COMPREHENSIVE	09/05/2023	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,238.36	2023-2023	Loss
Check Amount:					\$2,238.36		
Check Number: 43590	Check Date: 10/03/2023	Payee Name: GALLOWAY TOWNSHIP					
2023287906	1ST PARTY COLL PD	11/01/2022	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43591	Check Date: 10/03/2023	Payee Name: BUENA BOROUGH					
2024315070	BLDG/CONTENT	08/03/2023	BUENA BOROUGH	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$1,679.88	2023-2023	Loss
Check Amount:					\$1,679.88		
Check Number: 43592	Check Date: 10/03/2023	Payee Name: HAMILTON TOWNSHIP					
2023292325	1ST PARTY COLL PD	09/22/2022	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 43593	Check Date: 10/03/2023	Payee Name: UPPER TOWNSHIP					
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,148.04	2023-2023	Loss
Check Amount:					\$1,148.04		
Check Number: 43594	Check Date: 10/03/2023	Payee Name: ABSECON CITY					
2024314856	1ST PARTY COLL PD	09/23/2023	ABSECON CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,612.94	2023-2023	Loss
Check Amount:					\$3,612.94		
Check Number: 43595	Check Date: 10/03/2023	Payee Name: QUAL-LYNX					

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 7 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023288640	MEDICAL ONLY	11/09/2022	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2022-2022	Expense
2023302269	MEDICAL ONLY	04/21/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024308958	MEDICAL ONLY	07/09/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024309580	MEDICAL ONLY	07/21/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024309637	MEDICAL ONLY	07/22/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024309707	MEDICAL ONLY	07/24/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310137	INDEMNITY	07/28/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310143	MEDICAL ONLY	07/28/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310149	MEDICAL ONLY	07/28/2023	WATERFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310172	MEDICAL ONLY	07/30/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310206	MEDICAL ONLY	07/30/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310218	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310277	MEDICAL ONLY	06/20/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310279	MEDICAL ONLY	07/28/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310309	MEDICAL ONLY	07/26/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310311	INDEMNITY	07/30/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310455	MEDICAL ONLY	07/23/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310543	MEDICAL ONLY	08/02/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310733	MEDICAL ONLY	08/05/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310753	MEDICAL ONLY	08/05/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310762	INDEMNITY	08/04/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310780	MEDICAL ONLY	08/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310809	MEDICAL ONLY	08/06/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310898	MEDICAL ONLY	08/08/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 8 of 71
Run Date: 11/2/2023 15:00:45
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
2024310937	MEDICAL ONLY	08/08/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310957	MEDICAL ONLY	08/09/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024310970	INDEMNITY	08/09/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311011	MEDICAL ONLY	08/09/2023	NEWFIELD BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311018	MEDICAL ONLY	04/29/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311170	MEDICAL ONLY	08/11/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311179	MEDICAL ONLY	08/09/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311232	MEDICAL ONLY	08/13/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311235	MEDICAL ONLY	08/11/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311244	MEDICAL ONLY	08/14/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311245	MEDICAL ONLY	08/12/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311263	MEDICAL ONLY	08/13/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311299	MEDICAL ONLY	08/14/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311395	MEDICAL ONLY	08/11/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311397	MEDICAL ONLY	08/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311400	MEDICAL ONLY	08/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311483	MEDICAL ONLY	08/16/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311484	MEDICAL ONLY	08/16/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311489	MEDICAL ONLY	07/03/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311506	MEDICAL ONLY	08/16/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311519	MEDICAL ONLY	08/16/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311540	MEDICAL ONLY	08/14/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311547	MEDICAL ONLY	08/16/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311565	MEDICAL ONLY	08/13/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311674	MEDICAL ONLY	08/18/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311686	MEDICAL ONLY	08/18/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311689	MEDICAL ONLY	08/20/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

167

Page 9 of 71
Run Date: 11/2/2023 15:00:45
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
2024311724	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311726	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311730	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311734	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311780	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311782	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311787	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312041	MEDICAL ONLY	08/06/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312124	MEDICAL ONLY	08/25/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312159	MEDICAL ONLY	08/24/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312271	MEDICAL ONLY	08/28/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312317	MEDICAL ONLY	08/19/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312324	MEDICAL ONLY	08/29/2023	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312337	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312339	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312340	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312396	MEDICAL ONLY	08/30/2023	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312425	MEDICAL ONLY	08/28/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312439	MEDICAL ONLY	08/25/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
Check Amount:					\$348.50		
Check Number: 43596		Check Date: 10/03/2023	Payee Name: ATLANTICARE PHYSICIAN GROUP, PA				
2024313715	MEDICAL ONLY	09/12/2023	SOMERS POINT CITY	M-OCCUPATIONAL MEDICINE	\$76.49	2023-2023	Loss
Check Amount:					\$76.49		
Check Number: 43597		Check Date: 10/03/2023	Payee Name: IVYREHAB NETWORK INC				
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$989.00	2023-2023	Loss
Check Amount:					\$989.00		
Check Number: 43598		Check Date: 10/03/2023	Payee Name: LABCORP HOLDINGS				

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 10 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-OTHER PROVIDER FEES	\$73.00	2023-2023	Loss
Check Amount:					\$73.00		
Check Number: 43599 Check Date: 10/03/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2023296685	MEDICAL ONLY	02/15/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$1,005.00	2023-2023	Loss
Check Amount:					\$1,005.00		
Check Number: 43600 Check Date: 10/03/2023 Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$114.31	2020-2020	Loss
Check Amount:					\$114.31		
Check Number: 43601 Check Date: 10/03/2023 Payee Name: ARMC ANESTHESIOLOGISTS							
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$1,359.54	2022-2022	Loss
Check Amount:					\$1,359.54		
Check Number: 43602 Check Date: 10/03/2023 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$1,404.00		
Check Number: 43603 Check Date: 10/03/2023 Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC							
2023290862	INDEMNITY	12/09/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$863.20	2022-2022	Loss
Check Amount:					\$863.20		
Check Number: 43604 Check Date: 10/03/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$240.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$110.00	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	\$240.00	2023-2023	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
Check Amount:					\$890.00		
Check Number: 43605 Check Date: 10/03/2023 Payee Name: FERNANDO J. DELASOTTA MD							
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$115.00	2022-2022	Loss
Check Amount:					\$115.00		
Check Number: 43606 Check Date: 10/03/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-OCCUPATIONAL MEDICINE	\$2,526.21	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 11 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,526.21		
Check Number: 43607	Check Date: 10/03/2023	Payee Name: ONE CALL CARE DIAGNOSTICS					
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	M-MRI	\$485.00	2021-2021	Loss
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-MRI	\$75.00	2022-2022	Loss
2023282203	INDEMNITY	08/29/2022	AVALON BOROUGH	M-MRI	\$485.00	2022-2022	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MRI	\$350.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-MRI	\$75.00	2023-2023	Loss
2024309802	MEDICAL ONLY	07/24/2023	MILLVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
2024310455	MEDICAL ONLY	07/23/2023	CAPE MAY CITY	M-MRI	\$1,075.00	2023-2023	Loss
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	M-MRI	\$475.00	2023-2023	Loss
2024311489	MEDICAL ONLY	07/03/2023	EGG HARBOR TOWNSHIP	M-MRI	\$485.00	2023-2023	Loss
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-MRI	\$1,150.00	2023-2023	Loss
Check Amount:					\$5,140.00		
Check Number: 43608	Check Date: 10/03/2023	Payee Name: MULTI-CARE, INC					
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MEDICAL TRANSPORTATION	\$1,980.00	2023-2023	Loss
Check Amount:					\$1,980.00		
Check Number: 43609	Check Date: 10/03/2023	Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC					
2023299606	INDEMNITY	03/22/2023	OCEAN CITY	M-PHYSICIAN FEES	\$2,322.80	2023-2023	Loss
Check Amount:					\$2,322.80		
Check Number: 43610	Check Date: 10/03/2023	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: 43611	Check Date: 10/03/2023	Payee Name: ATLANTICARE SURGERY CENTER EHT					
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	M-AMBULATORY SURGERY CENTER	\$911.56	2020-2020	Loss
Check Amount:					\$911.56		
Check Number: 43612	Check Date: 10/03/2023	Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA					
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$716.00	2023-2023	Loss
2024312923	MEDICAL ONLY	08/17/2023	DENNIS TOWNSHIP	M-PHYSICIAN FEES	\$829.00	2023-2023	Loss
Check Amount:					\$1,545.00		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

170

Page 12 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43613 Check Date: 10/03/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$158.31	2021-2021	Loss
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$3,209.07	2022-2022	Loss
Check Amount:					\$3,367.38		
Check Number: 43614 Check Date: 10/03/2023 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: 43615 Check Date: 10/03/2023 Payee Name: NEUROPHYSIOLOGIC INTERPRETIVE							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$23,345.00	2020-2020	Loss
Check Amount:					\$23,345.00		
Check Number: 43616 Check Date: 10/03/2023 Payee Name: ATLANTIC ER ASSOC-KESSLER SED							
2024312650	MEDICAL ONLY	09/04/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$804.00	2023-2023	Loss
Check Amount:					\$804.00		
Check Number: 43617 Check Date: 10/03/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2024309821	INDEMNITY	07/25/2023	OCEAN CITY	M-URGENT CARE CENTER	\$164.16	2023-2023	Loss
2024310455	MEDICAL ONLY	07/23/2023	CAPE MAY CITY	M-OCCUPATIONAL MEDICINE	\$155.37	2023-2023	Loss
2024312297	MEDICAL ONLY	08/24/2023	DENNIS TOWNSHIP	M-URGENT CARE CENTER	\$229.69	2023-2023	Loss
2024312570	MEDICAL ONLY	08/31/2023	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$183.10	2023-2023	Loss
2024313163	MEDICAL ONLY	07/24/2023	WILDWOOD CITY	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss
2024313896	MEDICAL ONLY	09/17/2023	AVALON BOROUGH	M-URGENT CARE CENTER	\$227.46	2023-2023	Loss
2024313949	MEDICAL ONLY	09/14/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$119.56	2023-2023	Loss
Check Amount:					\$1,262.44		
Check Number: 43618 Check Date: 10/03/2023 Payee Name: SHORE URGENT CARE							
2024310218	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
2024310762	INDEMNITY	08/04/2023	PLEASANTVILLE CITY	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
Check Amount:					\$280.00		
Check Number: 43619 Check Date: 10/03/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2020206073	MEDICAL ONLY	05/26/2020	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$105.61	2020-2020	Loss
Check Amount:					\$105.61		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 171 All

Page 13 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43620 Check Date: 10/03/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-PHYSICIAN FEES	\$348.00	2022-2022	Loss
Check Amount:					\$348.00		
Check Number: 43621 Check Date: 10/03/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$197.83	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
Check Amount:					\$403.37		
Check Number: 43622 Check Date: 10/03/2023 Payee Name: TMHC, INC,							
2023278025	INDEMNITY	07/12/2022	WEST WILDWOOD BOROUGH	M-ORTHO/NEURO FEES	\$92.67	2022-2022	Loss
Check Amount:					\$92.67		
Check Number: 43623 Check Date: 10/03/2023 Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC							
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$13.56	2023-2023	Loss
Check Amount:					\$13.56		
Check Number: 43624 Check Date: 10/03/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2021238446	INDEMNITY	05/23/2021	OCEAN CITY	M-OTHER PROVIDER FEES	\$2,000.00	2021-2021	Loss
2022245984	INDEMNITY	08/23/2021	EGG HARBOR TOWNSHIP	M-OTHER PROVIDER FEES	\$65.00	2021-2021	Loss
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	M-OTHER PROVIDER FEES	\$65.00	2021-2021	Loss
Check Amount:					\$2,130.00		
Check Number: 43625 Check Date: 10/03/2023 Payee Name: SHORE HOSPITALISTS ASSOCIATES PROFESSIONAL ASSOCIATION							
2024310898	MEDICAL ONLY	08/08/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$199.24	2023-2023	Loss
Check Amount:					\$199.24		
Check Number: 43626 Check Date: 10/03/2023 Payee Name: FUSION HEALTHCARE SOLUTIONS							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-DME/PROSTHETICS	\$1,928.00	2023-2023	Loss
Check Amount:					\$1,928.00		
Check Number: 43627 Check Date: 10/03/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$257.50	2022-2022	Loss
Check Amount:					\$257.50		
Check Number: 43628 Check Date: 10/03/2023 Payee Name: myMATRIXX							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

172

Page 14 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-PHARMACY	\$33.99	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHARMACY	\$66.92	2023-2023	Loss
2024314149	MEDICAL ONLY	09/19/2023	MILLVILLE CITY	M-PHARMACY	\$3,631.35	2023-2023	Loss
Check Amount:					\$3,732.26		
Check Number: 43629		Check Date: 10/03/2023	Payee Name: HEALTH MED ASSOCIATES PC				
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$187.79	2023-2023	Loss
Check Amount:					\$187.79		
Check Number: 43630		Check Date: 10/03/2023	Payee Name: ORTHONJ, LLC				
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	2022-2022	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$541.42	2023-2023	Loss
2023298567	INDEMNITY	03/02/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023299476	INDEMNITY	03/21/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$250.92	2023-2023	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024309277	MEDICAL ONLY	07/17/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$121.95	2023-2023	Loss
2024310455	MEDICAL ONLY	07/23/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024310762	INDEMNITY	08/04/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$225.79	2023-2023	Loss
2024311245	MEDICAL ONLY	08/12/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$85.32	2023-2023	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$200.00	2023-2023	Loss
2024313218	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$246.00	2023-2023	Loss
Check Amount:					\$2,093.22		
Check Number: 43631		Check Date: 10/03/2023	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC				
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2022-2022	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
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$900.00		
Check Number: 43632		Check Date: 10/03/2023	Payee Name: ORTHONJ, LLC				
2024312660	INDEMNITY	09/01/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$232.42	2023-2023	Loss
Check Amount:					\$232.42		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

173

Page 15 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43633 Check Date: 10/03/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$1,550.00	2023-2023	Loss
Check Amount:					\$1,550.00		
Check Number: 43634 Check Date: 10/03/2023 Payee Name: ISO SERVICES INC							
2019172810	INDEMNITY	05/04/2019	UPPER DEERFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2019-2019	Expense
2020181397	INDEMNITY	08/07/2019	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2019-2019	Expense
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021219674	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021219704	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021224547	INDEMNITY	12/24/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2022249364	BODILY INJURY	07/27/2021	CAPE MAY CITY	E-MISC ALL OTHER GL	\$13.75	2021-2021	Expense
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022263021	INDEMNITY	01/30/2022	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022264649	INDEMNITY	02/11/2022	WATERFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022272162	INDEMNITY	04/15/2022	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2023288640	MEDICAL ONLY	11/09/2022	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2024309580	MEDICAL ONLY	07/21/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309821	INDEMNITY	07/25/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309982	INDEMNITY	07/26/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310099	BODILY INJURY	07/07/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310137	INDEMNITY	07/28/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310149	MEDICAL ONLY	07/28/2023	WATERFORD TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310172	MEDICAL ONLY	07/30/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310206	MEDICAL ONLY	07/30/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310218	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310262	BODILY INJURY	07/29/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310277	MEDICAL ONLY	06/20/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310279	MEDICAL ONLY	07/28/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 174

Page 16 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024310285	BODILY INJURY	07/29/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310296	BODILY INJURY	07/09/2023	CAPE MAY CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310309	MEDICAL ONLY	07/26/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310311	INDEMNITY	07/30/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310335	BODILY INJURY	07/07/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310455	MEDICAL ONLY	07/23/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310472	BODILY INJURY	06/10/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310480	BODILY INJURY	06/10/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310517	BODILY INJURY	07/12/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310543	MEDICAL ONLY	08/02/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310733	MEDICAL ONLY	08/05/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310753	MEDICAL ONLY	08/05/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310758	BODILY INJURY	05/22/2023	MILLVILLE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310762	INDEMNITY	08/04/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310776	BODILY INJURY	05/28/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024310780	MEDICAL ONLY	08/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310809	MEDICAL ONLY	08/06/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310898	MEDICAL ONLY	08/08/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310957	MEDICAL ONLY	08/09/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310970	INDEMNITY	08/09/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311011	MEDICAL ONLY	08/09/2023	NEWFIELD BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311018	MEDICAL ONLY	04/29/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311088	BODILY INJURY	08/05/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311101	BODILY INJURY	08/05/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311167	BODILY INJURY	05/24/2023	SOMERS POINT CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311170	MEDICAL ONLY	08/11/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

175

Page 17 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024311179	MEDICAL ONLY	08/09/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311191	BODILY INJURY	06/23/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311226	INDEMNITY	08/11/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311232	MEDICAL ONLY	08/13/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311235	MEDICAL ONLY	08/11/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311244	MEDICAL ONLY	08/14/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311245	MEDICAL ONLY	08/12/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311263	MEDICAL ONLY	08/13/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311282	BODILY INJURY	07/05/2023	OCEAN CITY	E-MISC ALL OTHER AL	\$13.75	2023-2023	Expense
2024311299	MEDICAL ONLY	08/14/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311393	MEDICAL ONLY	08/14/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311395	MEDICAL ONLY	08/11/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311397	MEDICAL ONLY	08/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311400	MEDICAL ONLY	08/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311455	BODILY INJURY	07/11/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311483	MEDICAL ONLY	08/16/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311484	MEDICAL ONLY	08/16/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311489	MEDICAL ONLY	07/03/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311506	MEDICAL ONLY	08/16/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311519	MEDICAL ONLY	08/16/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311540	MEDICAL ONLY	08/14/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311547	MEDICAL ONLY	08/16/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311565	MEDICAL ONLY	08/13/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311635	MEDICAL ONLY	08/16/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311674	MEDICAL ONLY	08/18/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311686	MEDICAL ONLY	08/18/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311689	MEDICAL ONLY	08/20/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311724	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

176

Page 18 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024311726	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311730	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311734	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311739	BODILY INJURY	08/19/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311780	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311782	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311787	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024311832	BODILY INJURY	05/26/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311965	BODILY INJURY	05/23/2023	MILLVILLE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312041	MEDICAL ONLY	08/06/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312124	MEDICAL ONLY	08/25/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312157	BODILY INJURY	07/29/2023	LOWER TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024312159	MEDICAL ONLY	08/24/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312261	BODILY INJURY	08/26/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024312271	MEDICAL ONLY	08/28/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312272	MEDICAL ONLY	08/27/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312273	BODILY INJURY	08/08/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024312297	MEDICAL ONLY	08/24/2023	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312306	BODILY INJURY	07/23/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024312317	MEDICAL ONLY	08/19/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312324	MEDICAL ONLY	08/29/2023	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312337	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312339	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312340	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312386	BODILY INJURY	06/02/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024312396	MEDICAL ONLY	08/30/2023	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

