

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, February 21, 2024 at 3:00 PM

Via Microsoft Teams

<https://www.microsoft.com/en-us/microsoft-teams/join-a-meeting>

Meeting ID: 275 667 577 415

Meeting Passcode: db99ZS

Audio Access: 1-331-256-5069

Audio Conference ID: 365 015 272#

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

February 21, 2024 – 3:00 PM

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AGENDA

- I. Meeting called to order by Chairman
- II. Flag Salute
- III. Statement of Compliance with Open Public Meetings Act
 - A. Notice of this meeting was given by:
 - 1. Sending sufficient notice herewith to:
 - a. ***The Press of Atlantic City***
 - b. ***Courier Post***, Cherry Hill, New Jersey; and
 - 2. Filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities; and
 - 3. Posting notice on the public bulletin boards of all member municipalities.
- IV. **Roll Call**
 - A. 2024 Fund Commissioners
 - B. Fund Professionals
 - C. Risk Management Consultants
- V. Oaths of Office (administered by Fund's Solicitor)
- VI. Move up Alternates (if necessary)
- VII. Approval of Minutes Pages 1-17
 - A. Adoption of the **January 17, 2023** minutes – **Motion – All in Favor**
- VIII. Closed Session Minutes
 - A. Approval of the **January 17, 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The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- IX. Closed Session – Resolution 2024-_____ 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
- X. Reopen Public Portion of Meeting – **Motion – All in Favor**
- XI. Authorization of Claims Payments – **Motion - Roll Call**
- XII. Authorization to Abandon Subrogation (if necessary) – **Motion - Roll Call**
- XIII. Claims Review Committee Report: – Open Session Items – February 8, 2024.....Handout

XIV.	Claims Administrator's Report	
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	A. ACMJIF Summary.....	Page 19
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	F. PPO Savings and Penetration Reports.....	Page 24
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 25
	H. Prescription Benefit Program Report.....	Page 26
	I. Quick Notes.....	Page 27
XVI.	Law Enforcement Liability Consultant Report.....	Pages 28-29
XVII.	Solicitor's Report	
	A. MEL Helpline and Contact List.....	Page 30-32
	B. 2012-2023 Subrogation Totals Report.....	Page 33
	C. Resolution 2024 - _____ Amending the 2024 Risk Management Plan – Motion- Roll Call	Pages 34-35
XVIII.	Committee Reports	
	A. Strategic Planning Committee Meeting Minutes – January 25, 2024.....	Pages 36-41
	1. Motion to Adopt the Amended Strategic Planning Committee Charter – All in Favor	
	B. EPL/POL-Technology Liability Committee Meeting Minutes – January 30, 2024...	Pages 42-50
	2. Motion to Adopt the Amended EPL & Technology Liability Committee Charter – All in Favor	
XIX.	Executive Director.....	Pages 51-80
	A. Lost Time Accident Frequency.....	Pages 55-56
	B. Certificates of Insurance.....	Pages 57-61
	C. Financial Fast Track Report.....	Page 62
	D. Regulatory Filing Checklists.....	Pages 63-64
	E. 2022 Safety Incentive Program Awards	
	F. 2024 Optional Safety Budget.....	Page 65
	G. Wellness Incentive Program	
	H. 2024 EPL/Cyber Risk Management Budget.....	Page 66
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	J. Statutory Bond Status.....	Pages 68-70
	K. Skateboard Park Approval Status.....	Page 71
	L. Capehart Scatchard Updates.....	Pages 72-73
	M. Land Use Training Certification.....	Page 74
	N. Monthly Calendars.....	Pages 75-76
	O. Elected Officials Training.....	Pages 77-78
	P. Payroll Audit	
	Q. Property Appraisals	
	R. Police Accreditation Announcement.....	Pages 79-80
	S. 2024 Safety Breakfast	
	T. Safety & Claims Coordinator Roundtable	
	U. Inclement Weather Policy	

- V. Website
- W. New Member Activity

- XX. Safety Director's Report
 - A. Activity Report Pages 81-83

- XXI. Tech Report.....Pages 84-86

- XXII. Treasurer's Report as of January 31, 2024.....Pages 87-190
 - A. Fund Status
 - B. Investment Report
 - C. Investment JCMI
 - D. Payment Register – **Motion to Approve - Roll Call**
 - E. February Bill List – **Motion to Approve – Roll Call**.....Page 186
 - F. RMC Bill List – **Motion to Approve – Roll Call**.....Page 187
 - G. Analysis of Non-Assessment Receipts

- XXIII. MEL/RCF/Cyber Reports
 - A. NJ MEL Educational Seminars.....Page 191
 - B. RCF Report REVISED – January 8, 2024.....Pages 192-193
 - C. Cyber JIF Report – January 18, 2024.....Pages 194-195
 - 1. Resolution 2024 - _____ Appointing James Pacanowski, City of Ventnor as the Fund's Representative to the New Jersey Cyber Risk Management Joint Insurance Fund for the 2024 Fund Year – **Motion – Roll Call**.....Page 196

- XXIV. Miscellaneous Business
 - A. Motion Authorizing Paul Forlenza, Executive Director, as the Primary Representative to AGRiP.....**Motion – All in Favor**

**The Next Meeting of the ACMJIF will be held on Wednesday, March 20, 2024
at 3:00 pm via Microsoft Teams Conferencing**

- XXV. Public Comment
 - A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
 - B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**

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



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ

January 17, 2024 at 3:00 PM

OPEN SESSION MINUTES

The Reorganization meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on January 17, 2024 at 3:00 PM, prevailing time, Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ, Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to *The Press of Atlantic City* and the *Courier Post*, Cherry Hill, New Jersey; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Atlantic County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Atlantic County Municipal Joint Insurance Fund.

ROLL CALL of 2023 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, Representing, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, Representing, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, Alt., **Wildwood City**

Absent Fund Commissioners:

Kayla Lovallo, Alt., **Absecon City**

Paul Dietrich, **Cape May City**
Ed Grant, **Cape May Point**
LaVerne Kirn, **Corbin City**
Dawn Marie Bascelli, **Deerfield Twp.**
Bob Campbell, **Downe Twp.**
Lisa Marcolongo, **Estell Manor City**
Tom D'Intino, **Egg Harbor Twp.**
Karen Fournier, **Lower Township**
Ray Compari, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Jim Craft, **Stone Harbor Borough**
Gary Demarzo, **Upper Twp.**
Michael Dougherty, **Waterford Twp.**
DJ Ayres, **Weymouth Twp.**
Connie Mahon, **Wildwood Crest**
Laurie Boyd, **Woodbine Borough**

Present Fund Professionals:

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

Absent Fund Professionals were:

None

Present Risk Management Consultants were:

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

Absent Risk Management Consultants were:

Barclay Insurance Group
BCA Insurance
Thomas Heist Insurance Agency
William R. Mints Agency

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

APPROVAL OF MINUTES–OPEN SESSION

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

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

Motion by Ms. Bishop, seconded by Ms. Keun, to approve the Closed Session minutes of the December 20, 2023 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the December 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.