177

Page 19 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024312425	MEDICAL ONLY	08/28/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312439	MEDICAL ONLY	08/25/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
Check Amount:					\$1,622.50		
Check Number: 43635		Check Date: 10/03/2023	Payee Name: QUALCARE INC				
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314661	MEDICAL ONLY	09/23/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314924	INDEMNITY	09/26/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314929	MEDICAL ONLY	09/26/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315081	MEDICAL ONLY	09/27/2023	WATERFORD TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315135	MEDICAL ONLY	09/28/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315136	MEDICAL ONLY	09/28/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$3,885.00		
Check Number: 43636		Check Date: 10/10/2023	Payee Name: CAPEHART & SCATCHARD PA				
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$1,096.50	2021-2021	Legal
2022257735	INDEMNITY	12/17/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$172.50	2021-2021	Legal
2022270802	INDEMNITY	04/18/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$552.00	2022-2022	Legal
2022275919	INDEMNITY	06/13/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$218.50	2022-2022	Legal
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	L-LEGAL WC	\$725.50	2022-2022	Legal
2023282791	INDEMNITY	09/10/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$788.50	2022-2022	Legal
2023284867	INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	L-LEGAL WC	\$328.50	2022-2022	Legal
2023297550	INDEMNITY	02/26/2023	VENTNOR CITY	L-LEGAL WC	\$598.00	2023-2023	Legal
Check Amount:					\$4,480.00		
Check Number: 43637		Check Date: 10/10/2023	Payee Name: TOMLIN BROTHERS				
2022266519	1ST PARTY COLL PD	02/25/2022	MILLVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$473.37	2022-2022	Loss
Check Amount:					\$473.37		
Check Number: 43638		Check Date: 10/10/2023	Payee Name: GEMMEL TODD & MERENICH PA				
2020179476	BODILY INJURY	06/23/2019	OCEAN CITY	L-LEGAL GL	\$357.00	2019-2019	Legal
Check Amount:					\$357.00		
Check Number: 43639		Check Date: 10/10/2023	Payee Name: STATE SHORTHAND REPORTING SERVICE				

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

178

Page 20 of 71
Run Date: 11/2/2023 15:00:45
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
2019172866	INDEMNITY	05/04/2019	SEA ISLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2019-2019	Expense
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2022249887	INDEMNITY	09/25/2021	NORTH WILDWOOD CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2022256684	INDEMNITY	12/02/2021	HAMILTON TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2023285680	INDEMNITY	10/08/2022	OCEAN CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
Check Amount:					\$375.00		
Check Number: 43640 Check Date: 10/10/2023 Payee Name: BOB'S AUTO BODY							
2023306197	1ST PARTY COLL PD	05/25/2023	NORTH WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,090.21	2023-2023	Loss
Check Amount:					\$1,090.21		
Check Number: 43641 Check Date: 10/10/2023 Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS							
2023285861	INDEMNITY	10/12/2022	OCEAN CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:					\$800.00		
Check Number: 43642 Check Date: 10/10/2023 Payee Name: RELI OF ATLANTIC COUNTY, INC.							
2024315258	1ST PARTY COLL PD	09/20/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,958.10	2023-2023	Loss
Check Amount:					\$1,958.10		
Check Number: 43643 Check Date: 10/10/2023 Payee Name: AIC Companies LLC							
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	E-INDEP ADJUSTOR WC	\$499.00	2023-2023	Expense
Check Amount:					\$499.00		
Check Number: 43644 Check Date: 10/10/2023 Payee Name: I C U INVESTIGATIONS INC							
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024310970	INDEMNITY	08/09/2023	STONE HARBOR BOROUGH	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$1,425.00		
Check Number: 43645 Check Date: 10/10/2023 Payee Name: MILTON W BROWN							
2019172866	INDEMNITY	05/04/2019	SEA ISLE CITY	I-ASSESSMENT-W.C. IND	\$9,941.00	2019-2019	Loss
Check Amount:					\$9,941.00		
Check Number: 43646 Check Date: 10/10/2023 Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION							
2020192062	POLICE PROF BI	09/12/2019	MILLVILLE CITY	L-LEGAL GL	\$7,368.65	2019-2019	Legal
Check Amount:					\$7,368.65		

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

179

Page 21 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43647 Check Date: 10/10/2023 Payee Name: D'ARCY JOHNSON DAY PC							
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$14,888.00	2021-2021	Loss
2022256684	INDEMNITY	12/02/2021	HAMILTON TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$3,000.00	2021-2021	Loss
2023285680	INDEMNITY	10/08/2022	OCEAN CITY	I-CLAIMANT LEGAL EXP IND	\$1,100.00	2022-2022	Loss
Check Amount:					\$18,988.00		
Check Number: 43648 Check Date: 10/10/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2023280885	BODILY INJURY	05/29/2022	LOWER TOWNSHIP	L-LEGAL GL	\$34.00	2022-2022	Legal
Check Amount:					\$34.00		
Check Number: 43649 Check Date: 10/10/2023 Payee Name: ATLANTIC SECURITY INT'L							
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	E-MISC ALL OTHER WC	\$275.00	2021-2021	Expense
2023282229	INDEMNITY	08/31/2022	WILDWOOD CITY	E-INDEP ADJUSTOR WC	\$151.50	2022-2022	Expense
2024314312	INDEMNITY	09/13/2023	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$375.00	2023-2023	Expense
Check Amount:					\$801.50		
Check Number: 43650 Check Date: 10/10/2023 Payee Name: COSTELLO & MAINS LLC							
2022249887	INDEMNITY	09/25/2021	NORTH WILDWOOD CITY	I-ASSESSMENT-W.C. IND	\$2,728.00	2021-2021	Loss
Check Amount:					\$2,728.00		
Check Number: 43651 Check Date: 10/10/2023 Payee Name: PRIME SOURCE INVESTIGATIONS LLC							
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$2,600.00	2023-2023	Expense
Check Amount:					\$2,600.00		
Check Number: 43652 Check Date: 10/10/2023 Payee Name: EXAMWORKS INC							
2020207893	BODILY INJURY	06/10/2020	NORTH WILDWOOD CITY	E-ALLOCATED MED EXAM GL	\$725.00	2020-2020	Expense
Check Amount:					\$725.00		
Check Number: 43653 Check Date: 10/10/2023 Payee Name: LEO PETETTI LLC							
2023304543	1ST PARTY COLL PD	05/08/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
Check Amount:					\$55.00		
Check Number: 43654 Check Date: 10/10/2023 Payee Name: DAVID S DEWEESE							
2024310814	PUB OFF PI	02/23/2023	MARGATE CITY	L-LEGAL GL	\$750.00	2023-2023	Legal
2024311756	PUB OFF PI	12/12/2022	OCEAN CITY	L-LEGAL GL	\$750.00	2022-2022	Legal
2024312839	EPL PI	02/09/2023	STONE HARBOR BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): **180**

Page 22 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024313034	PUB OFF PI	09/01/2023	WEST WILDWOOD BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal
2024313458	EPL PI	06/23/2023	MILLVILLE CITY	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$3,750.00		
Check Number: 43655 Check Date: 10/10/2023 Payee Name: ARVIND BALIGA MD							
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	I-ASSESSMENT-W.C. IND	\$600.00	2021-2021	Loss
2023285680	INDEMNITY	10/08/2022	OCEAN CITY	I-CLAIMANT LEGAL EXP IND	\$600.00	2022-2022	Loss
Check Amount:					\$1,200.00		
Check Number: 43656 Check Date: 10/10/2023 Payee Name: THE DEWEESE LAW FIRM							
2020193089	INDEMNITY	12/23/2019	OCEAN CITY	E-SUBROGATION EXPENSE WC	\$7,875.00	2019-2019	Expense
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
Check Amount:					\$8,025.00		
Check Number: 43657 Check Date: 10/10/2023 Payee Name: REYNOLDS & HORN PC							
2020184800	POLICE PROF BI	09/16/2019	HAMILTON TOWNSHIP	L-LEGAL GL	\$7,769.00	2019-2019	Legal
2021212939	POLICE PROF BI	06/04/2020	MULLICA TOWNSHIP	L-LEGAL GL	\$3,349.00	2020-2020	Legal
2022242276	POLICE PROF PI	04/09/2019	WATERFORD TOWNSHIP	L-LEGAL GL	\$6,443.00	2019-2019	Legal
2022264593	POLICE PROF PI	09/07/2021	PLEASANTVILLE CITY	L-LEGAL GL	\$408.00	2021-2021	Legal
2022273169	POLICE PROF PI	09/07/2021	HAMILTON TOWNSHIP	L-LEGAL GL	\$204.00	2021-2021	Legal
2023307499	POLICE PROF PI	04/08/2023	HAMILTON TOWNSHIP	L-LEGAL GL	\$7,548.00	2023-2023	Legal
2024308823	POLICE PROF PI	12/29/2022	HAMILTON TOWNSHIP	L-LEGAL GL	\$7,259.00	2022-2022	Legal
2024310510	POLICE PROF PI	04/08/2023	EGG HARBOR TOWNSHIP	L-LEGAL GL	\$7,225.00	2023-2023	Legal
2024312284	POLICE PROF BI	08/24/2021	PLEASANTVILLE CITY	L-LEGAL GL	\$6,001.00	2021-2021	Legal
Check Amount:					\$46,206.00		
Check Number: 43658 Check Date: 10/10/2023 Payee Name: AFFANATO MARUT LLC							
2019164840	INDEMNITY	01/28/2019	ESTELL MANOR CITY	L-LEGAL WC	\$123.50	2019-2019	Legal
2019167196	INDEMNITY	02/28/2019	PLEASANTVILLE CITY	L-LEGAL WC	\$224.00	2019-2019	Legal
2020194275	INDEMNITY	01/10/2020	LOWER TOWNSHIP	L-LEGAL WC	\$165.30	2020-2020	Legal
2021209355	INDEMNITY	07/04/2020	NORTH WILDWOOD CITY	L-LEGAL WC	\$236.50	2020-2020	Legal
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	L-LEGAL WC	\$207.50	2020-2020	Legal
2021226252	INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$119.50	2021-2021	Legal
2022244701	INDEMNITY	08/05/2021	HAMILTON TOWNSHIP	L-LEGAL WC	\$238.00	2021-2021	Legal

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 181

Page 23 of 71
Run Date: 11/2/2023 15:00:45
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
2022247638	INDEMNITY	09/04/2021	UPPER TOWNSHIP	L-LEGAL WC	\$212.00	2021-2021	Legal
2022256684	INDEMNITY	12/02/2021	HAMILTON TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2022258094	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$406.00	2021-2021	Legal
2022277436	INDEMNITY	06/27/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$352.00	2022-2022	Legal
2023279959	INDEMNITY	08/02/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$229.00	2022-2022	Legal
2023282124	INDEMNITY	09/06/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$196.00	2022-2022	Legal
2023285680	INDEMNITY	10/08/2022	OCEAN CITY	L-LEGAL WC	\$308.00	2022-2022	Legal
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	L-LEGAL WC	\$157.00	2022-2022	Legal
2024310137	INDEMNITY	07/28/2023	VENTNOR CITY	L-LEGAL WC	\$138.50	2023-2023	Legal

Check Amount: \$3,452.80

Check Number: 43659 Check Date: 10/10/2023 Payee Name: COCKERILL CRAIG & MOORE LLC

2023287853	GL PROPERTY DAMAGE	11/01/2022	OCEAN CITY	L-LEGAL GL	\$901.00	2022-2022	Legal
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Check Amount: \$901.00

Check Number: 43660 Check Date: 10/10/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP

2019172866	INDEMNITY	05/04/2019	SEA ISLE CITY	L-LEGAL WC	\$419.50	2019-2019	Legal
2021219674	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$508.00	2020-2020	Legal
2021224102	INDEMNITY	12/15/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$178.50	2020-2020	Legal
2021229140	INDEMNITY	02/08/2021	MILLVILLE CITY	L-LEGAL WC	\$1,134.00	2021-2021	Legal
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$267.00	2021-2021	Legal
2022249887	INDEMNITY	09/25/2021	NORTH WILDWOOD CITY	L-LEGAL WC	\$1,793.50	2021-2021	Legal
2022251931	INDEMNITY	10/15/2021	SOMERS POINT CITY	L-LEGAL WC	\$297.50	2021-2021	Legal
2022276716	INDEMNITY	04/28/2022	LOWER TOWNSHIP	L-LEGAL WC	\$192.50	2022-2022	Legal
2023277802	INDEMNITY	07/09/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$597.03	2022-2022	Legal
2023280187	INDEMNITY	08/09/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$192.00	2022-2022	Legal
2023300700	INDEMNITY	01/03/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$894.50	2023-2023	Legal
2024309697	INDEMNITY	07/18/2023	HAMILTON TOWNSHIP	L-LEGAL WC	\$953.50	2023-2023	Legal

Check Amount: \$7,427.53

Check Number: 43661 Check Date: 10/10/2023 Payee Name: STONE HARBOR BOROUGH

2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,049.02	2023-2023	Loss
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Check Amount: \$1,049.02

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 24 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43662 Check Date: 10/10/2023 Payee Name: Robert Jones							
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,075.61	2023-2023	Loss
Check Amount:					\$1,075.61		
Check Number: 43663 Check Date: 10/10/2023 Payee Name: UPPER TOWNSHIP							
2024315204	INDEMNITY	09/28/2023	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,002.79	2023-2023	Loss
Check Amount:					\$1,002.79		
Check Number: 43664 Check Date: 10/10/2023 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: 43665 Check Date: 10/10/2023 Payee Name: Michael Costello							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$844.75	2023-2023	Loss
Check Amount:					\$844.75		
Check Number: 43666 Check Date: 10/10/2023 Payee Name: STONE HARBOR BOROUGH							
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,191.14	2023-2023	Loss
Check Amount:					\$1,191.14		
Check Number: 43667 Check Date: 10/10/2023 Payee Name: STONE HARBOR BOROUGH							
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$510.49	2023-2023	Loss
Check Amount:					\$510.49		
Check Number: 43668 Check Date: 10/10/2023 Payee Name: MERCER ALLERGY & PULMONARY ASSOCIATES, LLC							
2020198568	INDEMNITY	01/01/2020	OCEAN CITY	E-ALLOCATED MED EXAM WC	\$2,525.00	2020-2020	Expense
Check Amount:					\$2,525.00		
Check Number: 43669 Check Date: 10/10/2023 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: 43670 Check Date: 10/10/2023 Payee Name: Clare Eck							
2023285956	BODILY INJURY	08/19/2022	WEST CAPE MAY BOROUGH	I-LUMP SUM SETTLEMENT GL BI	\$339.60	2022-2022	Loss
Check Amount:					\$339.60		
Check Number: 43671 Check Date: 10/10/2023 Payee Name: Christopher Vivarelli							
2022273627	INDEMNITY	05/18/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$639.00	2022-2022	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

183

Page 25 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$639.00		
Check Number: 43672 Check Date: 10/10/2023 Payee Name: Ward Silcott							
2022256684	INDEMNITY	12/02/2021	HAMILTON TOWNSHIP	I-LUMP SUM SETTLEMENT	\$12,000.00	2021-2021	Loss
Check Amount:					\$12,000.00		
Check Number: 43673 Check Date: 10/10/2023 Payee Name: Tyler Bell							
2019172866	INDEMNITY	05/04/2019	SEA ISLE CITY	I-PERMANENT PARTIAL DISABILITY	\$35,758.24	2019-2019	Loss
Check Amount:					\$35,758.24		
Check Number: 43674 Check Date: 10/10/2023 Payee Name: Mark Kerr							
2023285680	INDEMNITY	10/08/2022	OCEAN CITY	I-LUMP SUM SETTLEMENT	\$3,300.00	2022-2022	Loss
Check Amount:					\$3,300.00		
Check Number: 43675 Check Date: 10/10/2023 Payee Name: Thomas McCabe							
2022249887	INDEMNITY	09/25/2021	NORTH WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$9,491.50	2021-2021	Loss
Check Amount:					\$9,491.50		
Check Number: 43676 Check Date: 10/10/2023 Payee Name: Darren Whitland							
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,032.00	2021-2021	Loss
Check Amount:					\$1,032.00		
Check Number: 43677 Check Date: 10/10/2023 Payee Name: Owen Mastrocola							
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$13,409.96	2021-2021	Loss
Check Amount:					\$13,409.96		
Check Number: 43678 Check Date: 10/10/2023 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: 43679 Check Date: 10/10/2023 Payee Name: Charles Cripps Jr							
2022244042	INDEMNITY	07/28/2021	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$1,110.00	2021-2021	Loss
Check Amount:					\$1,110.00		
Check Number: 43680 Check Date: 10/10/2023 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: 43681 Check Date: 10/10/2023 Payee Name: William Lakes							

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 184

Page 26 of 71
Run Date: 11/2/2023 15:00:45
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
2022246353	INDEMNITY	08/25/2021	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 43682 Check Date: 10/10/2023 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: 43683 Check Date: 10/10/2023 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: 43684 Check Date: 10/10/2023 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: 43685 Check Date: 10/10/2023 Payee Name: SEA ISLE CITY							
2023307815	INLAND MARINE	06/21/2023	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 43686 Check Date: 10/10/2023 Payee Name: QUAL-LYNX							
2024310221	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
Check Amount:					\$4.25		
Check Number: 43687 Check Date: 10/10/2023 Payee Name: COASTAL SPINE, PC.							
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	M-ORTHO/NEURO FEES	\$212.10	2023-2023	Loss
Check Amount:					\$212.10		
Check Number: 43688 Check Date: 10/10/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$170.89	2023-2023	Loss
2024313715	MEDICAL ONLY	09/12/2023	SOMERS POINT CITY	M-OCCUPATIONAL MEDICINE	\$76.49	2023-2023	Loss
Check Amount:					\$247.38		
Check Number: 43689 Check Date: 10/10/2023 Payee Name: IVYREHAB NETWORK INC							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$429.00	2023-2023	Loss
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$519.00		
Check Number: 43690 Check Date: 10/10/2023 Payee Name: INSPIRA MEDICAL CENTER VINELAND							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 27 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023305193	MEDICAL ONLY	05/24/2023	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$892.50	2023-2023	Loss
Check Amount:					\$892.50		
Check Number: 43691		Check Date: 10/10/2023	Payee Name: ARMC ANESTHESIOLOGISTS				
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-PHYSICIAN FEES	\$880.00	2021-2021	Loss
Check Amount:					\$880.00		
Check Number: 43692		Check Date: 10/10/2023	Payee Name: SHORE MEDICAL CENTER				
2023298397	MEDICAL ONLY	03/08/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
2024309821	INDEMNITY	07/25/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
Check Amount:					\$4,212.00		
Check Number: 43693		Check Date: 10/10/2023	Payee Name: CAPE REGIONAL MEDICAL CENTER				
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$4,212.00		
Check Number: 43694		Check Date: 10/10/2023	Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC				
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$979.40	2023-2023	Loss
Check Amount:					\$979.40		
Check Number: 43695		Check Date: 10/10/2023	Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA				
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$80.00	2022-2022	Loss
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$110.00	2023-2023	Loss
Check Amount:					\$190.00		
Check Number: 43696		Check Date: 10/10/2023	Payee Name: FERNANDO J. DELASOTTA MD				
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-ORTHO/NEURO FEES	\$115.00	2021-2021	Loss
2022249301	INDEMNITY	09/24/2021	MARGATE CITY	M-ORTHO/NEURO FEES	\$115.00	2021-2021	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$115.00	2023-2023	Loss
2024310733	MEDICAL ONLY	08/05/2023	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$115.00	2023-2023	Loss
Check Amount:					\$460.00		
Check Number: 43697		Check Date: 10/10/2023	Payee Name: CAPE EMERGENCY PHYSICIANS, PA				
2023307708	MEDICAL ONLY	06/25/2023	AVALON BOROUGH	M-PHYSICIAN FEES	\$1,077.44	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 28 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,077.44		
Check Number: 43698 Check Date: 10/10/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$52.59	2023-2023	Loss
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$344.04	2023-2023	Loss
Check Amount:					\$396.63		
Check Number: 43699 Check Date: 10/10/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-MRI	\$50.06	2022-2022	Loss
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-MRI	\$485.00	2023-2023	Loss
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-MRI	\$485.00	2023-2023	Loss
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-MRI	\$1,075.00	2023-2023	Loss
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-MRI	\$970.00	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-MRI	\$1,225.00	2023-2023	Loss
2024310733	MEDICAL ONLY	08/05/2023	AVALON BOROUGH	M-MRI	\$485.00	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$5,745.06		
Check Number: 43700 Check Date: 10/10/2023 Payee Name: CAPE RADIOLOGY							
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-DIAGNOSTICS	\$131.70	2023-2023	Loss
Check Amount:					\$131.70		
Check Number: 43701 Check Date: 10/10/2023 Payee Name: MULTI-CARE, INC							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MEDICAL TRANSPORTATION	\$440.00	2023-2023	Loss
Check Amount:					\$440.00		
Check Number: 43702 Check Date: 10/10/2023 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: 43703 Check Date: 10/10/2023 Payee Name: ATLANTICARE SURGERY CENTER EHT							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-AMBULATORY SURGERY CENTER	\$2,051.01	2021-2021	Loss
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$911.56	2023-2023	Loss
Check Amount:					\$2,962.57		