ADJOURN THE SINE DIE MEETING

Chair Woods entertained a motion to adjourn the Sine Die Meeting. Motion by Ms. Bishop, seconded by Ms. Keun to adjourn the Sine Die Meeting. All in favor. Motion carried.

At this time Officers, Executive Committee, and Alternates vacated their chairs. Chair Woods passed the gavel to Mr. Forlenza, Executive Director, until the election of the Chair, Secretary and Executive Committee for the 2024 Fund Year has been completed.

Mr. Forlenza welcomed all in attendance to the *2024 Reorganization Meeting of the ACM JIF*. He then asked the Recording Secretary for a Roll Call of the 2024 Fund Commissioners.

ROLL CALL of 2024 FUND COMMISSIONERS

Those in attendance were:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuels, **Somers Point City**

Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, **Wildwood City**

Absent Fund Commissioners:

Kayla Lovallo, **Absecon City**
Paul Dietrich, **Cape May City**
Ed Grant, **Cape May Point**
Dawn Marie Bascelli, **Deerfield Twp.**
Bob Campbell, **Downe Twp.**
Lisa Marcolongo, **Estell Manor City**
Karen Fournier, **Lower Township**
Joe Calchi, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Jared Marandino, **Newfield Borough**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Jim Craft, **Stone Harbor Borough**
Gary Demarzo, **Upper Twp.**
Michael Dougherty, **Waterford Twp.**
DJ Ayres, **Weymouth Twp.**
Connie Mahon, **Wildwood Crest**
Laurie Boyd, **Woodbine Borough**

ELECTION OF 2024 OFFICERS

Mr. Forlenza presented for the membership's consideration the 2024 Nomination Slate. The Nominating Committee met in November and presented the Nomination Slate at the November and December Executive Committee Meetings. He noted the 2024 slate included:

Chair:	Elizabeth Woods , City of Ocean City
Secretary:	Jessica Bishop , Dennis Township

Executive Committee:	#1 Varvara Keun , Middle Township
	#2 Heather Miller , Commercial Township
	#3 Dawn Marie Bascelli , Deerfield Township
	#4 Scott Wahl , Borough of Avalon
	#5 Kellie Seib , Sea Isle City

Alternates:	#1 Dorothy Jo Ayers , Weymouth Township
	#2 Karen Fournier , Lower Township
	#3 Jennifer VanSant , City of North Wildwood
	#4 Leigh Ann Napoli , City of Linwood
	#5 Mary Canesi , City of Northfield
	#6 Connie Mahon , Borough of Wildwood Crest

Mr. Forlenza then stated that pursuant to the *Fund's Executive Committee Nomination Policy*, no petitions for a position on the 2024 Executive Committee slate were received by the deadline. He then asked for a roll call vote for the election of a Fund Chairperson & Secretary for the 2024 Fund Year.

Election of a Chairperson and Secretary

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of a Chairperson and Secretary* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**
Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuelson, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, **Wildwood City**

Nays:

None

Abstained:

None

All in favor. Motion carried by unanimous vote.

Election of an Executive Committee and Alternates

Mr. Forlenza asked for a Roll Call Vote of the full membership for an *Election of an Executive Committee and Alternates* as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon Borough**
Mollye O'Neill, **Brigantine City**
Bill Nimohay **Buena Borough**
Heather Miller, **Commercial Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, **Longport Borough**
Leigh Ann Napoli, **Linwood City**
Dan Adams, Alt., **Margate City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Fund Chair*, **Ocean City**

Shurlana Stewart, Alt., **Pleasantville City**
Kellie Seib, **Sea Isle City**
Lucy Samuels, **Somers Point City**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Dan Dunn, **Wildwood City**

Nays: None

Abstained: None

All in favor. Motion carried by unanimous vote.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the newly elected Chairperson, Secretary, Executive Committee, and Alternates for the 2024 Fund Year.

Oaths of Office were signed and presented to the Fund Solicitor.

Mr. Forlenza congratulated the Fund Chair, Secretary, Executive Committee Members, and Alternates on their election. At this time, Mr. Forlenza passed the gavel to newly elected Chair Woods, Ocean City, to conduct the 2024 Reorganization Meeting of the Fund.

Chair Woods took over the meeting and presented the Organizational Resolutions for 2024.

MOVE UP ALTERNATES

In absence of Ms. Bascelli, Deerfield Township, alternate Ms. Napoli, Linwood City, was moved to the Executive Committee for voting purposes.

Motion by Ms. Bishop, seconded by Mr. Wahl, to move alternate Ms. Napoli, Linwood City to the Executive Committee for voting purposes in absence of Ms. Bascelli, Deerfield Township. All in Favor. Motion carried by unanimous vote.

ORGANIZATIONAL RESOLUTIONS

The following 2024 Organizational Resolutions were presented for adoption by Chair Woods:

Resolution 2024-01 – Confirming the Election of a Chairman and Secretary

Resolution 2024-02 – Confirming the Election of an Executive Committee and Alternates

Resolution 2024-03 – Appointing Professional Staff

Resolution 2024-04 – Approving Defense Counsel and Approved Associates

Resolution 2024-05 – Recommending the EPL/POL Defense Panel

Resolution 2024-06 – Appointing Joseph Nardi, III, Esquire as Conflict Solicitor

Resolution 2024-07 – Adopting Cash and Investment Policy

Resolution 2024-08 – Adopting Procedures in Compliance with the Open Public Meetings Act

Resolution 2024-09 – Adopting Fiscal Policies and Procedures

Resolution 2024-10 – Adopting Administrative Policies and Procedures

Resolution 2024-11 – Designating the Executive Director as Public Agency Compliance Officer

Resolution 2024-12 – Adopting and Establishing a Conflict of Interest Policy

Resolution 2024-13 – Establishing a Fund Records Program

Resolution 2024-14 – Establishing a 2024 Plan of Risk Management /Committee Charters

Resolution 2024-15 – Designation of Certifying and Approving Officer for Payment of Claims

Chair Woods entertained a motion to adopt the *Organizational Resolutions 2024-01* through *2024-15* as presented.