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

187

Page 29 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43704 Check Date: 10/10/2023 Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.							
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$140.62	2023-2023	Loss
Check Amount:					\$140.62		
Check Number: 43705 Check Date: 10/10/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$111.50	2023-2023	Loss
2024312493	INDEMNITY	08/21/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$111.50	2023-2023	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$184.19	2023-2023	Loss
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$361.73	2023-2023	Loss
Check Amount:					\$768.92		
Check Number: 43706 Check Date: 10/10/2023 Payee Name: ATLANTIC PHYSICAL THERAPY CENTER							
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$800.00	2020-2020	Loss
Check Amount:					\$800.00		
Check Number: 43707 Check Date: 10/10/2023 Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC							
2024312271	MEDICAL ONLY	08/28/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$30.46	2023-2023	Loss
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$33.58	2023-2023	Loss
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$18.08	2023-2023	Loss
Check Amount:					\$82.12		
Check Number: 43708 Check Date: 10/10/2023 Payee Name: AFC URGENT CARE PARAMUS							
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-URGENT CARE CENTER	\$160.00	2023-2023	Loss
Check Amount:					\$160.00		
Check Number: 43709 Check Date: 10/10/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2022259273	MEDICAL ONLY	01/04/2022	SOMERS POINT CITY	M-URGENT CARE CENTER	\$226.07	2022-2022	Loss
2024309486	MEDICAL ONLY	07/18/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$160.76	2023-2023	Loss
2024311484	MEDICAL ONLY	08/16/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$289.81	2023-2023	Loss
2024313922	MEDICAL ONLY	09/18/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$220.04	2023-2023	Loss
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$219.11	2023-2023	Loss
2024314156	MEDICAL ONLY	09/19/2023	WILDWOOD CREST BOROUGH	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
2024314526	MEDICAL ONLY	09/22/2023	NORTH WILDWOOD CITY	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
2024314924	INDEMNITY	09/26/2023	WILDWOOD CITY	M-URGENT CARE CENTER	\$210.75	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 30 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,565.26		
Check Number: 43710 Check Date: 10/10/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2021216723	MEDICAL ONLY	10/05/2020	UPPER TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$89.76	2020-2020	Loss
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2022-2022	Loss
2023307783	MEDICAL ONLY	06/26/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
Check Amount:					\$265.94		
Check Number: 43711 Check Date: 10/10/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-PHYSICIAN FEES	\$228.00	2022-2022	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$318.00		
Check Number: 43712 Check Date: 10/10/2023 Payee Name: THERASPORT PHYSICAL THERAPY							
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$285.00	2023-2023	Loss
Check Amount:					\$285.00		
Check Number: 43713 Check Date: 10/10/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024314272	MEDICAL ONLY	09/20/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$573.22	2023-2023	Loss
Check Amount:					\$829.40		
Check Number: 43714 Check Date: 10/10/2023 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2023305271	MEDICAL ONLY	05/18/2023	VENTNOR CITY	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
2024310937	MEDICAL ONLY	08/08/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$7,533.00		
Check Number: 43715 Check Date: 10/10/2023 Payee Name: AFC URGENT CARE							
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-URGENT CARE CENTER	\$160.00	2023-2023	Loss
Check Amount:					\$160.00		
Check Number: 43716 Check Date: 10/10/2023 Payee Name: JAG-ONE PHYSICAL THERAPY LLC							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-PHYSICIAN FEES	\$257.50	2022-2022	Loss
Check Amount:					\$257.50		

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 31 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43717 Check Date: 10/10/2023 Payee Name: myMATRIXX							
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-PHARMACY	\$4.36	2023-2023	Loss
Check Amount:					\$4.36		
Check Number: 43718 Check Date: 10/10/2023 Payee Name: HEALTH MED ASSOCIATES PC							
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$156.87	2023-2023	Loss
Check Amount:					\$156.87		
Check Number: 43719 Check Date: 10/10/2023 Payee Name: ORTHONJ, LLC							
2020181397	INDEMNITY	08/07/2019	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$251.00	2019-2019	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$3,109.48	2023-2023	Loss
2023307824	MEDICAL ONLY	06/26/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$121.95	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	\$85.32	2023-2023	Loss
2024311263	MEDICAL ONLY	08/13/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024311489	MEDICAL ONLY	07/03/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$327.97	2023-2023	Loss
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$786.72	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$246.47	2023-2023	Loss
2024312324	MEDICAL ONLY	08/29/2023	NORTHFIELD CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$315.28	2023-2023	Loss
2024313218	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$200.00	2023-2023	Loss
Check Amount:					\$6,031.87		
Check Number: 43720 Check Date: 10/10/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2022-2022	Loss
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$720.00	2023-2023	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$630.00	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2024312272	MEDICAL ONLY	08/27/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 32 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
Check Amount:					\$2,610.00		
Check Number: 43721 Check Date: 10/10/2023 Payee Name: ORTHONJ, LLC							
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$401.83	2023-2023	Loss
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$230.92	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$232.42	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$330.86	2023-2023	Loss
Check Amount:					\$1,561.94		
Check Number: 43722 Check Date: 10/10/2023 Payee Name: ORTHONJ, LLC							
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$404.23	2023-2023	Loss
Check Amount:					\$404.23		
Check Number: 43723 Check Date: 10/10/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	M-PHYSICIAN FEES	\$1,300.00	2020-2020	Loss
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-PHYSICIAN FEES	\$3,119.35	2021-2021	Loss
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$1,444.35	2023-2023	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$2,184.35	2023-2023	Loss
Check Amount:					\$8,048.05		
Check Number: 43724 Check Date: 10/10/2023 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: 43725 Check Date: 10/10/2023 Payee Name: ISO SERVICES INC							
2024310221	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
Check Amount:					\$13.75		
Check Number: 43726 Check Date: 10/10/2023 Payee Name: QUALCARE INC							
2024313044	MEDICAL ONLY	09/06/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024314156	MEDICAL ONLY	09/19/2023	WILDWOOD CREST BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 191

Page 33 of 71
Run Date: 11/2/2023 15:00:45
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
2024315204	INDEMNITY	09/28/2023	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315362	MEDICAL ONLY	09/28/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315461	MEDICAL ONLY	10/02/2023	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315508	MEDICAL ONLY	09/30/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315591	MEDICAL ONLY	10/03/2023	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315593	MEDICAL ONLY	10/03/2023	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315595	MEDICAL ONLY	10/03/2023	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315684	MEDICAL ONLY	10/04/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315700	MEDICAL ONLY	10/04/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315845	MEDICAL ONLY	10/05/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$8,325.00		
Check Number: 43727		Check Date: 10/17/2023	Payee Name: CAPEHART & SCATCHARD PA				
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$608.50	2021-2021	Legal
Check Amount:					\$608.50		
Check Number: 43728		Check Date: 10/17/2023	Payee Name: STATE SHORTHAND REPORTING SERVICE				
2023295448	INDEMNITY	01/27/2023	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$200.00	2023-2023	Expense
Check Amount:					\$200.00		
Check Number: 43729		Check Date: 10/17/2023	Payee Name: BOB'S AUTO BODY				
2024310774	1ST PARTY COLL PD	08/01/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$456.21	2023-2023	Loss
Check Amount:					\$456.21		
Check Number: 43730		Check Date: 10/17/2023	Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS				
2020195343	INDEMNITY	01/23/2020	MIDDLE TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2020-2020	Expense
Check Amount:					\$800.00		
Check Number: 43731		Check Date: 10/17/2023	Payee Name: FERNANDO DELASOTTA MD				
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-IND MED EXAMS WC	\$1,150.00	2022-2022	Loss
Check Amount:					\$1,150.00		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 192

Page 34 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43732 Check Date: 10/17/2023 Payee Name: RELI OF ATLANTIC COUNTY, INC.							
2024315258	1ST PARTY COLL PD	09/20/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$789.24	2023-2023	Loss
Check Amount:					\$789.24		
Check Number: 43733 Check Date: 10/17/2023 Payee Name: I C U INVESTIGATIONS INC							
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	E-INDEP ADJUSTOR WC	\$2,575.00	2023-2023	Expense
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$3,525.00		
Check Number: 43734 Check Date: 10/17/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021215929	PERSONAL INJURY	07/17/2020	WILDWOOD CITY	L-LEGAL GL	\$3,536.00	2020-2020	Legal
Check Amount:					\$3,536.00		
Check Number: 43735 Check Date: 10/17/2023 Payee Name: State of New Jersey - Div of Worker's Comp							
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$0.69	2022-2022	Expense
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
2023306654	INDEMNITY	06/09/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$6.80	2023-2023	Expense
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$1.18	2023-2023	Expense
Check Amount:					\$10.44		
Check Number: 43736 Check Date: 10/17/2023 Payee Name: ATLANTIC SECURITY INT'L							
2023283434	INDEMNITY	09/17/2022	NORTH WILDWOOD CITY	E-SUBROGATION EXPENSE WC	\$151.50	2022-2022	Expense
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$2,385.00	2023-2023	Expense
Check Amount:					\$2,536.50		
Check Number: 43737 Check Date: 10/17/2023 Payee Name: HOWARD HAMMER PSYD							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$20.00	2022-2022	Loss
Check Amount:					\$20.00		
Check Number: 43738 Check Date: 10/17/2023 Payee Name: PURDY COLLISION LLC							
2023306225	1ST PARTY COLL PD	05/04/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$265.74	2023-2023	Loss
2023307639	1ST PARTY COLL PD	06/07/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,277.16	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 35 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024310853	1ST PARTY COLL PD	07/31/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$897.27	2023-2023	Loss
2024311189	1ST PARTY COLL PD	08/10/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$665.43	2023-2023	Loss
2024311695	1ST PARTY COLL PD	08/18/2023	BRIGANTINE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$246.75	2023-2023	Loss
Check Amount:					\$3,352.35		
Check Number: 43739 Check Date: 10/17/2023 Payee Name: LEO PETETTI LLC							
2023300611	1ST PARTY COLL PD	04/02/2023	GALLOWAY TOWNSHIP	E-APPRAISERS PR	\$525.00	2023-2023	Expense
2023307639	1ST PARTY COLL PD	06/07/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
2024310774	1ST PARTY COLL PD	08/01/2023	OCEAN CITY	E-APPRAISERS PR	\$55.00	2023-2023	Expense
2024311695	1ST PARTY COLL PD	08/18/2023	BRIGANTINE CITY	E-APPRAISERS PR	\$55.00	2023-2023	Expense
Check Amount:					\$690.00		
Check Number: 43740 Check Date: 10/17/2023 Payee Name: HOWARD HAMMER PSYD LLC							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$20.00	2022-2022	Loss
Check Amount:					\$20.00		
Check Number: 43741 Check Date: 10/17/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2022272162	INDEMNITY	04/15/2022	SOMERS POINT CITY	L-LEGAL WC	\$290.50	2022-2022	Legal
Check Amount:					\$290.50		
Check Number: 43742 Check Date: 10/17/2023 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: 43743 Check Date: 10/17/2023 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: 43744 Check Date: 10/17/2023 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: 43745 Check Date: 10/17/2023 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2020200356	BODILY INJURY	02/14/2020	PLEASANTVILLE CITY	L-LEGAL GL	\$951.00	2020-2020	Legal
Check Amount:					\$951.00		
Check Number: 43746 Check Date: 10/17/2023 Payee Name: Lauren Schropp							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 36 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024309604	3RD PARTY PD	07/18/2023	WILDWOOD CREST BOROUGH	M-MISC MED(WC) & PD (NON-WC) AL PD	\$763.86	2023-2023	Loss
Check Amount:					\$763.86		
Check Number: 43747 Check Date: 10/17/2023 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: 43748 Check Date: 10/17/2023 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: 43749 Check Date: 10/17/2023 Payee Name: Robert Shellhorn							
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,469.92	2023-2023	Loss
Check Amount:					\$1,469.92		
Check Number: 43750 Check Date: 10/17/2023 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: 43751 Check Date: 10/17/2023 Payee Name: Cody Miller							
2021237286	INDEMNITY	05/09/2021	MILLVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 43752 Check Date: 10/17/2023 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: 43753 Check Date: 10/17/2023 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: 43754 Check Date: 10/17/2023 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: 43755 Check Date: 10/17/2023 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		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 37 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43756 Check Date: 10/17/2023 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: 43757 Check Date: 10/17/2023 Payee Name: John Schauble							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,198.40	2022-2022	Loss
Check Amount:					\$1,198.40		
Check Number: 43758 Check Date: 10/17/2023 Payee Name: Robert Porter							
2024311178	GL PROPERTY DAMAGE	07/26/2023	WOODBINE BOROUGH	M-MISC MED(WC) & PD (NON-WC) GL PD	\$1,750.53	2023-2023	Loss
Check Amount:					\$1,750.53		
Check Number: 43759 Check Date: 10/17/2023 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: 43760 Check Date: 10/17/2023 Payee Name: SOMERS POINT CITY							
2023298805	1ST PARTY COLL PD	03/05/2023	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$488.78	2023-2023	Loss
Check Amount:					\$488.78		
Check Number: 43761 Check Date: 10/17/2023 Payee Name: OCEAN CITY							
2020181899	1ST PARTY COLL PD	08/19/2019	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2019-2019	Loss
Check Amount:					\$1,000.00		
Check Number: 43762 Check Date: 10/17/2023 Payee Name: OCEAN CITY							
2024308515	1ST PARTY COLL PD	07/05/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 43763 Check Date: 10/17/2023 Payee Name: PLEASANTVILLE CITY							
2024316737	BLDG/CONTENT	02/20/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$2,933.00	2023-2023	Loss
Check Amount:					\$2,933.00		
Check Number: 43764 Check Date: 10/17/2023 Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH							
2022246192	MEDICAL ONLY	08/21/2021	HAMILTON TOWNSHIP	M-URGENT CARE CENTER	\$235.00	2021-2021	Loss
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	M-URGENT CARE CENTER	\$162.00	2023-2023	Loss
Check Amount:					\$397.00		
Check Number: 43765 Check Date: 10/17/2023 Payee Name: IVYREHAB NETWORK INC							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

Page 38 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$140.00	2023-2023	Loss
Check Amount:					\$140.00		
Check Number: 43766 Check Date: 10/17/2023 Payee Name: ADVANCED ENT & ALLERGY							
2024313190	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$112.00	2023-2023	Loss
Check Amount:					\$112.00		
Check Number: 43767 Check Date: 10/17/2023 Payee Name: QUEST DIAGNOSTICS							
2023305991	MEDICAL ONLY	06/03/2023	OCEAN CITY	M-OTHER PROVIDER FEES	\$84.19	2023-2023	Loss
Check Amount:					\$84.19		
Check Number: 43768 Check Date: 10/17/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2024310937	MEDICAL ONLY	08/08/2023	OCEAN CITY	M-PHYSICIAN FEES	\$522.00	2023-2023	Loss
Check Amount:					\$522.00		
Check Number: 43769 Check Date: 10/17/2023 Payee Name: ACCURATE MONITORING, LLC							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$14,179.00	2020-2020	Loss
Check Amount:					\$14,179.00		
Check Number: 43770 Check Date: 10/17/2023 Payee Name: ARMC ANESTHESIOLOGISTS							
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	M-PHYSICIAN FEES	\$660.00	2020-2020	Loss
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$770.00	2023-2023	Loss
Check Amount:					\$1,430.00		
Check Number: 43771 Check Date: 10/17/2023 Payee Name: SHORE MEDICAL CENTER							
2024308488	MEDICAL ONLY	07/06/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$2,093.40	2023-2023	Loss
Check Amount:					\$2,093.40		
Check Number: 43772 Check Date: 10/17/2023 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2024313190	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2024313218	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$2,808.00		
Check Number: 43773 Check Date: 10/17/2023 Payee Name: CAPE EMERGENCY PHYSICIANS, PA							
2022243674	MEDICAL ONLY	07/22/2021	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$611.12	2021-2021	Loss
2023305935	MEDICAL ONLY	05/24/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss
2024313190	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

197

Page 39 of 71
Run Date: 11/2/2023 15:00:45
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
2024313218	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$1,037.44	2023-2023	Loss
Check Amount:					\$3,723.44		
Check Number: 43774 Check Date: 10/17/2023 Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.							
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$140.62	2023-2023	Loss
Check Amount:					\$140.62		
Check Number: 43775 Check Date: 10/17/2023 Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA							
2024314149	MEDICAL ONLY	09/19/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$793.00	2023-2023	Loss
Check Amount:					\$793.00		
Check Number: 43776 Check Date: 10/17/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$111.50	2022-2022	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$158.31	2023-2023	Loss
Check Amount:					\$269.81		
Check Number: 43777 Check Date: 10/17/2023 Payee Name: JERSEY SHORE AMBULATORY SURGICAL CENTER							
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-AMBULATORY SURGERY CENTER	\$12,500.00	2023-2023	Loss
Check Amount:					\$12,500.00		
Check Number: 43778 Check Date: 10/17/2023 Payee Name: ATLANTIC PHYSICAL THERAPY CENTER							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$800.00	2023-2023	Loss
Check Amount:					\$800.00		
Check Number: 43779 Check Date: 10/17/2023 Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC							
2024309927	INDEMNITY	07/26/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$152.09	2023-2023	Loss
Check Amount:					\$152.09		
Check Number: 43780 Check Date: 10/17/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2022262371	MEDICAL ONLY	01/24/2022	MARGATE CITY	M-URGENT CARE CENTER	\$127.77	2022-2022	Loss
2024311540	MEDICAL ONLY	08/14/2023	AVALON BOROUGH	M-URGENT CARE CENTER	\$154.51	2023-2023	Loss
2024312159	MEDICAL ONLY	08/24/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss
2024315204	INDEMNITY	09/28/2023	UPPER TOWNSHIP	M-URGENT CARE CENTER	\$198.50	2023-2023	Loss
2024315845	MEDICAL ONLY	10/05/2023	WILDWOOD CITY	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
Check Amount:					\$783.24		
Check Number: 43781 Check Date: 10/17/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