Motion by Ms. Bishop, seconded by Ms. Keun to adopt *Organizational Resolutions 2024-01* through *2024-15*.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Resolution 2024-16 Travel Expenses

Chair Woods entertained a motion to adopt Resolution 2024-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences as presented.

Motion by Ms. Bishop, seconded by Ms. Keun to adopt Resolution 2024-16 Authorizing Advance Travel Expenses for Authorized Official Travel to PRIMA and AGRIP Conferences.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLOSED SESSION - RESOLUTION #2024-17

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 2024-17.

Motion by Ms. Bishop, seconded by Ms. Miller, to adopt Resolution 2024-17 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

REOPEN PUBLIC PORTION OF THE MEETING

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

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

AUTHORIZATION OF CLAIMS PAYMENTS

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

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

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

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

They are as follows:

December 2023 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>
2024315688	2024321813	2021228757
2024317754		2021215885
2024319262		
2023285861		
2022257729		
2024312420		
2022247638		

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, **Sec., Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, **Chair, Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

ABANDON SUBROGATION

There were zero (0) files presented for Abandonment of Subrogation:

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Napoli noted that eleven (11) PARs including eight (8) Workers' Compensation (*3 Police, 1 Fire, and 4 Other*), two (2) General Liability, zero (0) Auto, and one (1) Property claims were reviewed for settlement, continuing defense, or to advise of trial date.

Ms. Napoli asked if there were questions. No questions were entertained.

CLAIMS ADMINISTRATOR'S REPORT

Mr. Roselli thanked the members for Qual Lynx's reappointment.

Lessons Learned from Losses – January

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on the importance of utilizing transitional duty when possible. He noted the cost of Workers' Compensation claims continue to rise, noting the maximum wage replacement rate is increasing from \$1,099 in 2023 to \$1,131 in 2024, or a 2.9% increase; noting there was a 16% increase over the last 3 years. He then highlighted several different advantages to utilizing Transitional Duty noting a morale boost to the other employees who were covering the employee's responsibilities while they are out on leave. He noted that judges assess the amount of time the employee is out to help them determine the amount of an award. He asked members to read the bulletin and share with their members.

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

MANAGED HEALTH CARE REPORT

Ms. Beatty thanked the members for QualCare's reappointment.

Lost Time v. Medical Only Cases

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

	<i>Dec</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	33	840
<i>Report Only</i>	15	311
<i>Report Only % of Total</i>	45%	37%
<i>Medical Only</i>	13	379
<i>Lost Time</i>	4	133
<i>Medical Only/Lost Time Ratio</i>	76:24	74:26
<i>Occupational, Claim Petition, Cancer Presumption</i>	1	17
<i>COVID-19</i>	0	8
<i>Average Days to Report to QL</i>	2.8	6.5
<i>Average Days to Report to employer</i>	0.5	1.9

Nurse Case Management:

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

<i>Nurse Case Management</i>	<i>Dec</i>
<i># of Cases Assigned to Case Management</i>	82
<i># of Case > 90 days</i>	66

PPO Penetration Report:

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

<i>PPO Penetration Rate</i>	<i>Dec</i>	<i>YTD</i>
<i>Bill Count</i>	493	6,993
<i>Original Provider Charges</i>	\$1,352,106	\$10,072,246
<i>Re-priced Bill Amount</i>	\$359,717	\$3,104,110
<i>Savings</i>	\$992,389	\$6,968,135
<i>% of Savings</i>	73%	69%
<i>Participating Provider Penetration Rate- Bill count</i>	96%	95%
<i>Participating Provider Penetration Rate-Provider Charges</i>	95%	94%
<i>EPO Penetration Rate – Bill Count</i>	98%	97%
<i>EPO Penetration Rate –Provider Charges</i>	96%	97%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	9,229
<i>Transitional Duty Days Worked</i>	6,621
<i>% of Transitional Duty Days Worked</i>	72%
<i>Money Saved by Accommodating</i>	\$636,680
<i>Transitional Duty Days NOT Accommodated</i>	2,608

<i>% of Transitional Duty Days NOT Accommodated</i>	28%
<i>Cost of Days NOT Accommodated</i>	\$278,077

Ms. Beatty reminded the members of the Managed Care “quick notes”. She informed the members that QualCare maintains the strongest workers compensation networks in the state. QualCare’s ability to direct patient care, through its partnership with Qual-Lynx’s case management and third-party claims administration programs, has enabled recruitment and retention of providers specializing in workers’ compensation treatment, creating a very stable network of providers which is reflected in a 99% annual retention rate.

Ms. Beatty then discussed current trends as healthcare continues to evolve, including network provider partnerships, provider contracts, and all aspects of client services. She further discussed the ongoing consolidation trend of small and independent providers being purchased by larger providers and equity firms. Ms. Beatty noted that this trend is increasing the costs of healthcare. She asked members to review her report in the agenda packet.

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

LAW ENFORCEMENT LIABILITY CONSULTANT REPORT

Mr. Winter thanked the members for his reappointment. Mr. Winter provided his report which can be found on pages 263-264 of the agenda.

Mr. Winter noted policy and procedure requests have been received and will be forwarded to requesting agencies that will contain current L/E best practices. He noted upcoming training will be: Report Writing and Management of Aggressive Behavior (use of force) and will be scheduled once all the Chiefs input is received. He is sending a survey to the Chiefs to understand their opinions on the different trainings, policy and procedure assistance, potential risk and liability and Accreditation guidance.

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

SOLICITOR’S REPORT

Mr. DeWeese thanked the members for the reappointment of his firm.

Closed Claims

Mr. DeWeese noted that there were seven (7) cases closed since his last report. (4) Four closed with no payment.

MTAG Cust v. Feller v. City of Millville
Buhner Estate v. Township of Lower
Riveros v. City of Pleasantville
Miller v. City of Somers Point
Palmisano v. City of Somers Point
Lewis v. City of Ventnor
Brown v. City of Wildwood

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline on page 112. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 113-114 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.

Mr. DeWeese noted there are **88** active General Liability Files.

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

COMMITTEE REPORTS

Committee Chairs Committee Meeting Minutes – January 9, 2024

Chair Woods noted that the minutes from the Committee Chairs meeting held on January 9, 2024, are a handout today. She stated the Committee met and discussed the appointments to the committees. She asked that members review the minutes to see determine which committee they have been assigned. Mr. Forlenza noted that if anyone would like to be on a different committee than the one assigned, please contact our office.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza thanked the members for the reappointment of Risk Program Administrators LLC.