Page 40 of 71
Run Date: 11/2/2023 15:00:45
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
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2019-2019	Loss
2020180094	INDEMNITY	07/30/2019	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$1,462.11	2019-2019	Loss
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-ORTHO/NEURO FEES	\$61.66	2021-2021	Loss
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-ORTHO/NEURO FEES	\$232.02	2022-2022	Loss
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$132.13	2023-2023	Loss
Check Amount:					\$2,064.10		
Check Number: 43782 Check Date: 10/17/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$120.00	2023-2023	Loss
Check Amount:					\$210.00		
Check Number: 43783 Check Date: 10/17/2023 Payee Name: SOUTH JERSEY ANESTHESIA & PAIN PHYSIAN							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$2,670.00	2020-2020	Loss
Check Amount:					\$2,670.00		
Check Number: 43784 Check Date: 10/17/2023 Payee Name: ALIGN DIRECT BILL LLC							
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	M-PHYSICIAN FEES	\$95.00	2023-2023	Loss
Check Amount:					\$95.00		
Check Number: 43785 Check Date: 10/17/2023 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2024315362	MEDICAL ONLY	09/28/2023	PLEASANTVILLE CITY	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$2,511.00		
Check Number: 43786 Check Date: 10/17/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES KESSLER SED LLC							
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$417.60	2023-2023	Loss
Check Amount:					\$417.60		
Check Number: 43787 Check Date: 10/17/2023 Payee Name: WORKERS COMP PSYCH NET							
2024311397	MEDICAL ONLY	08/12/2023	CAPE MAY CITY	M-BEHAVIORAL HEALTH	\$170.00	2023-2023	Loss
Check Amount:					\$170.00		
Check Number: 43788 Check Date: 10/17/2023 Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC							
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-ORTHO/NEURO FEES	\$193.72	2022-2022	Loss
Check Amount:					\$193.72		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 199

Page 41 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43789 Check Date: 10/17/2023 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: 43790 Check Date: 10/17/2023 Payee Name: myMATRIXX							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHARMACY	\$18.47	2020-2020	Loss
Check Amount:					\$18.47		
Check Number: 43791 Check Date: 10/17/2023 Payee Name: INSPIRA MEDICAL CENTER MULLICA HILL							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$34,768.08	2020-2020	Loss
Check Amount:					\$34,768.08		
Check Number: 43792 Check Date: 10/17/2023 Payee Name: HEALTH MED ASSOCIATES PC							
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$249.05	2023-2023	Loss
Check Amount:					\$249.05		
Check Number: 43793 Check Date: 10/17/2023 Payee Name: ORTHONJ, LLC							
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	M-ORTHO/NEURO FEES	\$125.59	2021-2021	Loss
2023299476	INDEMNITY	03/21/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
Check Amount:					\$210.91		
Check Number: 43794 Check Date: 10/17/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2022-2022	Loss
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312272	MEDICAL ONLY	08/27/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$990.00		
Check Number: 43795 Check Date: 10/17/2023 Payee Name: ORTHONJ, LLC							
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2022-2022	Loss
Check Amount:					\$121.97		
Check Number: 43796 Check Date: 10/17/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$232.03	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 200

Page 42 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$232.03		
Check Number: 43797 Check Date: 10/17/2023 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: 43798 Check Date: 10/17/2023 Payee Name: OSPREY REHABILITATION LLC							
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$201.88		
Check Number: 43799 Check Date: 10/17/2023 Payee Name: QUALCARE INC							
2022262371	MEDICAL ONLY	01/24/2022	MARGATE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$510.00	2022-2022	Loss
2024312338	MEDICAL ONLY	08/28/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316203	MEDICAL ONLY	10/09/2023	MARGATE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316251	MEDICAL ONLY	10/07/2023	WEST CAPE MAY BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316283	MEDICAL ONLY	10/05/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316289	MEDICAL ONLY	10/04/2023	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316412	MEDICAL ONLY	10/11/2023	AVALON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316603	MEDICAL ONLY	10/09/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$4,950.00		
Check Number: 43800 Check Date: 10/24/2023 Payee Name: OUTLAW GRAPHICS LLC							
2023304543	1ST PARTY COLL PD	05/08/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$580.00	2023-2023	Loss
Check Amount:					\$580.00		
Check Number: 43801 Check Date: 10/24/2023 Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA							
2021238064	INDEMNITY	05/17/2021	VENTNOR CITY	I-ASSESSMENT-W.C. IND	\$4,687.00	2021-2021	Loss
Check Amount:					\$4,687.00		
Check Number: 43802 Check Date: 10/24/2023 Payee Name: GEMMEL TODD & MERENICH PA							
2020178879	BODILY INJURY	04/18/2019	BRIGANTINE CITY	L-LEGAL GL	\$5,556.00	2019-2019	Legal
Check Amount:					\$5,556.00		
Check Number: 43803 Check Date: 10/24/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

201

Page 43 of 71
Run Date: 11/2/2023 15:00:45
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
2021238064	INDEMNITY	05/17/2021	VENTNOR CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2022256673	INDEMNITY	12/02/2021	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2022258094	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:					\$300.00		
Check Number: 43804 Check Date: 10/24/2023 Payee Name: I C U INVESTIGATIONS INC							
2021210129	MEDICAL ONLY	07/14/2020	BRIGANTINE CITY	E-INDEP ADJUSTOR WC	\$475.00	2020-2020	Expense
Check Amount:					\$475.00		
Check Number: 43805 Check Date: 10/24/2023 Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION							
2021213081	POLICE PROF BI	06/04/2020	GALLOWAY TOWNSHIP	L-LEGAL GL	\$1,006.00	2020-2020	Legal
2022258663	POLICE PROF PI	02/04/2020	NORTH WILDWOOD CITY	L-LEGAL GL	\$18,676.88	2020-2020	Legal
Check Amount:					\$19,682.88		
Check Number: 43806 Check Date: 10/24/2023 Payee Name: D'ARCY JOHNSON DAY PC							
2022258094	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND	\$2,393.00	2021-2021	Loss
Check Amount:					\$2,393.00		
Check Number: 43807 Check Date: 10/24/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021211294	BODILY INJURY	05/27/2020	SOMERS POINT CITY	L-LEGAL GL	\$1,565.00	2020-2020	Legal
2021214185	BODILY INJURY	08/28/2020	NORTH WILDWOOD CITY	L-LEGAL AL	\$1,683.00	2020-2020	Legal
2021234471	PERSONAL INJURY	03/30/2021	MILLVILLE CITY	L-LEGAL GL	\$331.50	2021-2021	Legal
2022275818	BODILY INJURY	04/24/2022	WILDWOOD CITY	L-LEGAL GL	\$2,443.00	2022-2022	Legal
2023278210	BODILY INJURY	06/23/2022	WILDWOOD CITY	L-LEGAL GL	\$2,300.00	2022-2022	Legal
Check Amount:					\$8,322.50		
Check Number: 43808 Check Date: 10/24/2023 Payee Name: American Legal Records, LLC							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$121.58	2021-2021	Expense
Check Amount:					\$121.58		
Check Number: 43809 Check Date: 10/24/2023 Payee Name: ATLANTIC SECURITY INT'L							
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$650.00	2023-2023	Expense
Check Amount:					\$650.00		
Check Number: 43810 Check Date: 10/24/2023 Payee Name: LEO PETETTI LLC							
2023302981	1ST PARTY COLL PD	04/28/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR	\$725.00	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 202

Page 44 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023307234	1ST PARTY COLL PD	06/15/2023	AVALON BOROUGH	E-APPRAISERS PR	\$487.00	2023-2023	Expense
2024309998	BLDG/CONTENT	07/27/2023	CAPE MAY POINT BOROUGH	E-APPRAISERS PR	\$1,008.08	2023-2023	Expense
2024314296	1ST PARTY COLL PD	08/30/2023	OCEAN CITY	E-APPRAISERS PR	\$178.40	2023-2023	Expense
2024316153	1ST PARTY COLL PD	10/03/2023	LONGPORT BOROUGH	E-APPRAISERS PR	\$157.32	2023-2023	Expense
Check Amount:					\$2,555.80		
Check Number: 43811 Check Date: 10/24/2023 Payee Name: DAVID S DEWEESE							
2024313533	PUB OFF PI	11/25/2022	LOWER TOWNSHIP	L-LEGAL GL	\$750.00	2022-2022	Legal
Check Amount:					\$750.00		
Check Number: 43812 Check Date: 10/24/2023 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2022267947	INDEMNITY	03/16/2022	MILLVILLE CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
2023277868	INDEMNITY	07/10/2022	MILLVILLE CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
2023302221	INDEMNITY	04/24/2023	VENTNOR CITY	E-ALLOCATED MED EXAM WC	\$800.00	2023-2023	Expense
Check Amount:					\$2,400.00		
Check Number: 43813 Check Date: 10/24/2023 Payee Name: ARVIND BALIGA MD							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	I-ASSESSMENT-W.C. IND	\$600.00	2021-2021	Loss
Check Amount:					\$600.00		
Check Number: 43814 Check Date: 10/24/2023 Payee Name: THE DEWEESE LAW FIRM							
2020183212	INDEMNITY	09/09/2019	PLEASANTVILLE CITY	E-SUBROGATION EXPENSE WC	\$4,500.00	2019-2019	Expense
Check Amount:					\$4,500.00		
Check Number: 43815 Check Date: 10/24/2023 Payee Name: REYNOLDS & HORN PC							
2021240989	BODILY INJURY	08/11/2019	PLEASANTVILLE CITY	L-LEGAL GL	\$4,709.00	2019-2019	Legal
2022263055	POLICE PROF PI	09/07/2021	EGG HARBOR TOWNSHIP	L-LEGAL GL	\$408.00	2021-2021	Legal
Check Amount:					\$5,117.00		
Check Number: 43816 Check Date: 10/24/2023 Payee Name: AFFANATO MARUT LLC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	L-LEGAL WC	\$141.50	2023-2023	Legal
Check Amount:					\$141.50		
Check Number: 43817 Check Date: 10/24/2023 Payee Name: DENAFO & WALCOFF							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$19,067.00	2021-2021	Loss
Check Amount:					\$19,067.00		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

203

Page 45 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43818 Check Date: 10/24/2023 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: 43819 Check Date: 10/24/2023 Payee Name: ISO SERVICES INC							
2024313037	BODILY INJURY	06/06/2023	SEA ISLE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
Check Amount:					\$13.75		
Check Number: 43820 Check Date: 10/24/2023 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$633.00	2021-2021	Legal
2022256673	INDEMNITY	12/02/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$479.00	2021-2021	Legal
Check Amount:					\$1,112.00		
Check Number: 43821 Check Date: 10/24/2023 Payee Name: MIDDLE TOWNSHIP							
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$767.29	2023-2023	Loss
Check Amount:					\$767.29		
Check Number: 43822 Check Date: 10/24/2023 Payee Name: WILDWOOD CITY							
2024314924	INDEMNITY	09/26/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$872.17	2023-2023	Loss
Check Amount:					\$872.17		
Check Number: 43823 Check Date: 10/24/2023 Payee Name: Kelly, Kevin							
2024314924	INDEMNITY	09/26/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$622.98	2023-2023	Loss
Check Amount:					\$622.98		
Check Number: 43824 Check Date: 10/24/2023 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: 43825 Check Date: 10/24/2023 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: 43826 Check Date: 10/24/2023 Payee Name: THOMAS DWYER MD							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-ORTHO/NEURO FEES	\$900.00	2021-2021	Loss
Check Amount:					\$900.00		
Check Number: 43827 Check Date: 10/24/2023 Payee Name: STONE HARBOR BOROUGH							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 204

Page 46 of 71
 Run Date: 11/2/2023 15:00:45
 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
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: 43828 Check Date: 10/24/2023 Payee Name: STONE HARBOR BOROUGH							
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$1,191.14	2023-2023	Loss
Check Amount:					\$1,191.14		
Check Number: 43829 Check Date: 10/24/2023 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: 43830 Check Date: 10/24/2023 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: 43831 Check Date: 10/24/2023 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: 43832 Check Date: 10/24/2023 Payee Name: PLEASANTVILLE CITY							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$3,168.72	2021-2021	Loss
Check Amount:					\$3,168.72		
Check Number: 43833 Check Date: 10/24/2023 Payee Name: BRIGANTINE CITY							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,429.38	2023-2023	Loss
Check Amount:					\$1,429.38		
Check Number: 43834 Check Date: 10/24/2023 Payee Name: NORTH WILDWOOD CITY							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$873.66	2023-2023	Loss
Check Amount:					\$873.66		
Check Number: 43835 Check Date: 10/24/2023 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: 43836 Check Date: 10/24/2023 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		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 205

Page 47 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43837 Check Date: 10/24/2023 Payee Name: NORTH WILDWOOD CITY							
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$683.36	2023-2023	Loss
Check Amount:					\$683.36		
Check Number: 43838 Check Date: 10/24/2023 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2023288295	INDEMNITY	11/03/2022	NORTHFIELD CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:					\$800.00		
Check Number: 43839 Check Date: 10/24/2023 Payee Name: Patricia Larkin-Kedziora							
2021238064	INDEMNITY	05/17/2021	VENTNOR CITY	I-PERMANENT PARTIAL DISABILITY	\$17,381.00	2021-2021	Loss
Check Amount:					\$17,381.00		
Check Number: 43840 Check Date: 10/24/2023 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: 43841 Check Date: 10/24/2023 Payee Name: Brian Tennant							
2021226675	INDEMNITY	01/16/2021	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$20,360.65	2021-2021	Loss
Check Amount:					\$20,360.65		
Check Number: 43842 Check Date: 10/24/2023 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: 43843 Check Date: 10/24/2023 Payee Name: Mark Alexander							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$32,577.00	2021-2021	Loss
Check Amount:					\$32,577.00		
Check Number: 43844 Check Date: 10/24/2023 Payee Name: Mark Alexander							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$41,990.00	2021-2021	Loss
Check Amount:					\$41,990.00		
Check Number: 43845 Check Date: 10/24/2023 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: 43846 Check Date: 10/24/2023 Payee Name: Thomas Schmidt							
2022242474	INDEMNITY	07/08/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 206

Page 48 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,177.44		
Check Number: 43847 Check Date: 10/24/2023 Payee Name: Christopher DeVito							
2021214232	INDEMNITY	09/08/2020	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,235.60	2020-2020	Loss
Check Amount:					\$1,235.60		
Check Number: 43848 Check Date: 10/24/2023 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: 43849 Check Date: 10/24/2023 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: 43850 Check Date: 10/24/2023 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: 43851 Check Date: 10/24/2023 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: 43852 Check Date: 10/24/2023 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: 43853 Check Date: 10/24/2023 Payee Name: Stephen Slusarski							
2022258094	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$6,574.00	2021-2021	Loss
Check Amount:					\$6,574.00		
Check Number: 43854 Check Date: 10/24/2023 Payee Name: HAMILTON TOWNSHIP							
2024316897	1ST PARTY COLL PD	09/27/2023	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,169.22	2023-2023	Loss
Check Amount:					\$1,169.22		
Check Number: 43855 Check Date: 10/24/2023 Payee Name: CAPE MAY POINT BOROUGH							
2024309998	BLDG/CONTENT	07/27/2023	CAPE MAY POINT BOROUGH	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$2,966.67	2023-2023	Loss
Check Amount:					\$2,966.67		
Check Number: 43856 Check Date: 10/24/2023 Payee Name: OCEAN CITY							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

207

Page 49 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024314296	1ST PARTY COLL PD	08/30/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$7,498.18	2023-2023	Loss
Check Amount:					\$7,498.18		
Check Number: 43857		Check Date: 10/24/2023	Payee Name: PLEASANTVILLE CITY				
2024308758	COMPREHENSIVE	07/10/2023	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$85,175.74	2023-2023	Loss
Check Amount:					\$85,175.74		
Check Number: 43858		Check Date: 10/24/2023	Payee Name: VENTNOR CITY				
2023296308	INLAND MARINE	02/03/2023	VENTNOR CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$12,944.18	2023-2023	Loss
Check Amount:					\$12,944.18		
Check Number: 43859		Check Date: 10/24/2023	Payee Name: OCEAN CITY				
2024317342	BLDG/CONTENT	07/18/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$2,982.42	2023-2023	Loss
Check Amount:					\$2,982.42		
Check Number: 43860		Check Date: 10/24/2023	Payee Name: QUAL-LYNX				
2023304524	MEDICAL ONLY	05/17/2023	UPPER DEERFIELD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311393	MEDICAL ONLY	08/14/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311635	MEDICAL ONLY	08/16/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024311712	MEDICAL ONLY	08/17/2023	WEST WILDWOOD BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312272	MEDICAL ONLY	08/27/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312297	MEDICAL ONLY	08/24/2023	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312493	INDEMNITY	08/21/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312570	MEDICAL ONLY	08/31/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312579	MEDICAL ONLY	08/30/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312609	MEDICAL ONLY	09/01/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312611	MEDICAL ONLY	09/01/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312650	MEDICAL ONLY	09/04/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312660	INDEMNITY	09/01/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312665	MEDICAL ONLY	09/03/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312668	MEDICAL ONLY	09/03/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 208

Page 50 of 71
Run Date: 11/2/2023 15:00:45
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
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312683	MEDICAL ONLY	09/01/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312684	INDEMNITY	09/02/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312761	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312811	MEDICAL ONLY	09/05/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312813	MEDICAL ONLY	09/02/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312845	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312849	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312881	MEDICAL ONLY	09/07/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312958	MEDICAL ONLY	09/07/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024312983	MEDICAL ONLY	09/07/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313107	MEDICAL ONLY	09/08/2023	LINWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313163	MEDICAL ONLY	07/24/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313190	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313218	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313455	MEDICAL ONLY	09/10/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313646	MEDICAL ONLY	09/14/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313715	MEDICAL ONLY	09/12/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313772	MEDICAL ONLY	09/14/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313896	MEDICAL ONLY	09/17/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313922	MEDICAL ONLY	09/18/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313949	MEDICAL ONLY	09/14/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024314070	MEDICAL ONLY	09/18/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 209

Page 51 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024314149	MEDICAL ONLY	09/19/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024314272	MEDICAL ONLY	09/20/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024314330	MEDICAL ONLY	09/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024314526	MEDICAL ONLY	09/22/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024314661	MEDICAL ONLY	09/23/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024314924	INDEMNITY	09/26/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024314929	MEDICAL ONLY	09/26/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024315081	MEDICAL ONLY	09/27/2023	WATERFORD TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024315135	MEDICAL ONLY	09/28/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024315136	MEDICAL ONLY	09/28/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
Check Amount:					\$246.50		
Check Number: 43861 Check Date: 10/24/2023 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: 43862 Check Date: 10/24/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2023302171	MEDICAL ONLY	04/22/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$133.69	2023-2023	Loss
Check Amount:					\$133.69		
Check Number: 43863 Check Date: 10/24/2023 Payee Name: RANOCAS ANESTHESIOLOGY PA							
2019165094	INDEMNITY	02/05/2019	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$1,237.50	2019-2019	Loss
Check Amount:					\$1,237.50		
Check Number: 43864 Check Date: 10/24/2023 Payee Name: ATLANTIC EMERGENCY ASSOCIATES, PA							
2024310218	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$30.00	2023-2023	Loss
2024315362	MEDICAL ONLY	09/28/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$522.00	2023-2023	Loss
Check Amount:					\$552.00		
Check Number: 43865 Check Date: 10/24/2023 Payee Name: INSPIRA MEDICAL CENTER VINELAND							
2021214267	INDEMNITY	08/17/2020	MILLVILLE CITY	M-ACUTE CARE HOSPITAL	\$30,268.00	2020-2020	Loss
Check Amount:					\$30,268.00		
Check Number: 43866 Check Date: 10/24/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2021-2021	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 210

Page 52 of 71
Run Date: 11/2/2023 15:00:45
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
2021238363	INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2021-2021	Loss
2024315362	MEDICAL ONLY	09/28/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
Check Amount:					\$400.00		
Check Number: 43867		Check Date: 10/24/2023	Payee Name: FERNANDO J. DELASOTTA MD				
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$115.00	2021-2021	Loss
Check Amount:					\$115.00		
Check Number: 43868		Check Date: 10/24/2023	Payee Name: ONE CALL CARE DIAGNOSTICS				
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-MRI	\$485.00	2021-2021	Loss
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-MRI	\$485.00	2023-2023	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$1,455.00		
Check Number: 43869		Check Date: 10/24/2023	Payee Name: CAPE RADIOLOGY				
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-DIAGNOSTICS	\$451.94	2023-2023	Loss
Check Amount:					\$451.94		
Check Number: 43870		Check Date: 10/24/2023	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: 43871		Check Date: 10/24/2023	Payee Name: ATLANTICARE SURGERY CENTER EHT				
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-AMBULATORY SURGERY CENTER	\$1,367.34	2020-2020	Loss
Check Amount:					\$1,367.34		
Check Number: 43872		Check Date: 10/24/2023	Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.				
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$203.64	2021-2021	Loss
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-ORTHO/NEURO FEES	\$378.58	2020-2020	Loss
Check Amount:					\$582.22		
Check Number: 43873		Check Date: 10/24/2023	Payee Name: ROTHMAN ORTHOPAEDICS				
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$111.50	2020-2020	Loss
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-ORTHO/NEURO FEES	\$158.31	2022-2022	Loss
Check Amount:					\$269.81		
Check Number: 43874		Check Date: 10/24/2023	Payee Name: ATLANTIC PHYSICAL THERAPY CENTER				

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

211

Page 53 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$800.00	2023-2023	Loss
Check Amount:					\$800.00		
Check Number: 43875 Check Date: 10/24/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2021220817	MEDICAL ONLY	11/17/2020	AVALON BOROUGH	M-URGENT CARE CENTER	\$260.97	2020-2020	Loss
2024315593	MEDICAL ONLY	10/03/2023	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss
2024315595	MEDICAL ONLY	10/03/2023	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
2024316289	MEDICAL ONLY	10/04/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$77.58	2023-2023	Loss
2024316513	MEDICAL ONLY	08/30/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$155.85	2023-2023	Loss
Check Amount:					\$796.86		
Check Number: 43876 Check Date: 10/24/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2022259440	MEDICAL ONLY	12/30/2021	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2021-2021	Loss
2024311724	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024311726	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024311730	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024311780	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024311782	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024311787	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024312337	INDEMNITY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024312339	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024312340	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$159.61	2023-2023	Loss
2024313455	MEDICAL ONLY	09/10/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
2024313646	MEDICAL ONLY	09/14/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$132.13	2023-2023	Loss
2024314149	MEDICAL ONLY	09/19/2023	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:					\$1,832.89		
Check Number: 43877 Check Date: 10/24/2023 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2024315081	MEDICAL ONLY	09/27/2023	WATERFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$193.88	2023-2023	Loss
Check Amount:					\$193.88		
Check Number: 43878 Check Date: 10/24/2023 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2023302443	INDEMNITY	04/25/2023	COMMERCIAL TOWNSHIP	M-URGENT CARE CENTER	\$260.59	2023-2023	Loss
Check Amount:					\$260.59		

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

212

Page 54 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43879 Check Date: 10/24/2023 Payee Name: THERASPORT PHYSICAL THERAPY							
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$65.00	2023-2023	Loss
Check Amount:					\$65.00		
Check Number: 43880 Check Date: 10/24/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024315508	MEDICAL ONLY	09/30/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-OCCUPATIONAL MEDICINE	\$153.41	2023-2023	Loss
Check Amount:					\$256.18		
Check Number: 43881 Check Date: 10/24/2023 Payee Name: SOCIETY HILL ANESTHESIA CONSULTANTS							
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-AMBULATORY SURGERY CENTER	\$2,535.00	2023-2023	Loss
Check Amount:					\$2,535.00		
Check Number: 43882 Check Date: 10/24/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2024311635	MEDICAL ONLY	08/16/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$466.00	2023-2023	Loss
2024312611	MEDICAL ONLY	09/01/2023	OCEAN CITY	M-PHYSICIAN FEES	\$536.00	2023-2023	Loss
2024312665	MEDICAL ONLY	09/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$581.00	2023-2023	Loss
Check Amount:					\$1,583.00		
Check Number: 43883 Check Date: 10/24/2023 Payee Name: ZYNEX MEDICAL INC.,							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-DME/PROSTHETICS	\$1,797.00	2022-2022	Loss
Check Amount:					\$1,797.00		
Check Number: 43884 Check Date: 10/24/2023 Payee Name: ALIGN DIRECT BILL LLC							
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	M-PHYSICIAN FEES	\$190.00	2023-2023	Loss
Check Amount:					\$190.00		
Check Number: 43885 Check Date: 10/24/2023 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2024315461	MEDICAL ONLY	10/02/2023	GALLOWAY TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
2024315508	MEDICAL ONLY	09/30/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$5,022.00		
Check Number: 43886 Check Date: 10/24/2023 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$96.25	2020-2020	Loss
Check Amount:					\$96.25		
Check Number: 43887 Check Date: 10/24/2023 Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

213

Page 55 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$300.00	2023-2023	Loss
Check Amount:					\$300.00		
Check Number: 43888 Check Date: 10/24/2023 Payee Name: SPECTRUM FITNESS LLC							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$583.00	2022-2022	Loss
Check Amount:					\$583.00		
Check Number: 43889 Check Date: 10/24/2023 Payee Name: myMATRIXX							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHARMACY	\$7.33	2020-2020	Loss
Check Amount:					\$7.33		
Check Number: 43890 Check Date: 10/24/2023 Payee Name: ORTHONJ, LLC							
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	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
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$161.30	2023-2023	Loss
2024310762	INDEMNITY	08/04/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024312041	MEDICAL ONLY	08/06/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$291.50	2023-2023	Loss
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$275.89	2023-2023	Loss
2024314924	INDEMNITY	09/26/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$396.03	2023-2023	Loss
Check Amount:					\$1,546.54		
Check Number: 43891 Check Date: 10/24/2023 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$360.00		
Check Number: 43892 Check Date: 10/24/2023 Payee Name: ORTHONJ, LLC							
2024312660	INDEMNITY	09/01/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:					\$121.97		
Check Number: 43893 Check Date: 10/24/2023 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$1,694.35	2020-2020	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 214

Page 56 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,694.35		
Check Number: 43894 Check Date: 10/24/2023 Payee Name: RADCLIFF SPINE CARE							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$154.45	2020-2020	Loss
Check Amount:					\$154.45		
Check Number: 43895 Check Date: 10/24/2023 Payee Name: OSPREY REHABILITATION LLC							
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
2024315684	MEDICAL ONLY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$403.76		
Check Number: 43896 Check Date: 10/24/2023 Payee Name: ISO SERVICES INC							
2020190832	INDEMNITY	11/15/2019	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2019-2019	Expense
2020194275	INDEMNITY	01/10/2020	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2020198568	INDEMNITY	01/01/2020	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2020206950	INDEMNITY	06/04/2020	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021210129	MEDICAL ONLY	07/14/2020	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021214232	INDEMNITY	09/08/2020	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021216450	INDEMNITY	10/02/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021220136	INDEMNITY	11/11/2020	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021226985	INDEMNITY	09/16/2019	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2019-2019	Expense
2021234875	INDEMNITY	04/09/2021	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2021238830	INDEMNITY	05/27/2021	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022252187	INDEMNITY	02/28/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022255827	INDEMNITY	11/22/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024310937	MEDICAL ONLY	08/08/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312493	INDEMNITY	08/21/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312570	MEDICAL ONLY	08/31/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312579	MEDICAL ONLY	08/30/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312609	MEDICAL ONLY	09/01/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 215

Page 57 of 71
Run Date: 11/2/2023 15:00:45
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
2024312611	MEDICAL ONLY	09/01/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312650	MEDICAL ONLY	09/04/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312660	INDEMNITY	09/01/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312665	MEDICAL ONLY	09/03/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312668	MEDICAL ONLY	09/03/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312678	BODILY INJURY	06/30/2023	MARGATE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024312683	MEDICAL ONLY	09/01/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312684	INDEMNITY	09/02/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312761	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312795	BODILY INJURY	08/09/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024312811	MEDICAL ONLY	09/05/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312813	MEDICAL ONLY	09/02/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312845	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312849	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312851	INDEMNITY	09/06/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312877	MEDICAL ONLY	09/06/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312881	MEDICAL ONLY	09/07/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312923	MEDICAL ONLY	08/17/2023	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312958	MEDICAL ONLY	09/07/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024312983	MEDICAL ONLY	09/07/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313051	BODILY INJURY	09/02/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024313056	BODILY INJURY	09/02/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024313064	BODILY INJURY	08/30/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024313107	MEDICAL ONLY	09/08/2023	LINWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313163	MEDICAL ONLY	07/24/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 216

Page 58 of 71
 Run Date: 11/2/2023 15:00:45
 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
2024313190	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313218	MEDICAL ONLY	09/11/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313305	BODILY INJURY	09/06/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024313455	MEDICAL ONLY	09/10/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313646	MEDICAL ONLY	09/14/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313700	BODILY INJURY	07/08/2023	OCEAN CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024313715	MEDICAL ONLY	09/12/2023	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313772	MEDICAL ONLY	09/14/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313780	BODILY INJURY	08/24/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024313896	MEDICAL ONLY	09/17/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313922	MEDICAL ONLY	09/18/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313949	MEDICAL ONLY	09/14/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024313997	BODILY INJURY	09/15/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024314070	MEDICAL ONLY	09/18/2023	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314149	MEDICAL ONLY	09/19/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314197	BODILY INJURY	09/13/2023	LONGPORT BOROUGH	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024314272	MEDICAL ONLY	09/20/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314312	INDEMNITY	09/13/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314330	MEDICAL ONLY	09/12/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314526	MEDICAL ONLY	09/22/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314531	BODILY INJURY	08/06/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024314661	MEDICAL ONLY	09/23/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314743	BODILY INJURY	07/23/2023	SEA ISLE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024314804	BODILY INJURY	07/22/2023	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024314924	INDEMNITY	09/26/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314929	MEDICAL ONLY	09/26/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024314957	BODILY INJURY	07/02/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense

Check Amount: \$1,086.25

Check Number: 43897 Check Date: 10/24/2023 Payee Name: PHYSICIAN PAIN MANAGEMENT

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

217

Page 59 of 71
Run Date: 11/2/2023 15:00:45
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
2021210129	MEDICAL ONLY	07/14/2020	BRIGANTINE CITY	M-PHYSICIAN FEES	\$515.00	2020-2020	Loss
Check Amount:					\$515.00		
Check Number: 43898 Check Date: 10/24/2023 Payee Name: QUALCARE INC							
2024315982	MEDICAL ONLY	10/05/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316513	MEDICAL ONLY	08/30/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316803	MEDICAL ONLY	10/16/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024316890	MEDICAL ONLY	10/16/2023	BRIGANTINE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317253	MEDICAL ONLY	10/18/2023	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317262	MEDICAL ONLY	10/19/2023	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$3,330.00		
Check Number: 43899 Check Date: 10/24/2023 Payee Name: QUAL-LYNX							
2021210096	INDEMNITY	06/24/2020	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$19.50	2020-2020	Expense
2021221090	INDEMNITY	11/16/2020	VENTNOR CITY	E-MISC ALL OTHER WC	\$6.50	2020-2020	Expense
2021233366	INDEMNITY	03/21/2021	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$13.00	2021-2021	Expense
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$22.75	2021-2021	Expense
2022258094	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$26.00	2021-2021	Expense
Check Amount:					\$87.75		
Check Number: 43900 Check Date: 10/31/2023 Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA							
2022276436	INDEMNITY	06/17/2022	WILDWOOD CITY	I-ASSESSMENT-W.C. IND	\$4,270.00	2022-2022	Loss
Check Amount:					\$4,270.00		
Check Number: 43901 Check Date: 10/31/2023 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022276436	INDEMNITY	06/17/2022	WILDWOOD CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2023282124	INDEMNITY	09/06/2022	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2023284867	INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
Check Amount:					\$225.00		
Check Number: 43902 Check Date: 10/31/2023 Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS							
2023285230	INDEMNITY	10/03/2022	OCEAN CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
2023288059	INDEMNITY	10/26/2022	EGG HARBOR TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:					\$1,600.00		

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 218

Page 60 of 71
Run Date: 11/2/2023 15:00:45
Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43903 Check Date: 10/31/2023 Payee Name: THOMAS DWYER MD							
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-IND MED EXAMS WC	\$1,800.00	2022-2022	Loss
Check Amount:					\$1,800.00		
Check Number: 43904 Check Date: 10/31/2023 Payee Name: I C U INVESTIGATIONS INC							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2022-2022	Expense
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024311519	MEDICAL ONLY	08/16/2023	NORTH WILDWOOD CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024311972	INDEMNITY	08/24/2023	MIDDLE TOWNSHIP	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$1,900.00		
Check Number: 43905 Check Date: 10/31/2023 Payee Name: D'ARCY JOHNSON DAY PC							
2023282124	INDEMNITY	09/06/2022	PLEASANTVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$6,177.00	2022-2022	Loss
2023284867	INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$3,051.00	2022-2022	Loss
Check Amount:					\$9,228.00		
Check Number: 43906 Check Date: 10/31/2023 Payee Name: BIRCHMEIER & POWELL LLC							
2021216172	BODILY INJURY	08/23/2020	OCEAN CITY	L-LEGAL GL	\$913.22	2020-2020	Legal
2022244453	BODILY INJURY	07/06/2021	WILDWOOD CITY	L-LEGAL GL	\$2,885.00	2021-2021	Legal
2022251500	BODILY INJURY	07/06/2021	WILDWOOD CITY	L-LEGAL GL	\$2,205.75	2021-2021	Legal
2022255207	BODILY INJURY	09/01/2021	WILDWOOD CITY	L-LEGAL GL	\$2,749.00	2021-2021	Legal
2023284703	BODILY INJURY	09/24/2022	WILDWOOD CITY	L-LEGAL GL	\$153.00	2022-2022	Legal
Check Amount:					\$8,905.97		
Check Number: 43907 Check Date: 10/31/2023 Payee Name: ATLANTIC SECURITY INT'L							
2021217221	INDEMNITY	10/13/2020	VENTNOR CITY	E-INDEP ADJUSTOR WC	\$125.00	2020-2020	Expense
2022242950	INDEMNITY	07/13/2021	MULLICA TOWNSHIP	E-INDEP ADJUSTOR WC	\$151.00	2021-2021	Expense
2023281552	MEDICAL ONLY	08/28/2022	MILLVILLE CITY	E-INDEP ADJUSTOR WC	\$125.00	2022-2022	Expense
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	E-INDEP ADJUSTOR WC	\$1,590.00	2023-2023	Expense
Check Amount:					\$1,991.00		
Check Number: 43908 Check Date: 10/31/2023 Payee Name: LEO PETETTI LLC							
2023307664	3RD PARTY PD	02/10/2022	OCEAN CITY	E-APPRAISERS AL	\$156.70	2022-2022	Expense
Check Amount:					\$156.70		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

219

Page 61 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43909 Check Date: 10/31/2023 Payee Name: DAVID S DEWEESE							
2024308991	EPL PI	03/01/2023	WILDWOOD CREST BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal
2024310182	PUB OFF PI	06/10/2023	WILDWOOD CITY	L-LEGAL GL	\$750.00	2023-2023	Legal
2024310223	EPL PI	05/27/2021	WILDWOOD CREST BOROUGH	L-LEGAL GL	\$750.00	2021-2021	Legal
2024313865	PUB OFF PI	09/13/2023	WATERFORD TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
2024317046	PUB OFF PI	05/06/2023	WATERFORD TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$3,750.00		
Check Number: 43910 Check Date: 10/31/2023 Payee Name: EUGENE J. MCCAFFREY, JR							
2021214477	BODILY INJURY	09/04/2020	VENTNOR CITY	E-MISC ALL OTHER GL	\$1,595.00	2020-2020	Expense
Check Amount:					\$1,595.00		
Check Number: 43911 Check Date: 10/31/2023 Payee Name: ARVIND BALIGA MD							
2023282124	INDEMNITY	09/06/2022	PLEASANTVILLE CITY	I-ASSESSMENT-W.C. IND	\$600.00	2022-2022	Loss
2023284867	INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	I-ASSESSMENT-W.C. IND	\$600.00	2022-2022	Loss
Check Amount:					\$1,200.00		
Check Number: 43912 Check Date: 10/31/2023 Payee Name: THE DEWEESE LAW FIRM							
2020195343	INDEMNITY	01/23/2020	MIDDLE TOWNSHIP	E-SUBROGATION EXPENSE WC	\$150.00	2020-2020	Expense
2021210640	INLAND MARINE	07/12/2020	MILLVILLE CITY	L-LEGAL PR	\$315.00	2020-2020	Legal
2021237286	INDEMNITY	05/09/2021	MILLVILLE CITY	E-SUBROGATION EXPENSE WC	\$402.00	2021-2021	Expense
2022250708	INDEMNITY	10/05/2021	MILLVILLE CITY	E-SUBROGATION EXPENSE WC	\$26.65	2021-2021	Expense
2022266118	MEDICAL ONLY	02/25/2022	MIDDLE TOWNSHIP	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
2022270690	INLAND MARINE	02/21/2022	EGG HARBOR TOWNSHIP	L-LEGAL PR	\$99.06	2022-2022	Legal
2023278507	INDEMNITY	07/18/2022	SEA ISLE CITY	E-SUBROGATION EXPENSE WC	\$400.00	2022-2022	Expense
Check Amount:					\$1,542.71		
Check Number: 43913 Check Date: 10/31/2023 Payee Name: AFFANATO MARUT LLC							
2023282124	INDEMNITY	09/06/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$518.00	2022-2022	Legal
Check Amount:					\$518.00		
Check Number: 43914 Check Date: 10/31/2023 Payee Name: MILLVILLE CITY							
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,540.22	2023-2023	Loss
Check Amount:					\$1,540.22		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 220