EJIF Survey- Mr. Forlenza noted that his office emailed a survey from the EJIF and have received back 22 responses. He asked members to please complete the survey and send it in. He noted this is needed to identify certain items like underground storage tanks. The EJIF will then arrange to come out in later this spring to meet with you.

RPA Disclosure Statement – Mr. Forlenza noted this annual disclosure statement is in the agenda packet and asked that it be made part of the minutes of today's meeting.

Certificates of Insurance - Mr. Forlenza noted that a list of the certificates of insurance issued are included in the agenda. He asked members to review and please make sure that these were requested by your municipality and issued properly. He noted that many are being reissued effective January 1, 2024 so please review your certificates and ensure there reissuance was appropriate and 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 submit documentation to claim encumbered funds no later than February 1, 2024.

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, with compliance due by November 1, 2023. He stated the current program status for 2024 is on page 104. If you have not done so already, please submit your checklist ASAP.

Statutory Bonds – Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 132-134, as it is the individual, not the position, which is bonded. Retired/former employees will still show on the list as they are not deleted. He noted to please contact the MEL underwriter, Ed Cooney, with questions at ecooney@connerstrong.com.

Elected Officials Training - Mr. Forlenza stated that the Elected Officials training is available to all members through the MSI. His office emailed instructions on how to access this training last month as noted on pages 144-145. He stated that the credit is \$250 per Elected Official, capped at 5% of a member's 2024 MEL assessment.

2024 RMC Resolutions and Agreements - Mr. Forlenza stated that all fully executed 2024 resolutions and agreements should be submitted to his office once finalized. A Risk Manager cannot be paid until these documents are received in his office. The first anticipated payment is set for February 2024.

First Installment JIF billings - Mr. Forlenza noted that first installment JIF billing was issued in late December and all payments are due by February 15, 2024. The treasurer will provide an update of received payments during his report.

2023 Attendance - Mr. Forlenza noted that a report of the full year's 2023 attendance is included in the agenda on page 147. He asked members to review this and contact our office if you have questions or concerns.

Safety Kickoff Breakfast and Safety and Claims Coordinator Roundtable - Mr. Forlenza noted that this is planned for late March and will circulate the date and facility once confirmed.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish thanked the members for J. A. Montgomery's reappointment. Mr. Garish stated that the Safety Director's Report begins on page 158. He stated that the report is self-explanatory.

Mr. Garish reminded all members to enroll all new employees, part time and volunteers, for training. If you need assistance on submitting these employees, tutorial videos can be found on the new management learning platform. Registering is the only way that they can access the MSI.

Mr. Garish noted that the 2024 Safety Incentive Program was released to all members last week. Please reach out if you did not receive.

Mr. Garish stated that OSHA A300 Summary Logs MUST be posted in all the facilities that contain employees. This contains a log of all accidents occurring in 2023.

Mr. Garish also requested that any member with new Safety Coordinators, please contact his office and update their lists. He will then schedule a meeting with them individually.

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

TECHNOLOGY RISK SERVICES DIRECTOR'S REPORT

Mr. Caruso thanked the members for his reappointment. Mr. Caruso asked the members to review his report. He noted that members are continuing to file their required paperwork. He then reminded the members that they should be able to reach the "basic" compliance tier since two required elements are provided by the JIF for you (Employee Cyber Hygiene Training and Vulnerability Testing) so please submit your checklists as soon as possible. He noted the actual form is still being created; however, please contact his office and he will assist you.

Mr. Caruso stated that if members have critical vulnerabilities, D2 will contact them as these must be addressed within 30 days. D2 sent a notification last month regarding the need for members to verify their IP addresses in D2's portal.

Mr. Caruso noted that for Wizer, the current training expires 1/26/24. Any member who was close to 100% will receive an email from him to get them to 100% so they are compliant with the program and not subject to a higher deductible should they have a cyber-related loss. He reminded members to do the "no cost" items that they can do and plan for the others.

Mr. Caruso asked if there were any questions. Ms. Bishop inquired about a Cyber requirement that her town did not have, but wondered if they can pool together with the other members to get. She asked if the survey results show something that several members do not have, can we join together and get? Mr. Caruso noted that the Cyber JIF has some of these products that they will be rolling out. He also noted that there

are grants he forwards which take time, but are a great way to get some of these other items. Mr. Caruso asked that if you recently switched IT personnel, please let him and Kamini Patel know so he can direct these free or low cost items to the correct individual. He also noted that some are on the FAQ page on the JIF website. No other questions were entertained.

Ms. Kamini noted that the first training for Wizer begins February 5, 2024 so get ready for the emails! Ms. Bishop inquired if Ms. Patel needs the new employee rosters. Ms. Patel asked that any revisions to employee rosters be sent in as soon as possible.

TREASURER'S REPORT

Mr. Hansen thanked the members for his reappointment.

Reports – December

Mr. Hansen presented the Treasurer's Report for the period ending **December 31, 2023**. The reports were made part of the agenda packet beginning on page 161. He noted the following information:

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

Member	12/31/2023 (Prior to interest or dividends added)
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:

	December	YTD
Subrogation Receipts	\$23,149.73	\$854,712.60
Other	\$0	\$3,000.00
Adjustment	\$317.66	\$26,633.92

Mr. DeWeese stated that the Subrogation YTD is a new ACM JIF record! He congratulated Qual-Lynx and his office's efforts.

Claim Activity for the Period

Claim activity for the month of **December** for claims paid by the Fund and claims payable by the Fund depict a total of 332 checks issued representing 1018 claims payments totaling \$1,138,477.38, with an effect on cash position of \$1,115,234.28.

Cash Activity for the Period

The Fund's "Cash Position" at month end for **December** was \$48,980,087.01

Investment Interest

Interest Income:	December	YTD
JCMI	\$38,986.77	\$419,184.12
Treasury	\$.00	\$456,969.30
Citizens	\$35,049.46	\$207,564.10

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **1.751%** for **December**.

Allocation of Invested Funds

FUND	November Total	November Percentage	December Total	December Percentage
Treasury	\$22,546,959.33	43%	\$22,623,969.35	46%
JCMI	\$20,044,578.24	38%	\$20,334,047.19	42%
Citizens	\$9,877,797.02	19%	\$6,022,070.47	12%
TOTALS	\$52,469,334.62		\$48,980,087.01	

Mr. Hansen asked members to disregard the "Change Numbers" note on page 163 of his report. He asked if there were any questions. No questions were entertained.