Page 62 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43915 Check Date: 10/31/2023 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: 43916 Check Date: 10/31/2023 Payee Name: MILLVILLE CITY							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$858.42	2023-2023	Loss
Check Amount:					\$858.42		
Check Number: 43917 Check Date: 10/31/2023 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: 43918 Check Date: 10/31/2023 Payee Name: Kenneth Palmisano and GOLDENBERG, MACKLER & SAYEGH, PA							
2021225169	BODILY INJURY	11/26/2020	SOMERS POINT CITY	I-LUMP SUM SETTLEMENT GL BI	\$35,000.00	2020-2020	Loss
Check Amount:					\$35,000.00		
Check Number: 43919 Check Date: 10/31/2023 Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA & SHEILA LEWIS							
2021214477	BODILY INJURY	09/04/2020	VENTNOR CITY	I-LUMP SUM SETTLEMENT GL BI	\$75,000.00	2020-2020	Loss
Check Amount:					\$75,000.00		
Check Number: 43920 Check Date: 10/31/2023 Payee Name: CAPE MAY CITY							
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$1,171.08	2023-2023	Loss
Check Amount:					\$1,171.08		
Check Number: 43921 Check Date: 10/31/2023 Payee Name: CAPE MAY CITY							
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$1,171.08	2023-2023	Loss
Check Amount:					\$1,171.08		
Check Number: 43922 Check Date: 10/31/2023 Payee Name: CAPE MAY CITY							
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$585.54	2023-2023	Loss
Check Amount:					\$585.54		
Check Number: 43923 Check Date: 10/31/2023 Payee Name: CALIBER COLLISION CENTERS							
2024317496	1ST PARTY COLL PD	10/15/2023	VENTNOR CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,165.32	2023-2023	Loss
Check Amount:					\$1,165.32		
Check Number: 43924 Check Date: 10/31/2023 Payee Name: LOWER TOWNSHIP							
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,826.00	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

221

Page 63 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,826.00		
Check Number: 43925	Check Date: 10/31/2023	Payee Name: LAW OFFICES OF THOMAS G SMITH PC					
2020189990	BODILY INJURY	09/26/2019	PLEASANTVILLE CITY	L-LEGAL GL	\$3,393.65	2019-2019	Legal
Check Amount:					\$3,393.65		
Check Number: 43926	Check Date: 10/31/2023	Payee Name: NEW JERSEY IME ASSOCIATES LLC					
2022245984	INDEMNITY	08/23/2021	EGG HARBOR TOWNSHIP	E-ALLOCATED MED EXAM WC	\$900.00	2021-2021	Expense
Check Amount:					\$900.00		
Check Number: 43927	Check Date: 10/31/2023	Payee Name: Spencer Smith					
2022276436	INDEMNITY	06/17/2022	WILDWOOD CITY	I-PERMANENT PARTIAL DISABILITY	\$13,795.00	2022-2022	Loss
Check Amount:					\$13,795.00		
Check Number: 43928	Check Date: 10/31/2023	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: 43929	Check Date: 10/31/2023	Payee Name: Patricia Larkin-Kedziora					
2021238064	INDEMNITY	05/17/2021	VENTNOR CITY	I-PERMANENT PARTIAL DISABILITY	\$709.50	2021-2021	Loss
Check Amount:					\$709.50		
Check Number: 43930	Check Date: 10/31/2023	Payee Name: Kevin Dever					
2023284867	INDEMNITY	10/01/2022	GALLOWAY TOWNSHIP	I-LUMP SUM SETTLEMENT	\$11,349.00	2022-2022	Loss
Check Amount:					\$11,349.00		
Check Number: 43931	Check Date: 10/31/2023	Payee Name: Marion Cosenza					
2023304720	GL PROPERTY DAMAGE	03/20/2023	LONGPORT BOROUGH	M-MISC MED(WC) & PD (NON-WC) GL PD	\$16,286.15	2023-2023	Loss
Check Amount:					\$16,286.15		
Check Number: 43932	Check Date: 10/31/2023	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: 43933	Check Date: 10/31/2023	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: 43934	Check Date: 10/31/2023	Payee Name: Ryan Clark					

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 222

Page 64 of 71
 Run Date: 11/2/2023 15:00:45
 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
2022261128	INDEMNITY	01/13/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,220.40	2022-2022	Loss
Check Amount:					\$1,220.40		
Check Number: 43935		Check Date: 10/31/2023	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: 43936		Check Date: 10/31/2023	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		
Check Number: 43937		Check Date: 10/31/2023	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: 43938		Check Date: 10/31/2023	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: 43939		Check Date: 10/31/2023	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: 43940		Check Date: 10/31/2023	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: 43941		Check Date: 10/31/2023	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: 43942		Check Date: 10/31/2023	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: 43943		Check Date: 10/31/2023	Payee Name: MARGATE CITY				
2024316915	BLDG/CONTENT	08/17/2023	MARGATE CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$2,231.73	2023-2023	Loss
Check Amount:					\$2,231.73		

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

223

Page 65 of 71
 Run Date: 11/2/2023 15:00:45
 Cognos Version 1.0



Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 43944 Check Date: 10/31/2023 Payee Name: SEA ISLE CITY							
2024313899	INLAND MARINE	05/27/2023	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$443.48	2023-2023	Loss
Check Amount:					\$443.48		
Check Number: 43945 Check Date: 10/31/2023 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024315461	MEDICAL ONLY	10/02/2023	GALLOWAY TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$156.80	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$247.00	2023-2023	Loss
Check Amount:					\$403.80		
Check Number: 43946 Check Date: 10/31/2023 Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH							
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-URGENT CARE CENTER	\$263.00	2023-2023	Loss
Check Amount:					\$263.00		
Check Number: 43947 Check Date: 10/31/2023 Payee Name: QUEST DIAGNOSTICS							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-OTHER PROVIDER FEES	\$19.09	2023-2023	Loss
Check Amount:					\$19.09		
Check Number: 43948 Check Date: 10/31/2023 Payee Name: VIRTUA WEST JERSEY HEALTH INC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$15,000.00	2023-2023	Loss
Check Amount:					\$15,000.00		
Check Number: 43949 Check Date: 10/31/2023 Payee Name: ATLANTIC MEDICAL IMAGING LLC							
2024316283	MEDICAL ONLY	10/05/2023	MILLVILLE CITY	M-MRI	\$85.80	2023-2023	Loss
Check Amount:					\$85.80		
Check Number: 43950 Check Date: 10/31/2023 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2023281537	INDEMNITY	08/26/2022	COMMERCIAL TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2022-2022	Loss
Check Amount:					\$160.00		
Check Number: 43951 Check Date: 10/31/2023 Payee Name: FERNANDO J. DELASOTTA MD							
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	M-ORTHO/NEURO FEES	\$115.00	2020-2020	Loss
Check Amount:					\$115.00		
Check Number: 43952 Check Date: 10/31/2023 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$86.11	2023-2023	Loss
Check Amount:					\$86.11		
Check Number: 43953 Check Date: 10/31/2023 Payee Name: ONE CALL CARE DIAGNOSTICS							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 224

Page 66 of 71
 Run Date: 11/2/2023 15:00:45
 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
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	M-MRI	\$150.00	2022-2022	Loss
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-MRI	\$75.00	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$710.00		
Check Number: 43954 Check Date: 10/31/2023 Payee Name: CAPE RADIOLOGY							
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-DIAGNOSTICS	\$43.19	2023-2023	Loss
Check Amount:					\$43.19		
Check Number: 43955 Check Date: 10/31/2023 Payee Name: MULTI-CARE, INC							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MEDICAL TRANSPORTATION	\$1,140.00	2023-2023	Loss
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-MEDICAL TRANSPORTATION	\$190.00	2023-2023	Loss
Check Amount:					\$1,330.00		
Check Number: 43956 Check Date: 10/31/2023 Payee Name: ATLANTICARE SURGERY CENTER EHT							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-AMBULATORY SURGERY CENTER	\$2,051.01	2021-2021	Loss
Check Amount:					\$2,051.01		
Check Number: 43957 Check Date: 10/31/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$158.31	2022-2022	Loss
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$203.88	2023-2023	Loss
Check Amount:					\$362.19		
Check Number: 43958 Check Date: 10/31/2023 Payee Name: ROTHMAN ORTHOPAEDICS							
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$245.17	2023-2023	Loss
Check Amount:					\$245.17		
Check Number: 43959 Check Date: 10/31/2023 Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC							
2023307964	INDEMNITY	06/28/2023	AVALON BOROUGH	M-PHYSICIAN FEES	\$15.57	2023-2023	Loss
Check Amount:					\$15.57		
Check Number: 43960 Check Date: 10/31/2023 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: 43961 Check Date: 10/31/2023 Payee Name: CAPE REGIONAL URGENT CARE							
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$211.90	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 225

Page 67 of 71
Run Date: 11/2/2023 15:00:45
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
2024311395	MEDICAL ONLY	08/11/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
Check Amount:					\$331.26		
Check Number: 43962 Check Date: 10/31/2023 Payee Name: SHORE URGENT CARE							
2024315684	MEDICAL ONLY	10/04/2023	BRIGANTINE CITY	M-URGENT CARE CENTER	\$140.00	2023-2023	Loss
Check Amount:					\$140.00		
Check Number: 43963 Check Date: 10/31/2023 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2022242261	INDEMNITY	07/03/2021	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$70.77	2021-2021	Loss
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	\$88.09	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$88.09	2023-2023	Loss
Check Amount:					\$335.04		
Check Number: 43964 Check Date: 10/31/2023 Payee Name: INSPIRA HEALTH NETWORK URGENT CARE PC							
2024315081	MEDICAL ONLY	09/27/2023	WATERFORD TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$77.75	2023-2023	Loss
Check Amount:					\$77.75		
Check Number: 43965 Check Date: 10/31/2023 Payee Name: CAPE PHYSICAL THERAPY LLC							
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$60.00	2023-2023	Loss
Check Amount:					\$60.00		
Check Number: 43966 Check Date: 10/31/2023 Payee Name: BAYFRONT EMERGENCY PHYSICIANS, PA							
2024312668	MEDICAL ONLY	09/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$536.00	2023-2023	Loss
2024313772	MEDICAL ONLY	09/14/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$536.00	2023-2023	Loss
Check Amount:					\$1,072.00		
Check Number: 43967 Check Date: 10/31/2023 Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC							
2024308619	MEDICAL ONLY	07/09/2023	OCEAN CITY	M-PHYSICIAN FEES	\$63.50	2023-2023	Loss
Check Amount:					\$63.50		
Check Number: 43968 Check Date: 10/31/2023 Payee Name: ALIGN DIRECT BILL LLC							
2024310565	MEDICAL ONLY	08/02/2023	OCEAN CITY	M-PHYSICIAN FEES	\$190.00	2023-2023	Loss
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$190.00	2023-2023	Loss
Check Amount:					\$380.00		
Check Number: 43969 Check Date: 10/31/2023 Payee Name: COMP X MEDICAL MANAGEMENT							

Processed Date: Oct 1, 2023 through Oct 31, 2023
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 226

Page 68 of 71
 Run Date: 11/2/2023 15:00:45
 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
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$146.25	2020-2020	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-OTHER PROVIDER FEES	\$370.50	2023-2023	Loss
Check Amount:					\$516.75		
Check Number: 43970		Check Date: 10/31/2023	Payee Name: CITY OF BRIGANTINE				
2024311089	INDEMNITY	08/10/2023	BRIGANTINE CITY	M-OTHER PROVIDER FEES	\$731.20	2023-2023	Loss
Check Amount:					\$731.20		
Check Number: 43971		Check Date: 10/31/2023	Payee Name: myMATRIXX				
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHARMACY	\$127.50	2020-2020	Loss
2024317253	MEDICAL ONLY	10/18/2023	MILLVILLE CITY	M-PHARMACY	\$49.00	2023-2023	Loss
Check Amount:					\$176.50		
Check Number: 43972		Check Date: 10/31/2023	Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES				
2023304043	INDEMNITY	05/12/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$86.11	2023-2023	Loss
Check Amount:					\$86.11		
Check Number: 43973		Check Date: 10/31/2023	Payee Name: ORTHONJ, LLC				
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$396.03	2023-2023	Loss
2024312033	INDEMNITY	08/24/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$82.86	2023-2023	Loss
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$82.86	2023-2023	Loss
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
2024315684	MEDICAL ONLY	10/04/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$275.89	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$288.52	2023-2023	Loss
Check Amount:					\$1,365.48		
Check Number: 43974		Check Date: 10/31/2023	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC				
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312936	MEDICAL ONLY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$180.00		
Check Number: 43975		Check Date: 10/31/2023	Payee Name: ORTHONJ, LLC				
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
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

227

Page 69 of 71
Run Date: 11/2/2023 15:00:45
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
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$429.30	2023-2023	Loss
Check Amount:					\$901.14		
Check Number: 43976		Check Date: 10/31/2023	Payee Name: HOWARD HAMMER PSYD LLC				
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$165.00	2022-2022	Loss
Check Amount:					\$165.00		
Check Number: 43977		Check Date: 10/31/2023	Payee Name: OSPREY REHABILITATION LLC				
2024315684	MEDICAL ONLY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$201.88		
Check Number: 43978		Check Date: 10/31/2023	Payee Name: ISO SERVICES INC				
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
Check Amount:					\$13.75		
Check Number: 43979		Check Date: 10/31/2023	Payee Name: QUALCARE INC				
2024310380	MEDICAL ONLY	08/01/2023	EGG HARBOR TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317336	INDEMNITY	10/20/2023	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317462	MEDICAL ONLY	10/23/2023	NORTHFIELD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317486	INDEMNITY	10/22/2023	STONE HARBOR BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317566	MEDICAL ONLY	10/23/2023	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317672	MEDICAL ONLY	10/20/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317674	MEDICAL ONLY	10/23/2023	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317754	MEDICAL ONLY	10/19/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024317813	MEDICAL ONLY	10/25/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024318015	MEDICAL ONLY	10/27/2023	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024318033	MEDICAL ONLY	10/27/2023	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$6,105.00		
Total of ATLANTIC CNTY JIF IV Account							
Number of Checks:		442	Total Payments:		\$1,314,320.44		
Number of Payments:		1,307	First Check Number:		43538		
Expense Payments:		\$54,736.92	Last Check Number:		43979		
Legal Payments:		\$180,240.20					
Loss Payments:		\$1,079,343.32					

Processed Date: Oct 1, 2023 through Oct 31, 2023
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 228

Page 70 of 71
Run Date: 11/2/2023 15:00:45
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
Grand Total							
Number of Checks:	442			Total Payments:	\$1,314,320.44		
Number of Payments:	1,307			First Check Number:	43538		
Expense Payments:	\$54,736.92			Last Check Number:	43979		
Legal Payments:	\$180,240.20						
Loss Payments:	\$1,079,343.32						

SUBROGATION BY YEAR
AND ADJUSTMENT RECEIPTS PER MONTH

DESCRIPTION	TOTAL	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
RECOVERY REGISTER													
EXCESS REIMBURSEMENTS	\$ -												
SUBROGATION	\$ 706,467.40	\$ 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	\$ 147,469.86		
REFUNDS	\$ -												
ALL OTHER	\$ 3,000.00		\$ 3,000.00										
TOTALS	\$ 709,467.40	\$ 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	\$ 147,469.86	\$ -	\$ -
ADJUSTMENT REGISTER:TOTAL	\$ 24,598.26		\$ 500.00	\$ 241.32	\$ 4,514.66	\$ -	\$ 15,399.97	\$ 288.32	\$ 1,690.37	\$ 588.00	\$ 1,375.62		
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:CITIZENS BANK /INVESTORS BANK	\$ 139,624.88	\$ 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	\$ 23,090.45		
ASSESSMENTS:													
PRIOR YEAR	\$ -												
CURRENT YEAR	\$ 20,000,070.01	\$ 1,090,187.00	\$ 2,429,503.00		\$ 1,982,573.33	\$ 4,832,414.01		\$ 2,220,321.00	\$ 4,569,416.00		\$ 2,875,655.67		
	\$ 20,000,070.01	\$ 1,090,187.00	\$ 2,429,503.00	\$ -	\$ 1,982,573.33	\$ 4,832,414.01	\$ -	\$ 2,220,321.00	\$ 4,569,416.00	\$ -	\$ 2,875,655.67	\$ -	\$ -
TOTAL	\$ 20,880,486.49	\$ 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	\$ 3,047,591.60	\$ -	\$ -
CHECK EQUAL -0-	\$ -												
BANK STATEMENT=	\$ 20,880,486.49												
CHECK EQUAL -0-	\$ -												
RECOVERY REGISTER													
SUBROGATION BY YEAR													
2023	\$ 114,056.98			\$ 500.00		\$ 10,415.83		\$ 18,381.66	\$ 16,711.46	\$ 19,499.63	\$ 48,548.40		
2022	\$ 155,912.15		\$ 9,869.80	\$ 3,592.10	\$ 13,949.71	\$ 13,422.62	\$ 6,140.00			\$ 96,963.30	\$ 11,974.62		
2021	\$ 174,994.36	\$ 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	\$ 2,350.00		
2020	\$ 52,337.45	\$ 10,611.84	\$ 5,708.33	\$ 14,799.21	\$ 10,758.78	\$ 208.33	\$ 208.33	\$ 208.33	\$ 9,417.64	\$ 208.33	\$ 208.33		
2019	\$ 196,894.80		\$ 398.57	\$ 23.00	\$ 83,520.49	\$ 3,717.19	\$ 23.00	\$ 28.00		\$ 24,805.91	\$ 84,378.64		
2018	\$ 10,000.00						\$ 10,000.00						
2017	\$ 1,794.00			\$ 1,794.00									
2016	\$ -												
2015	\$ -												
2014	\$ -												
2013	\$ 177.66				\$ 108.57	\$ 9.87	\$ 19.74		\$ 19.74	\$ 9.87	\$ 9.87		
2012	\$ 300.00		\$ 100.00				\$ 200.00						
2011	\$ -												
2010	\$ -												
2009	\$ -												
	\$ 706,467.40	\$ 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	\$ 147,469.86	\$ -	\$ -
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
		2021238466	10/18/2023	INDEMNITY	05/19/2021	M-OCCUPATIONAL MEDICINE	ATLANTICARE PHYSICIAN GROUP, PA	WILDWOOD CITY	Kaitlyn Leonard	2021-2021	Loss	(\$263.00)
		2022266863	10/17/2023	MEDICAL ONLY	03/07/2022	M-URGENT CARE CENTER	WILDWOOD CREST BOROUGH	WILDWOOD CREST BOROUGH	Mary Jane Tomasello	2022-2022	Loss	(\$119.36)
		2023282203	10/05/2023	INDEMNITY	08/29/2022	M-IND MED EXAMS WC	AVALON BOROUGH	AVALON BOROUGH	Kaitlyn Leonard	2022-2022	Loss	(\$900.00)
		2023282992	10/05/2023	MEDICAL ONLY	09/13/2022	M-PHYSICIAN FEES	AVALON BOROUGH	AVALON BOROUGH	Bryana Suggs	2022-2022	Loss	(\$93.26)
Reimbursement Total:										4		(\$1,375.62)