Payment Register

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Jessica Bishop, Sec., **Dennis Twp.**
Leigh Ann Napoli, **Linwood City**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**

Kellie Seib, **Sea Isle City**

<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

Bill List – January

For the Executive Committee's consideration, Mr. Hansen presented the ***January 2024 Bill List*** in the amount of **\$2,131,427.38**.

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

Chair Woods entertained a motion for approval of the ***January 2024 Bill List***.

Motion by Ms. Bishop, seconded by Ms. Keun, to approve the ***January 2024 Bill List*** as presented.

ROLL CALL	<i>Yeas:</i>	Scott Wahl, Avalon Heather Miller, Commercial Jessica Bishop, Sec., Dennis Twp. Leigh Ann Napoli, Linwood City Varvara Keun, Middle Twp. Liz Woods, <i>Chair</i> , Ocean City Kellie Seib, Sea Isle City
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<i>Nays:</i>	None
<i>Abstain:</i>	None

Motion carried by unanimous vote.

MEL/RCF/CYBER REPORTS

Mr. Forlenza stated that last month a resolution appointing Ms. McLaughlin as the MEL/RCF/Cyber representative for 2024 was approved. Recently we were informed that she is no longer able to be the Fund's representative. Mr. Forlenza asked if any members have an interest in being one or all of these representatives, please let him know as we need a representative from our JIF. The MEL/RCF/Cyber meets 4-5 times yearly in person in Jamesburg, NJ. **Since this time, Mr. Pacanowski, Ventnor, has agreed to be the Cyber JIF representative for 2024.*

Mr. Forlenza noted the reports are included in the agenda packet for your review on page 148. He highlighted that Dave Grubb, the MEL Executive Director, has retired and Joseph Hrubash has taken the position over. He stated that there is good information in the reports as to the future plans for the MEL.

MISCELLANEOUS BUSINESS

Next Meeting

Chair Woods reminded the members that the next meeting will be held in virtually on **Wednesday, February 21, 2024 at 3:00 PM** via Microsoft Teams Conferencing, not Zoom. Mr. Forlenza asked members to click on the link and if they have questions, please contact us. It does not need to be downloaded to access it. He noted MS Teams is more secure than Zoom.

PUBLIC COMMENT

Open Public Comment

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

Motion by Ms. Bishop, seconded by Ms. Miller, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

Chair Woods entertained a motion to close the public comment.

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

MOTION TO ADJOURN

Motion by Ms. Bishop, seconded by Ms. Miller to adjourn the January 17, 2024 Reorganization meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:02 PM.

Tracy Forlenza, *Recording Secretary* for

Jessica Bishop, *Fund Secretary*

LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER - FEBRUARY 2024

TRUCK SAFETY



- THREE POINTS OF CONTACT SHOULD BE MAINTAINED AT ALL TIMES.
- WEAR BRIGHTLY COLORED CLOTHING/VESTS AND STAY ALERT
- WORKERS SHOULD COMMUNICATE AND MAINTAIN EYE CONTACT WITH EACH OTHER BEFORE WALKING IN FRONT OF OR BEHIND A VEHICLE OR OTHER MOBILE EQUIPMENT.
- USE SPOTTERS
- DO NOT WALK BETWEEN TOW VEHICLE AND TRAILER OR MOBILE EQUIPMENT
- LISTEN FOR BACK UP ALARMS OR HORNS AND MAKE SURE THESE WARNING SYSTEMS ARE OPERATIONAL
- AVOID BLIND SPOTS

- CLAIMANT QUICKLY CLIMBED INTO DRIVER'S SIDE OF A TRUCK AND HE HIT THE TOP OF HIS HEAD ON THE DOOR FRAME.. CONCUSSION AND HERNIATED DISCS. TOTAL INCURRED IS \$95,000.
- CLAIMANT SLIPPED WHILE ON A TRUCK PERFORMING INSPECTIONS. RUPTURED ACL IN KNEE. TOTAL INCURRED IS \$69,000.
- CLAIMANT IN A BUCKET TRUCK HANGING WREATHS. COWORKERS HOISTING UP MATERIALS AND A POLE SLAMMED INTO HIS SHOULDER. CLAVICLE FX AND DISLOCATED SHOULDER RESULTED. TOTAL INCURRED IS \$75,000
- FIRE TRUCK EXITING FIRE HOUSE AND HIT GARAGE DOOR FRAME. DAMAGE TO THE TRUCK AND DOOR FRAME IS \$66,000 COMBINED



**Atlantic County Municipal JIF
Managed Care Summary Report
2024**

Intake	January-24	January-23	2024 January YTD	2023 January YTD
# of New Claims Reported	45	64	45	64
# of Report Only	12	31	12	31
% Report Only	27%	48%	27%	48%
# of Medical Only	26	30	26	30
# of Lost Time	6	3	6	3
Medical Only to Lost Time Ratio	81:19	91:09	81:19	91:09
Claim Petition First Notice/Occupational	1	0	1	0
COVID-19	0	5	0	5
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	3.5	5.7	3.5	5.7
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	1.3	1.4	1.3	1.4

Nurse Case Management	January-24	January-23
# of Cases Assigned to Case Management	82	99
# of Cases > 90 days	66	84

Savings	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	559	424	559	424
Provider Charges	\$857,657	\$428,838	\$857,657	\$428,838
Repriced Amount	\$251,499	\$136,205	\$251,499	\$136,205
Savings \$	\$606,158	\$292,633	\$606,158	\$292,633
% Savings	71%	68%	71%	68%

QualCare Network Provider Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	98%	94%	98%	94%
Provider Charges	99%	96%	99%	96%

Exclusive Provider Panel Penetration Rate	January-24	January-23	2024 January YTD	2023 January YTD
Bill Count	98%	97%	98%	97%
Provider Charges	98%	99%	98%	99%

Transitional Duty Summary		2024 January YTD	2023 January YTD
% of Transitional Duty Days Worked		66%	64%
\$ Saved By Accommodating		\$27,145	\$38,969
% of Transitional Duty Days Not Accommodated		34%	36%
Cost Of Days Not Accommodated		\$15,269	\$22,695



Atlantic County Municipal JIF
Average Days To Report By JIF Member
(Indemnity, Medical Only, Report Only)
1/1/2024 - 1/31/2024

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
BRIGANTINE CITY	1	0.0	0.0
CAPE MAY CITY	4	2.5	1.8
DENNIS TOWNSHIP	1	0.0	0.0
GALLOWAY TOWNSHIP	2	0.5	0.0
HAMILTON TOWNSHIP	2	2.5	0.0
LONGPORT BOROUGH	1	1.0	0.0
LOWER TOWNSHIP	3	3.3	1.3
MARGATE CITY	1	2.0	0.0
MIDDLE TOWNSHIP	2	22.0	0.0
MILLVILLE CITY	4	3.0	0.0
NORTH WILDWOOD CITY	1	3.0	0.0
NORTHFIELD CITY	1	35.0	35.0
OCEAN CITY	6	1.7	0.3
PLEASANTVILLE CITY	4	1.3	1.0
SEA ISLE CITY	1	1.0	0.0
SOMERS POINT CITY	2	2.5	2.5
UPPER TOWNSHIP	2	2.0	0.0
VENTNOR CITY	2	0.0	0.0
WILDWOOD CITY	3	1.3	0.0
WILDWOOD CREST BOROUGH	1	1.0	0.0
Grand Total	44	3.5	1.3



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

January 2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	2.0	0.0
MEDICAL ONLY	26	3.0	1.7
REPORT ONLY-WC	12	5.3	1.0
OCCUPATIONAL	1	38.0	38.0
Grand Total	45	4.2	2.1

1/1/2024 - 1/31/2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	2.0	0.0
MEDICAL ONLY	26	3.0	1.7
REPORT ONLY-WC	12	5.3	1.0
OCCUPATIONAL	1	38.0	38.0
Grand Total	45	4.2	2.1

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	2.0	0.0
MEDICAL ONLY	26	3.0	1.7
REPORT ONLY-WC	12	5.3	1.0
OCCUPATIONAL	1	38.0	38.0
Grand Total	45	4.2	2.1

Claims Reported - Not Covid-19

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	6	2.0	0.0
MEDICAL ONLY	26	3.0	1.7
REPORT ONLY-WC	12	5.3	1.0
OCCUPATIONAL	1	38.0	38.0
Grand Total	45	4.2	2.1

Covid-19 Claims Reported

None Reported

Covid-19 Claims Reported

None Reported



**Atlantic County Municipal JIF
Nurse Case Management Report
1/1/2024 - 1/31/2024**

Of Claims Open to Nurse Case Management

	Open		Re-Open		GRAND TOTAL
	INDEMNITY	MEDICAL ONLY	INDEMNITY	MEDICAL ONLY	
AVALON BOROUGH	2	0	0	0	2
BRIGANTINE CITY	4	0	0	0	4
CAPE MAY CITY	1	1	0	0	2
DENNIS TOWNSHIP	1	1	0	0	2
EGG HARBOR TOWNSHIP	7	0	1	0	8
GALLOWAY TOWNSHIP	3	0	0	0	3
HAMILTON TOWNSHIP	4	0	1	0	5
LINWOOD CITY	1	0	0	0	1
LONGPORT BOROUGH	1	0	0	0	1
LOWER TOWNSHIP	2	1	0	0	3
MARGATE CITY	1	0	2	0	3
MIDDLE TOWNSHIP	0	1	0	1	2
MILLVILLE CITY	4	0	0	0	4
NORTH WILDWOOD CITY	3	0	0	0	3
OCEAN CITY	6	0	2	0	8
PLEASANTVILLE CITY	6	3	2	0	11
SEA ISLE CITY	2	1	0	0	3
SOMERS POINT CITY	1	0	0	0	1
STONE HARBOR BOROUGH	3	1	1	0	5
UPPER TOWNSHIP	2	0	0	0	2
VENTNOR CITY	2	2	0	0	4
WILDWOOD CITY	1	0	1	0	2
Grand Total	57	11	10	1	79



**Atlantic County Municipal JIF
Transitional Duty Summary Report
1/1/2024 - 1/31/2024**

	Transitional Duty Days Available	Transitional Duty Days Worked	% Of Transitional Duty Days Worked	\$ Saved By Accommodating	Transitional Duty Days Not Accommodated	% Of Transitional Duty Days Not Accommodated	Cost Of Transitional Duty Days Not Accommodated
BRIGANTINE CITY	47	47	100%	\$3,810	0	0%	\$0
CAPE MAY CITY	9	0	0%	\$0	9	100%	\$1,004
EGG HARBOR TOWNSHIP	31	31	100%	\$2,872	0	0%	\$0
GALLOWAY TOWNSHIP	30	30	100%	\$2,756	0	0%	\$0
HAMILTON TOWNSHIP	7	7	100%	\$302	0	0%	\$0
LOWER TOWNSHIP	51	0	0%	\$0	51	100%	\$5,753
MIDDLE TOWNSHIP	26	26	100%	\$4,082	0	0%	\$0
NORTH WILDWOOD CITY	25	25	100%	\$1,560	0	0%	\$0
NORTHFIELD CITY	3	3	100%	\$415	0	0%	\$0
OCEAN CITY	30	10	33%	\$431	20	67%	\$1,050
PLEASANTVILLE CITY	36	36	100%	\$4,731	0	0%	\$0
STONE HARBOR BOROUGH	123	62	50%	\$3,840	61	50%	\$5,525
VENTNOR CITY	68	46	68%	\$1,954	22	32%	\$1,414
WILDWOOD CREST BOROUGH	7	3	43%	\$392	4	57%	\$523
Grand Total	493	326	66%	\$27,145	167	34%	\$15,269



**Atlantic County Municipal JIF
PPO Savings Report
January 2024**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Negotiated	1	\$192	\$151	\$41	21%
Out Of Network	10	\$11,467	\$8,732	\$2,735	24%
QualCare PPO	548	\$845,998	\$242,616	\$603,382	71%
Grand Total	559	\$857,657	\$251,499	\$606,158	71%

	QualCare PPO	EPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulatory Surgical Center	13	0	0	0	13	\$183,433
Anesthesiology	8	0	0	0	8	\$9,721
Behavioral Health	0	5	0	4	9	\$1,693
Durable Medical Equipment	0	9	0	2	11	\$2,871
Emergency Medicine	0	0	0	2	2	\$0
Hospital	9	0	0	0	9	\$14,837
Medical Transportation	0	2	0	0	2	\$278
MRI/Radiology	3	31	0	0	34	\$21,713
Neurology	0	1	0	0	1	\$1,850
Neurosurgery	0	8	0	0	8	\$12,632
Occupational Medicine	0	12	0	0	12	\$1,859
Optometrists	3	0	0	0	3	\$94
Orthopedic Surgery	0	81	1	1	83	\$155,784
Pain Management	0	5	0	0	5	\$4,035
Physical Medicine & Rehab	0	11	0	0	11	\$33,896
Physical therapy	1	305	0	0	306	\$107,146
Physicians Fees	5	0	0	1	6	\$40,308
Podiatry	0	4	0	0	4	\$6,282
Sports Medicine	0	6	0	0	6	\$2,578
Urgent Care Center	0	26	0	0	26	\$5,148
Grand Total	42	506	1	10	559	\$606,158