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
36083	12/28/2021	2021229119	10/02/2023	INDEMNITY	01/30/2021	I-TEMPORARY TOTAL DISABILITY	OCEAN CITY Re: Pollock, Kenneth	OCEAN CITY	Courtney Chialastri	2021-2021	Loss	(\$1,938.00)
38925	09/06/2022	2022259943	10/02/2023	INDEMNITY	01/04/2022	M-ACUTE CARE HOSPITAL	INSPIRA MEDICAL CENTERS INC	MILLVILLE CITY	Mary Jane Tomasello	2022-2022	Loss	(\$744.98)
39283	10/11/2022	2018121894	10/25/2023	INDEMNITY	01/05/2018	M-IND MED EXAMS WC	THOMAS DWYER MD	EGG HARBOR TOWNSHIP	Kaitlyn Leonard	2018-2018	Loss	(\$900.00)
39427	10/25/2022	2019160973	10/25/2023	INDEMNITY	12/13/2018	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	DENNIS TOWNSHIP	Mary Jane Tomasello	2018-2018	Expense	(\$75.00)
39427	10/25/2022	2021209628	10/25/2023	INDEMNITY	07/13/2020	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	BRIGANTINE CITY	Courtney Chialastri	2020-2020	Expense	(\$75.00)
39427	10/25/2022	2021212429	10/25/2023	INDEMNITY	08/16/2020	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	MILLVILLE CITY	Bryana Suggs	2020-2020	Expense	(\$75.00)
39427	10/25/2022	2021214232	10/25/2023	INDEMNITY	09/08/2020	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	GALLOWAY TOWNSHIP	Kaitlyn Leonard	2020-2020	Expense	(\$75.00)
39427	10/25/2022	2021223998	10/25/2023	INDEMNITY	12/18/2020	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	ABSECON CITY	Kaitlyn Leonard	2020-2020	Expense	(\$75.00)
39427	10/25/2022	2021236200	10/25/2023	INDEMNITY	04/27/2021	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	OCEAN CITY	Kaitlyn Leonard	2021-2021	Expense	(\$75.00)
39427	10/25/2022	2022247638	10/25/2023	INDEMNITY	09/04/2021	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	UPPER TOWNSHIP	Courtney Chialastri	2021-2021	Expense	(\$75.00)
39427	10/25/2022	2022269509	10/25/2023	INDEMNITY	04/02/2022	E-MISC LEGAL EXPENSE WC	STATE SHORTHAND REPORTING SERVICE	OCEAN CITY	Alexandria McMurren	2022-2022	Expense	(\$75.00)
39708	11/15/2022	2023287790	10/25/2023	1ST PARTY COLL PD	11/01/2022	M-MISC MED(WC) & PD (NON-WC) PR COLL	TOMLIN BROTHERS	MILLVILLE CITY	Colleen Mortellite	2022-2022	Loss	(\$4,568.14)
39961	12/06/2022	2022253841	10/25/2023	INDEMNITY	11/06/2021	E-MISC ALL OTHER WC	State of New Jersey - Div of Worker's Comp	EGG HARBOR TOWNSHIP	Courtney Chialastri	2021-2021	Expense	(\$10.55)
39963	12/06/2022	2020204206	10/25/2023	INDEMNITY	05/01/2020	M-IND MED EXAMS WC	THOMAS A DWYER MD	BRIGANTINE CITY	Kaitlyn Leonard	2020-2020	Loss	(\$900.00)
39988	12/06/2022	2023285680	10/25/2023	INDEMNITY	10/08/2022	I-TEMPORARY TOTAL DISABILITY	OCEAN CITY	OCEAN CITY	Bryana Suggs	2022-2022	Loss	(\$568.00)
41312	03/28/2023	2021226675	10/18/2023	INDEMNITY	01/16/2021	I-PERMANENT PARTIAL DISABILITY	Brian Tennant	GALLOWAY TOWNSHIP	Alexandria McMurren	2021-2021	Loss	(\$20,360.65)
42960	08/15/2023	2023289340	10/23/2023	INDEMNITY	11/18/2022	E-MISC ALL OTHER WC	State of New Jersey - Div of Worker's Comp	OCEAN CITY	Bryana Suggs	2022-2022	Expense	(\$0.59)
43354	09/19/2023	2024311198	10/23/2023	GL PROPERTY DAMAGE	08/10/2023	M-MISC MED(WC) & PD (NON-WC) GL PD	Cristine Stamelos	GALLOWAY TOWNSHIP	Melinda Young	2023-2023	Loss	(\$500.00)
43435	09/26/2023	2021214477	10/23/2023	BODILY INJURY	09/04/2020	E-MISC LEGAL EXPENSE GL	EUGENE J. MCCAFFREY, JR	VENTNOR CITY	Melinda Young	2020-2020	Expense	(\$4,785.00)
Void Total:									19			(\$35,875.91)
Grand Total:									23			(\$37,251.53)
Reimbursement Total:									4			(\$1,375.62)
Reversal Total:									0			\$0.00
Reverse/Copy Total:									0			\$0.00
Stop Pay Total:									0			\$0.00
Void Total:									19			(\$35,875.91)



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	10/04/2023	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
		2020181899	10/13/2023	1ST PARTY COLL PD	08/19/2019	R-SUBROGATION COLL/COMP	OCEAN CITY	OCEAN CITY	Tanya Johnson	Loss	(\$1,655.00)
										2019-2019 Total:	1 (\$1,655.00)
										Excess Reimbursement Total:	0 \$0.00
										Subrogation Total:	1 (\$1,655.00)
										Refund Total:	0 \$0.00
										All Other Total:	0 \$0.00

Policy Period: 2020-2020

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2021221250	10/05/2023	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: 2022-2022

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2023292325	10/05/2023	1ST PARTY COLL PD	09/22/2022	R-SUBROGATION COLL/COMP	HAMILTON TOWNSHIP	HAMILTON TOWNSHIP	Colleen Mortellite	Loss	(\$10,832.62)



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
2022-2022 Total:									1		(\$10,832.62)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									1		(\$10,832.62)
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
		2023307815	10/11/2023	INLAND MARINE	06/21/2023	R-SUBROGATION OTR LOSS PR	SEA ISLE CITY	SEA ISLE CITY	Tanya Johnson	Loss	(\$9,510.00)
		2024308515	10/17/2023	1ST PARTY COLL PD	07/05/2023	R-SUBROGATION COLL/COMP	OCEAN CITY	OCEAN CITY	Tanya Johnson	Loss	(\$8,975.90)
		2023296421	10/20/2023	1ST PARTY COLL PD	02/09/2023	R-SUBROGATION COLL/COMP	EGG HARBOR TOWNSHIP	EGG HARBOR TOWNSHIP	Karen Oliva	Loss	(\$29,967.00)
		2023296421	10/20/2023	1ST PARTY COLL PD	02/09/2023	R-SUBROGATION COLL/COMP	EGG HARBOR TOWNSHIP	EGG HARBOR TOWNSHIP	Karen Oliva	Loss	(\$95.50)
2023-2023 Total:									4		(\$48,548.40)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									4		(\$48,548.40)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00
PROPERTY Total:									8		(\$61,254.22)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									8		(\$61,254.22)
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
		2019177057	10/04/2023	MEDICAL ONLY	06/19/2019	R-SUBROGATION MED	LOWER TOWNSHIP	LOWER TOWNSHIP	Shannon Cusac	Loss	(\$50.00)
		2019171198	10/04/2023	MEDICAL ONLY	04/12/2019	R-SUBROGATION MED	WILDWOOD CREST BOROUGH	WILDWOOD CREST BOROUGH	Shannon Cusac	Loss	(\$23.00)
		2020193089	10/04/2023	INDEMNITY	12/23/2019	R-SUBROGATION TTD	OCEAN CITY	OCEAN CITY	Alexandria McMurren	Loss	(\$14,360.45)
		2020193089	10/04/2023	INDEMNITY	12/23/2019	R-SUBROGATION MED	OCEAN CITY	OCEAN CITY	Alexandria McMurren	Loss	(\$29,738.67)
		2020193089	10/04/2023	INDEMNITY	12/23/2019	R-SUBROGATION PPD	OCEAN CITY	OCEAN CITY	Alexandria McMurren	Loss	(\$8,400.88)
		2020183212	10/05/2023	INDEMNITY	09/09/2019	R-SUBROGATION MED	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Mary Jane Tomasello	Loss	(\$15,000.00)
		2020183212	10/05/2023	INDEMNITY	09/09/2019	R-SUBROGATION PPD	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Mary Jane Tomasello	Loss	(\$15,000.00)
		2019175488	10/20/2023	INDEMNITY	06/04/2019	R-SUBROGATION MED	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	Kaitlyn Leonard	Loss	(\$75.32)
		2019175488	10/20/2023	INDEMNITY	06/04/2019	R-SUBROGATION PPD	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	Kaitlyn Leonard	Loss	(\$75.32)
2019-2019 Total:									9		(\$82,723.64)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									9		(\$82,723.64)
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
		2021226674	10/05/2023	MEDICAL ONLY	01/16/2021	R-SUBROGATION MED	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$30.25)
		2021226675	10/05/2023	INDEMNITY	01/16/2021	R-SUBROGATION TTD	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$367.75)
		2021226675	10/05/2023	INDEMNITY	01/16/2021	R-SUBROGATION TTD	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$934.38)
		2021226674	10/05/2023	MEDICAL ONLY	01/16/2021	R-SUBROGATION MED	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$76.85)
		2021226671	10/05/2023	MEDICAL ONLY	01/16/2021	R-SUBROGATION MED	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$136.77)
		2022258289	10/05/2023	MEDICAL ONLY	12/26/2021	R-SUBROGATION MED	CAPE MAY CITY	CAPE MAY CITY	Denise Hinton-Wilson	Loss	(\$250.00)
		2021226674	10/20/2023	MEDICAL ONLY	01/16/2021	R-SUBROGATION MED	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$30.25)
		2021226675	10/20/2023	INDEMNITY	01/16/2021	R-SUBROGATION TTD	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$367.75)
		2022242169	10/20/2023	MEDICAL ONLY	07/01/2021	R-SUBROGATION MED	NORTH WILDWOOD CITY	NORTH WILDWOOD CITY	Denise Hinton-Wilson	Loss	(\$70.00)
		2022258289	10/20/2023	MEDICAL ONLY	12/26/2021	R-SUBROGATION MED	CAPE MAY CITY	CAPE MAY CITY	Denise Hinton-Wilson	Loss	(\$86.00)



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
2021-2021 Total:									10		(\$2,350.00)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									10		(\$2,350.00)
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
		2023287572	10/05/2023	MEDICAL ONLY	10/28/2022	R-SUBROGATION MED	MARGATE CITY	MARGATE CITY	Shannon Cusac	Loss	(\$1,142.00)
2022-2022 Total:									1		(\$1,142.00)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									1		(\$1,142.00)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00
WORKERS COMPENSATION Total:									20		(\$86,215.64)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									20		(\$86,215.64)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00
Grand Total:									28		(\$147,469.86)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									28		(\$147,469.86)
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: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
RECEIPTS											
Assessments	124,120.74	235,679.30	49,229.18	1,000,978.65	203,191.50	248,825.06	48,402.04	536,652.66	428,576.54	0.00	2,875,655.67
Refunds	48,548.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,548.40
Invest Pymnts	239.11	2,557.31	518.55	9,130.63	0.00	2,746.27	0.00	0.00	9.91	0.00	15,201.78
Invest Adj	1.89	58.24	11.69	203.30	0.00	62.60	0.00	0.00	0.00	0.00	337.72
Subtotal Invest	241.00	2,615.55	530.24	9,333.93	0.00	2,808.87	0.00	0.00	9.91	0.00	15,539.50
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	172,910.14	238,294.85	49,759.42	1,010,312.58	203,191.50	251,633.93	48,402.04	536,652.66	428,586.45	0.00	2,939,743.57
EXPENSES											0.00
Claims Transfers	154,882.73	39,345.93	2,777.61	256,661.15	0.00	0.00	0.00	0.00	0.00	0.00	453,667.42
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	245,659.51	0.00	245,659.51
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	154,882.73	39,345.93	2,777.61	256,661.15	0.00	0.00	0.00	0.00	245,659.51	0.00	699,326.93
END BALANCE	62,842.02	1,580,392.07	324,343.42	5,576,059.16	1,413,188.76	1,736,638.88	336,634.22	3,732,397.75	(5,160,606.85)	0.00	9,601,889.44

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2022											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	10,832.62	0.00	0.00	1,142.00	0.00	0.00	0.00	0.00	0.00	0.00	11,974.62
Invest Pymnts	31.86	4,082.34	781.87	7,359.37	0.00	3,995.35	0.00	0.00	3,233.49	848.66	20,332.94
Invest Adj	0.00	74.26	14.26	124.61	0.00	73.12	0.00	0.00	58.18	15.53	359.96
Subtotal Invest	31.86	4,156.60	796.13	7,483.98	0.00	4,068.47	0.00	0.00	3,291.67	864.19	20,692.90
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	10,864.48	4,156.60	796.13	8,625.98	0.00	4,068.47	0.00	0.00	3,291.67	864.19	32,667.52
EXPENSES											
Claims Transfers	(1,901.71)	14,929.60	156.70	110,088.64	0.00	0.00	0.00	0.00	0.00	0.00	123,273.23
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,650.00	0.00	7,650.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	(1,901.71)	14,929.60	156.70	110,088.64	0.00	0.00	0.00	0.00	7,650.00	0.00	130,923.23
END BALANCE	(39,849.21)	1,750,826.68	338,958.62	2,854,399.79	(314,957.67)	1,738,597.74	0.00	(484,210.47)	1,375,787.71	369,299.28	7,588,852.47

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2021											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	2,350.00	0.00	0.00	0.00	0.00	0.00	0.00	2,350.00
Invest Pymnts	337.95	3,878.11	697.55	2,651.86	0.00	4,156.91	0.00	0.00	553.03	0.00	12,275.41
Invest Adj	6.64	69.55	12.52	40.33	0.00	76.09	0.00	0.00	9.76	0.00	214.89
Subtotal Invest	344.59	3,947.66	710.07	2,692.19	0.00	4,233.00	0.00	0.00	562.79	0.00	12,490.30
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	344.59	3,947.66	710.07	5,042.19	0.00	4,233.00	0.00	0.00	562.79	0.00	14,840.30
EXPENSES											
Claims Transfers	0.00	23,177.00	0.00	244,019.27	0.00	0.00	0.00	0.00	0.00	0.00	267,196.27
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	23,177.00	0.00	244,019.27	0.00	0.00	0.00	0.00	0.00	0.00	267,196.27
END BALANCE	157,888.96	1,630,505.76	297,722.34	717,663.18	(45,923.53)	1,809,025.13	0.00	9,702.93	232,014.72	0.00	4,808,599.49

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR 2020											
Month Ending: October											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	379.65	2,720.36	503.03	2,346.64	0.00	4,360.09	0.00	0.00	295.41	86.23	10,691.41
Invest Adj	7.24	39.21	9.06	38.96	0.00	79.80	0.00	0.00	5.06	1.58	180.91
Subtotal Invest	386.89	2,759.57	512.09	2,385.60	0.00	4,439.89	0.00	0.00	300.47	87.81	10,872.32
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	595.22	2,759.57	512.09	2,385.60	0.00	4,439.89	0.00	0.00	300.47	87.81	11,080.65
EXPENSES											
Claims Transfers	315.00	153,622.26	1,683.00	142,684.39	0.00	0.00	0.00	0.00	0.00	0.00	298,304.65
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	315.00	153,622.26	1,683.00	142,684.39	0.00	0.00	0.00	0.00	0.00	0.00	298,304.65
END BALANCE	172,023.80	779,236.42	213,783.33	783,887.17	(31,377.36)	1,897,444.49	0.00	38,620.11	120,301.62	37,527.88	4,011,447.46

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	2019										
Month Ending:	October										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	1,655.00	0.00	0.00	82,723.64	0.00	0.00	0.00	0.00	0.00	0.00	84,378.64
Invest Pymnts	506.09	2,559.42	457.19	0.00	0.00	4,489.90	0.00	0.00	483.85	0.00	8,496.45
Invest Adj	9.81	43.75	8.31	0.00	0.00	82.18	0.00	0.00	8.86	0.00	152.91
Subtotal Invest	515.90	2,603.17	465.50	0.00	0.00	4,572.08	0.00	0.00	492.71	0.00	8,649.36
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,170.90	2,603.17	465.50	82,723.64	0.00	4,572.08	0.00	0.00	492.71	0.00	93,028.00
EXPENSES											
Claims Transfers	1,000.00	48,890.30	0.00	85,712.04	0.00	0.00	0.00	0.00	0.00	0.00	135,602.34
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	1,000.00	48,890.30	0.00	85,712.04	0.00	0.00	0.00	0.00	0.00	0.00	135,602.34
END BALANCE	233,754.29	991,596.46	197,535.70	(927,171.23)	8,562.32	1,953,938.34	0.00	13,043.71	210,564.83	0.00	2,681,824.42

SUMMARY OF CASH TRANSACTIONS											
FUND YEAR	Closed FY										
Month Ending:	October										
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	Admin	Contingency	TOTAL
OPEN 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
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	16.91	15.99	0.00	9.78	0.00	0.00	0.00	0.00	42,115.01	0.00	42,157.69
Invest Adj	0.38	0.31	0.00	0.28	0.00	0.00	0.00	0.00	770.82	0.00	771.79
Subtotal Invest	17.29	16.30	0.00	10.06	0.00	0.00	0.00	0.00	42,885.83	0.00	42,929.48
Other *	9.87	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.87
TOTAL	27.16	16.30	0.00	10.06	0.00	0.00	0.00	0.00	42,885.83	0.00	42,939.35
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	7,614.68	0.00	7,614.68
Other *	0.00	0.00	0.00	(975.00)	0.00	0.00	0.00	0.00	0.00	0.00	(975.00)
TOTAL	0.00	0.00	0.00	(975.00)	0.00	0.00	0.00	0.00	7,614.68	0.00	6,639.68
END BALANCE	8,959.70	7,436.52	0.00	7,707.56	0.00	0.00	0.00	0.00	18,319,523.95	0.00	18,343,627.73

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

Month
Current Fund Year

October
2023

Policy Year	Coverage	1.	2.	3.	4.	5.	6.	7.	8.
		Calc. Net Paid Thru Last Month	Monthly Net Paid October	Monthly Recoveries October	Calc. Net Paid Thru October	TPA Net Paid Thru October	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2023	Property	695,799.96	154,882.73	48,548.40	802,134.29	802,134.29	(0.00)	0.00	(0.00)
	Liability	25,063.64	39,345.93	0.00	64,409.57	64,409.57	0.00	0.00	0.00
	Auto	16,391.11	2,777.61	0.00	19,168.72	19,168.72	0.00	0.00	0.00
	Workers Comp	1,150,456.28	256,661.15	0.00	1,407,117.43	1,407,117.43	0.00	0.00	0.00
	Total	1,887,710.99	453,667.42	48,548.40	2,292,830.01	2,292,830.01	(0.00)	0.00	(0.00)
2022	Property	1,020,728.07	(1,901.71)	10,832.62	1,007,993.74	1,007,993.74	(0.00)	(0.00)	0.00
	Liability	92,078.25	14,929.60	0.00	107,007.85	107,007.85	0.00	0.00	0.00
	Auto	49,125.05	156.70	0.00	49,281.75	49,281.75	0.00	0.00	0.00
	Workers Comp	3,615,706.14	110,088.64	1,142.00	3,724,652.78	3,724,652.78	0.00	(0.00)	0.00
	Total	4,777,637.51	123,273.23	11,974.62	4,888,936.12	4,888,936.12	(0.00)	(0.00)	0.00
2021	Property	1,014,174.47	0.00	0.00	1,014,174.47	1,014,174.47	0.00	0.00	0.00
	Liability	485,728.12	23,177.00	0.00	508,905.12	508,905.12	0.00	0.00	0.00
	Auto	70,431.96	0.00	0.00	70,431.96	70,431.96	0.00	0.00	0.00
	Workers Comp	6,293,527.07	244,019.27	2,350.00	6,535,196.34	6,535,196.34	(0.00)	(0.00)	0.00
	Total	7,863,861.62	267,196.27	2,350.00	8,128,707.89	8,128,707.89	(0.00)	(0.00)	0.00
2020	Property	895,397.45	315.00	208.33	895,504.12	895,504.12	0.00	0.00	0.00
	Liability	1,208,515.78	153,622.26	0.00	1,362,138.04	1,362,138.04	0.00	0.00	0.00
	Auto	142,942.05	1,683.00	0.00	144,625.05	144,625.05	0.00	0.00	0.00
	Workers Comp	6,267,739.82	142,684.39	0.00	6,410,424.21	6,410,424.21	(0.00)	(0.00)	0.00
	Total	8,514,595.10	298,304.65	208.33	8,812,691.42	8,812,691.42	(0.00)	(0.00)	0.00
2019	Property	804,460.67	1,000.00	1,655.00	803,805.67	803,805.67	0.00	0.00	0.00
	Liability	1,167,351.71	48,890.30	0.00	1,216,242.01	1,216,242.01	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	8,283,145.79	85,712.04	82,723.64	8,286,134.19	8,286,134.19	(0.00)	(0.00)	0.00
	Total	10,422,471.76	135,602.34	84,378.64	10,473,695.46	10,473,695.46	(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		33,466,276.98	1,278,043.91	147,459.99	34,596,860.90	34,596,860.90	(0.00)	(0.00)	0.00