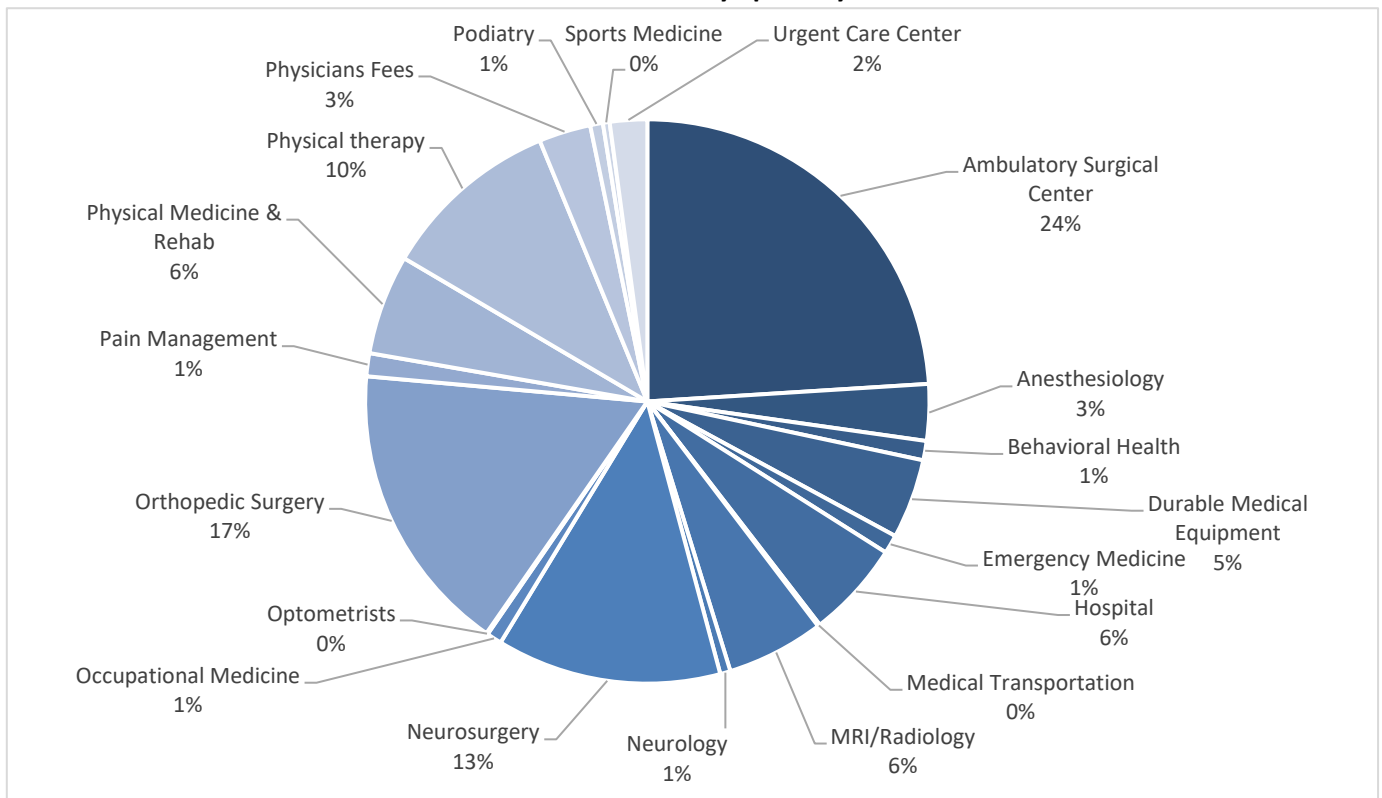


**Atlantic County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2024 - 1/31/2024**

Top 10 Providers

	Repriced Amount
FERNANDO J. DELASOTTA MD	\$31,955
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$27,386
ORTHO NJ, LLC	\$22,438
PREMIER ORTHO ASSOC SURG CENTER	\$22,009
SOUTH JERSEY REHAB & SPINE INC	\$14,404
ONE CALL CARE DIAGNOSTICS	\$13,536
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	\$12,428
ATLANTICARE SURGERY CENTER EHT	\$9,580
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$8,550
HOME CARE CONNECT LLC	\$8,368
Grand Total	\$170,654

Paid Provider By Specialty





**Atlantic County Municipal JIF
Prescription Benefit Summary
1/1/2023 - 12/31/2023**

	January	February	March	April	May	June	July	August	September	October	November	December	Year To Date
Script Count	21	31	23	20	22	12	16	6	17	18	5	11	202
Utilizing Patients Count	12	18	12	12	15	10	10	5	6	10	5	8	65
Billed Amount	\$2,113	\$3,394	\$1,703	\$1,988	\$5,348	\$590	\$4,201	\$306	\$6,924	\$4,509	\$1,621	\$616	\$33,313
Paid Amount	\$626	\$1,791	\$893	\$1,003	\$3,010	\$292	\$2,117	\$106	\$3,854	\$2,243	\$454	\$118	\$16,507
Total Savings Amount	\$1,487	\$1,603	\$810	\$985	\$2,338	\$298	\$2,084	\$200	\$3,070	\$2,266	\$1,167	\$498	\$16,806
% Savings	70%	47%	48%	50%	44%	51%	50%	65%	44%	50%	72%	81%	50%
Opioid Cost %	24.6%	7.2%	48.4%	5.0%	1.8%	15.7%	1.9%	14.7%	1.6%	7.9%	7.2%	60.4%	7.7%
Opioid Script %	33.3%	35.5%	34.8%	20.0%	13.6%	33.3%	12.5%	16.7%	47.1%	33.3%	40.0%	63.6%	31.2%
Generic Utilization %	100.0%	96.8%	91.3%	95.0%	100.0%	100.0%	100.0%	100.0%	94.1%	94.4%	100.0%	100.0%	97.0%
Cost per Patient	\$52	\$100	\$74	\$84	\$201	\$29	\$212	\$21	\$644	\$224	\$91	\$15	\$254
Cost per Script	\$30	\$58	\$39	\$50	\$137	\$24	\$132	\$18	\$227	\$125	\$91	\$11	\$82



Managed Care Quick Notes

Concussions In The Workplace

What is a Concussion?