SECTION D

BILL LIST REVIEW

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

	Payable To:	FY 2024	FY 2023	FY 2022	Appropriation	Description
1	The Actuarial Advantage		7,862.00		Prof Services/Actuary	Oct 2023 Fees
2	Arthur J. Gallagher Risk Management Services LLC		88,142.00		Prof Services/Administration	Nov 2023 Fees
3	Risk Program Administrators LLC		214.98		Misc/Postage/Copies/Fax	Oct 2023
4	Risk Program Administrators LLC	106.55			Misc/Meeting Expense	Zoom subscription split with JIFs-Pd PF Amex
5	The DeWeese Law Firm, P.C.		11,549.00		Prof Services/Attorney	Nov 2023 Fees
6	Qual-Lynx		74,723.00		Prof Services/Claims Administration	Nov 2023 Fees
7	Joyce Media		390.00		Misc/JIF Website	Nov 2023 Fees
8	Christopher J. Winter Sr.		2,167.00		Training/Police Risk Services	Law Enforcement Consultant-Nov 2023 fee
9	Tracy Forlenza		560.00		Misc/Recording Secretary	Nov 2023 Fees
10	J.A. Montgomery Consulting		19,587.00		Prof Services/Safety Director/Loss Control	Nov 2023 Fees
11	Wintsec Consulting LLC		4,863.00		Prof Services/Technology Risk Serv Dir	Nov 2023 Fees
12	John Hansen		2,125.00		Prof Services/Treasurer	Nov 2023 Fees
13	Conner Strong & Buckelew		1,062.00		Prof Services/Underwriting Mgr	Nov 2023 Fees
14	Jordan Simone		5,420.00		Wellness/Wellness Incentive Program	Nov 2023 Fees
15	ARC Reprographics		1,185.20		Misc/Annual Planning Retreat	Inv#282317 retreat binders
16	Courier Post		45.48		Misc/Legal Notices	Ad#9373911 Move Oct Mtg
17	The Flanders Hotel		7,644.24		Misc/Annual Planning Retreat	F/B/G for 10/18-19/23
18	The Flanders Hotel		155.40		Misc/Annual Planning Retreat	(1) FC overnight room; ET
19	Iron Mountain		144.50		Misc/Records Retention Service	Inv#HYCK475; Storage 11/1-30/23; Service 9/26-10/24/23
20	Press of Atlantic City		37.60		Misc/Legal Notices	Ad#208191 Oct mtg location change
21	Armando Riccio LLC		600.00		Training/Training	10/11 Mgrs & Sup training AM/PM sessions (split)
22	Postmaster	430.00			Misc/Postage/Copies/Fax	PO Box 488 Annual Fee 11/30/23-11/30/24
23	Borough of Avalon		91.29		Optional Safety Budget	alert pagers for Fire/PD
24	Borough of Avalon			2,500.00	Safety Incentive Program	alert pagers for Fire/PD
25	Borough of Cape May Point		1,000.00		Optional Safety Budget	winter gear for employees
26	Borough of Longport		800.00		Wellness/Wellness Incentive Program	health fair
27	Township of Lower		2,000.00		Optional Safety Budget	AEDs
28	Township of Mullica		586.77		Wellness/Wellness Incentive Program	standing desk; nuts; kind bars
29	City of Sea Isle City		499.15		Wellness/Wellness Incentive Program	employee healthy soup and chili cook off
30	Borough of Stone Harbor		725.00		EPL/CYBER/EPL/Cyber Incentive Program	malware protection
31	Township of Upper		368.61		Wellness/Wellness Incentive Program	health fair; water, giveaways
32	City of Ventnor		1,494.08		Wellness/Wellness Incentive Program	challenges; prizes; exercise equipment
33	City of Wildwood		725.00		EPL/CYBER/EPL/Cyber Incentive Program	cyber updates
	Subtotals	536.55	236,767.30	2,500.00		

JIF BILL LIST TOTAL	239,803.85
RMC BILL LIST TOTAL	187,118.00
GRAND TOTAL	426,921.85

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (4th Installment) - NOV 2023

	Payable To:	FY 2023	Appropriation	Description
1	CJ Adams	8,475.00	Risk Management Consultants	4th Qtr Pymts - Longport, Margate
2	Atlantic Associates	13,358.00	Risk Management Consultants	4th Qtr Pymts - Pleasantville
3	Barclay Insurance Group	733.00	Risk Management Consultants	4th Qtr Pymts - Downe
4	BCA Insurance	1,625.00	Risk Management Consultants	4th Qtr Pymts - Upper Deerfield
5	J. Byrne Agency	55,699.00	Risk Management Consultants	4th Qtr Pymts -Deerfield, Lower, North Wildwood, Stone Harbor, West Wildwood, Wildwood, and Wildwood Crest
6	Conner Strong & Buckelew	4,825.00	Risk Management Consultants	4th Qtr Pymts -Waterford
7	Glenn Insurance Agency	12,661.00	Risk Management Consultants	4th Qtr Pymts - Absecon, Linwood, Somers Pt, Weymouth
8	Hardenbergh Insurance Group	22,481.00	Risk Management Consultants	4th Qtr Pymts - EHT, Estell Manor, Folsom, Galloway, Hamilton, Northfield
9	Heist Insurance Agency	1,750.00	Risk Management Consultants	4th Qtr Pymts -Upper Twp
10	Insurance Agencies Inc	9,287.00	Risk Management Consultants	4th Qtr Pymts -Buena Borough, Newfield and Ventnor
11	Marsh & McLennan Agency, LLC	22,850.00	Risk Management Consultants	4th Qtr Pymts -Avalon, Cape May, Cape May Pt, Dennis Twp, Middle, SIC, West Cape May, Woodbine
12	McMahon Agency Inc	13,572.00	Risk Management Consultants	4th Qtr Pymts -Corbin City and Ocean City
13	William Mints Agency	12,302.00	Risk Management Consultants	4th Qtr Pymts -Commercial and Millville
14	Siracusa Kaufman Insurance Agency	7,500.00	Risk Management Consultants	4th Qtr Pymts -Brigantine and Mullica
	RMCS BILL LIST TOTAL	187,118.00		

SECTION E
RECONCILIATIONS

x
ACCOUNT ACTIVITY RECONCILIATION
FY 2023

	January	February	March	April	May	June	July	August	September	October	November	December
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	47,527,429.65	49,128,631.97	49,128,631.97
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	23,090.45		
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	37,905.15		
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	(10,085.60)		
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	(2,135.24)		
TREASURY												
INTEREST		95,663.97	9,261.26	-	3,722.92	85,068.20	77,036.72	125,666.23		60,550.00		
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	9,543.26		
TREASURY ADMINISTRATIVE EXPENSE	(2,599.63)			(2,729.03)			(2,783.47)			(2,798.13)		
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)	116,069.89	-	-
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		2,875,655.67		
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	-	2,875,655.67	-	-
Subrogation & Reimb. Receipts:												
Fund Year 2023			500.00	8,076.18	10,415.83	-	18,381.66	16,711.46	19,499.63	48,548.40		
Fund Year 2022		12,869.80	3,592.10	5,873.33	-	13,422.62	6,140.00	0.00	96,963.30	11,974.62		
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	2,350.00		
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	208.33		
Fund Year 2019		398.57	23.00	83,520.49	3,717.19	23.00	28.00		24,230.47	84,378.64		
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	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	147,469.86	-	-
JE RCF (CHECK RECEIVED AND DEPOSITED)				2,496.00		79.94						
DUE RCF-VOID CHECKS									4,150.00	975.00		
TOTAL OTHER RECEIPTS	-	-	-	2,496.00	-	79.94	-	-	4,150.00	975.00	-	-
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	3,140,170.42	0.00	0.00
DISBURSEMENTS:												
Net Claim Payments:												
Fund Year 2023	16,007.33	85,138.72	109,714.83	156,587.28	204,575.80	268,000.56	394,859.58	298,523.72	427,887.93	453,667.42		
Fund Year 2022	286,271.86	282,894.42	312,025.67	362,589.04	281,279.68	308,995.94	168,588.72	129,747.95	107,938.70	123,273.23		
Fund Year 2021	162,873.10	146,423.81	292,854.42	127,194.64	188,796.34	226,742.41	172,193.97	80,925.75	123,314.26	267,196.27		
Fund Year 2020	173,342.39	55,654.72	82,401.22	96,838.27	80,245.03	161,969.94	50,293.43	74,406.25	458,897.91	298,304.65		
Fund Year 2019	53,034.62	34,550.50	428,736.69	159,551.77	96,234.15	163,640.43	35,899.49	79,289.10	63,303.66	135,602.34		
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	1,278,043.91	-	-
Exp. & Admin Bill List Payments:												
Exp. & Cont. Charges FY 2024										1,816.00		
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	243,843.51		
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	7,650.00		
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									7,614.68		
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	260,924.19	-	-
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	1,538,968.10	0.00	0.00
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	49,128,631.97	49,128,631.97	49,128,631.97
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	1,696,667.41		
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	69,083.94		
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	-1,788.81		
INVESTMENT:JCMI	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	25,684.31		
Exp & Contn Reconciliation Account	-				-			0.00				
Claims Imprest Reconciliation Account	58,037.78	(105,162.17)	(218,415.33)	392,724.34	(53,120.40)	(845,749.25)	677,876.49	135,416.86	-230,930.46	-178,444.53		
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)	1,601,202.32	-	-
Balance	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	49,128,631.97	49,128,631.97	49,128,631.97

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	10/31/2023
MEMBERS	\$ -		\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
BUENA VISTA TWP	\$ (0.00)		\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (0.00)	\$ (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	\$ 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	\$ 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	\$ 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	\$ 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	\$ 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	\$ 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	\$ 112,523.09
Pleasantville	\$ 515.27		\$ 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	\$ 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	\$ 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	\$ 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	\$ 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	\$ 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	\$ 941,069.75
RETRO PROGRAM												
2019 RETROSSPECTIVE INSTALLMENT												
NORTH WILDWOOD												
DUE 11/5/2023	\$ 39,590.00											



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday, October 19, 2023

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

From: Commissioner McLaughlin

2024 Budget: The 2024 proposed budget was presented for the NJ Cyber JIF totaling \$6,448,842, representing a 2% increase. A motion was passed to schedule a public hearing on November 20, 2023, via audio / video teleconference. A summary of proposed assessments was also presented. The proposed budget and assessments are included in this report.

Cybersecurity Risk Control Framework: In response to requests made by members, the Board asked the Risk Control Committee to revisit the components of the Cyber Risk Control program. The Committee recommended the revisions drafted by the Underwriting Manager extracting a sub-set of requirements as a basic standard. The motion was passed to provide three levels of compliance: Basic, Intermediate and Advanced with revised deductibles and co-pays accordingly.

JIF Reimbursements: Risk Control Committee recommended a program to provide reimbursement for Joint Insurance Funds already engaged in contracts to provide either Training/Phishing and/or External Vulnerability Scanning. The motion was passed with the agreement to provide the NJ Cyber JIF's attorney oversight on any renewed contracts outside the NJ Cyber JIF program.

Request for Membership: The New Jersey Counties Excess Liability JIF requested membership in the NJ Cyber JIF and the Risk Control Committee recommended we revisit this request in the latter part of 2024 after the training program is fully established.

NJ Cyber Webpage: Princeton Strategic Communications (PSC) is building the 'Members Only' section for protection of the NJ Cyber JIF membership and PSC anticipates this will be ready to launch by November 1, 2023.

Chertoff Group Report: Underwriting Manager provided a verbal review of the results of the Technology State Questionnaire completed by members. The goal of the questionnaire was to obtain a more detailed insight of the technology stacks of our members to tailor the cybersecurity framework and provide broadscale advice to the members. Once the NJ Cyber webpage is updated for a "members only" section, a summary of the information will be posted to the webpage.

Fund Professionals: The Actuary, Auditor, Attorney, QPA and Underwriting Manager were appointed as a professional service to a one-year term for 2023. The Board agreed to reappoint these professionals as a professional service for a one-year term for 2024 and consider issuing competitive contract RFPs for these positions starting with 2025. Executive Director, Deputy Executive Director, Planning Consultant and Local JIF Executive Director, Claims Administrator and Treasurer were appointed following a competitive contracting RFP process with terms through the end of 2025.

Next Meeting: The next Fund meeting is scheduled for Monday, November 20, 2023 at 2:00 PM. to be held as a video / audio teleconference call.

Cyber Risk Management Fund							
Proposed FY2024 Budget							
						Change	
	Ex	Annualized FY2023	Proposed Limits	Proposed FY2024	\$	%	
Claims Fund							
1 Retained Claims	30	\$ 2,379,986	300K x 50K	\$ 2,447,086	\$ 67,100	2.82%	
2 Excess Insurance		\$ 1,915,883		\$ 1,954,201	\$ 38,318	2.00%	
3 Loss Fund Contingency		\$ 151,269		\$ 151,269	\$ -	0.00%	
4 Total Claims Fund		\$ 4,447,138		\$ 4,552,556	\$ 105,418	2.37%	
5							
Expenses							
7 Risk Control Services							
8 Cyber Training/Phishing/Testing		\$ 622,227		\$ 634,672	\$ 12,445	2.00%	
9 External Scanning		\$ 274,083		\$ 279,565	\$ 5,482	2.00%	
10 Consulting		\$ 60,710		\$ 61,924	\$ 1,214	2.00%	
11 Local JIF Coordination		\$ 151,771		\$ 154,806	\$ 3,035	2.00%	
12 Sub Total Risk Control		\$ 1,108,791		\$ 1,130,967	\$ 22,176	2.00%	
13 Administration							
14 Executive Director		\$ 125,000		\$ 127,500	\$ 2,500	2.00%	
15 Deputy Ex Director		\$ 50,000		\$ 51,000	\$ 1,000	2.00%	
16 Planning Consultant		\$ 30,000		\$ 30,600	\$ 600	2.00%	
17 Attorney		\$ 50,000		\$ 51,000	\$ 1,000	2.00%	
18 Underwriting Manager		\$ 50,000		\$ 51,000	\$ 1,000	2.00%	
19 Treasurer		\$ 25,000		\$ 25,500	\$ 500	2.00%	
20 Actuary		\$ 25,000		\$ 25,500	\$ 500	2.00%	
21 Auditor		\$ 25,000		\$ 25,500	\$ 500	2.00%	
22 Claims Adjuster		\$ 25,000		\$ 25,500	\$ 500	2.00%	
23 QPA		\$ 15,000		\$ 15,300	\$ 300	2.00%	
24							
25 Sub Total Administration		\$ 420,000		\$ 428,400	\$ 8,400	2.00%	
26							
27 General Contingency		\$ 347,170		\$ 336,919	\$ (10,251)	-2.95%	
28							
29 Total Expenses & Contingency		\$ 1,875,961		\$ 1,896,286	\$ 20,325	1.08%	
30							
31 Total Budget		\$ 6,323,099		\$ 6,448,842	\$ 125,743	1.99%	

Cyber Risk Management Fund								
PROPOSED ASSESSMENTS BASED ON POPULATION								
	Per Member Rates		# of Members	Fund	Total Cyber Premium	FY2023 Annualized Assessment	Diff \$	Diff %
NJUA	8,160		41	ATL	447,866	458,519	(10,653)	-2.32%
NJPHA	9,500		38	BER	486,556	442,855	43,701	9.87%
FRESP	6,500		28	BURL	329,404	317,924	11,480	3.61%
All Other	8,160		38	CAM	443,107	433,063	10,044	2.32%
			16	CNTRL	243,845	197,769	46,076	23.30%
Population Banding	Rate		34	FRESP	221,000	271,966	(50,966)	-18.74%
0	7,000		41	MON	449,042	455,799	(6,757)	-1.48%
1,500	7,500		45	MOR	577,265	529,278	47,987	9.07%
3,000	9,097		31	OCE	353,543	356,442	(2,899)	-0.81%
4,500	10,694		5	PMM	65,166	53,892	11,274	20.92%
6,000	12,291		23	SBER	317,168	278,040	39,128	14.07%
9,000	13,888		10	SBMU	128,679	118,948	9,731	8.18%
12,000	14,762		11	SBEX	149,655	137,428	12,227	8.90%
20,000	15,636		13	MID JERSEY	176,238	158,007	18,231	11.54%
28,000	16,510		79	NJPHA	750,500	811,156	(60,656)	-7.48%
36,000	17,384		5	NJSI	68,082	60,563	7,519	12.42%
44,000	18,258		72	NJUA	603,840	591,167	12,673	2.14%
52,000	19,132		38	TRICO	428,581	422,584	5,997	1.42%
60,000	20,006		21	PAIC	209,305	227,698	(18,393)	-8.08%
68,000	20,006							
76,000	20,006		600		6,448,842	6,323,098	125,744	1.99%
84,000	20,006							

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2023-

APPOINTING LISA MCLAUGHLIN AS THE FUND'S REPRESENTATIVE TO THE MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND, THE RESIDUAL CLAIMS JOINT INSURANCE FUND, AND THE NEW JERSEY CYBER RISK MANAGEMENT JOINT INSURANCE FUND FOR THE 2024 FUND YEAR

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

Whereas, the Atlantic County Municipal Joint Insurance Fund is a member of the Municipal Excess Liability Joint Insurance Fund and the Residual Claims Joint Insurance Fund; and

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

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

Whereas, Lisa McLaughlin, Fund Commissioner from the City of Margate, has served as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, as the Fund's representative to the Residual Claims Joint Insurance Fund, and as the Fund's representative to the NJ Cyber Risk Management Joint Insurance Fund during the 2023 Fund Year; and

Whereas, the Fund Chair has determined that it is in the best interest of the Atlantic County Municipal Joint Insurance Fund to reappoint Ms. McLaughlin as the Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the 2024 Fund Year.

Now, therefore, be it resolved by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund that Lisa McLaughlin, Fund Commissioner from the City of Margate, is hereby appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the Municipal Excess Liability Joint Insurance Fund, the Residual Claims Joint Insurance Fund, and the NJ Cyber Risk Management Joint Insurance Fund for the 2024 Fund Year; and

Be it Further Resolved that these appointments shall be effective January 1, 2024; and

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

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on November 20, 2023.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____