A concussion is a type of traumatic brain injury caused by a bump, blow, or jolt to the head or by a hit to the body that causes the head and brain to move rapidly back and forth. The skull protects the brain against penetrating trauma but does not absorb all the impact of a violent force. The brain is cushioned inside the skull by the surrounding cerebrospinal fluid. Despite this, an abrupt blow to the head, or even a rapid deceleration, can cause the brain to contact the inner side of the skull. There is a potential for tearing of blood vessels, pulling of nerve fibers and bruising of the brain.

Medical providers may describe a concussion as a “mild” brain injury because concussions are usually not life-threatening. Even so, the effects of a concussion can be serious. Because the brain is very complex, every brain injury is different. Some symptoms may appear right away, while others may not show up for days or weeks after the concussion. The signs of concussion can be subtle. Early on, problems may be missed by patients, family members, and doctors. People may look fine even though they’re acting or feeling differently.

Because all brain injuries are different, so is concussion recovery. Most people with mild injuries recover fully, but it can take time. In general, recovery is slower in older persons and those who have had a concussion in the past.

Most people with a concussion have one or more of the symptoms listed below and recover fully within days,

<ul style="list-style-type: none">• Remembering and Thinking<ul style="list-style-type: none">• Difficulty thinking clearly• Feeling slowed down• Difficulty concentrating• Difficulty remembering new information	<ul style="list-style-type: none">• Emotional/Mood<ul style="list-style-type: none">• Irritability• Sadness• More emotional• Nervousness or anxiety
<ul style="list-style-type: none">• Physical<ul style="list-style-type: none">• Headache• Nausea or vomiting (early on)• Balance problems• Dizziness• Fuzzy or blurry vision• Feeling tired, having no energy• Sensitivity to noise or light	<ul style="list-style-type: none">• Sleep Disturbance<ul style="list-style-type: none">• Sleeping more than usual• Sleeping less than usual• Trouble falling asleep



DATE: February 06, 2024

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 (January)

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, NJ Police Licensing revisions and L/E Accreditation requirements.

2. Agency Visits:

Avalon PD (Assist w/ Police Licensing / policy revisions)

North Wildwood PD (Assist w/ Police Licensing / policy revisions)

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: No training scheduled at this time. Dates are pending for Report Writing and Management of Aggressive Behavior (Use of Force situations). Additionally, a course is being discussed to assist agency Resiliency Officers, to be conducted by Dr. Kelly, Ph.D., ABPP. A survey document has been distributed to Police Chiefs in an effort to plan and strategize for the upcoming year.

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

5. ACM JIF Law Enforcement Committee: A L/E Committee is being formulated with three (3) Police Chiefs from each county to represent (JIF) police agencies in Atlantic and Cape May County. I plan to meet with them on a quarterly basis virtually to discuss trends, concerns, training, policy and procedure assistance, potential risk and liability issues and L/E Accreditation guidance etc. This is being developed to maintain an ongoing forum throughout the year as an extension of the County Chiefs Associations, to identify areas as previously mentioned and to reduce potential risks. Chiefs selected to date are from Ventnor, Linwood and Millville Police Departments. An Initial meeting is being coordinated at this time for February..

6. Meetings Attended:

ACM Executive Claim Meeting	01/11/2024
ACM Executive Meeting	01/17/2024

Christopher J. Winter Sr. CPM
Law Enforcement Risk Management Consultant
ACM, BURLCO, and 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	Joseph Baruffi	Maryann Coraluzzo
Cape May City	Paul Dietrich, City Mgr.	Erin Burke, Clerk
Cape May Point Borough	Ed Grant	Elaine Wallace
Commercial Township	Heather Sparks (Miller)	Pam Humphries
Deerfield Township	Dawn Marie Bascelli	Karen Seifrit
Dennis Township	Jessica Bishop, CFO	Jacqueline Justice
Downe Township	Rebecca Bertram	N/A
Estell Manor City	Lisa Marcolongo, Clerk	Nelson Dilg
Folsom Borough	Patricia Gatto	Glenn Smith, 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, Clerk
Margate City	Johanna Casey	Dan Adams
Middle Township	Varvara Keun	Suzanne Schumann
Millville City	N/A	Pam Shaprio
Mullica Township	Ralph Condo	Dawn Stollenwerk, CFO
Newfield Borough	Charles Grova Jr.	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
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

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)
Ventnor City	Lisa Hand	Tom Ciccarone
Waterford Township	Thomas Giangiolio, Jr., Mayor	Michael Dougherty
West Cape May Borough	Lauren Vitelli	Theresa Enteadó
West Wildwood Borough	Donna Frederick, Clerk	Carl O'Hala
Weymouth Township	Dorothy-Jo Ayres	Kenneth Haeser
Wildwood City	Hope Pinto	Carl Groon
Wildwood Crest Borough	Connie Mahon	Francine Springer
Woodbine Borough	Alex Bauer	William Pikolycky

Atlantic County Municipal Joint Insurance Fund

P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 · www.acmjif.org

ACMJIF
SUBROGATION COLLECTION TOTALS
2012-2023

2012-\$585,292.73

2013-\$366,375.79

2014-\$928,692.67

2015-\$594,602.34

2016-\$482,545.87

2017-\$398,545.87

2018-\$420,329.29

2019-\$760,835.80

2020-\$357,748.12

2021-\$348,308.56

2022-\$347,382.22

2023-\$854,712.60

12 Year Total=\$6,445,371.86

Average per Year=\$537,114.32

**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-__**

A Resolution Amending the 2024 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 Claims review Committee in consultation with the Fund Solicitor and Executive Director's office; and

WHEREAS, it is recommended that Section 2, subsection 8 c, of the 2024 Plan of Risk Management is amended to read as follows:

The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

a.) Property Claims - \$10,000 of Authority

b.) Workers Compensation Claims - \$10,000 of Authority

c.) Liability Claims - ~~\$10,000 of legal and file expense Authority and \$10,000 of Settlement Authority~~
~~with the advice, consent and approval of the Fund Solicitor. \$10,000 of Settlement Authority;~~
~~\$10,000 of legal and file expense Authority~~

d.) The Executive Committee has established a Claims Review Committee comprised of Fund Commissioners to review all Payment Authorization Requests, (PARs) with a total cost of \$10,000 or more, and review litigation strategies with the Fund's Attorney. The Claims Review Committee shall advise the Executive Committee regarding claims administration and payments.

e.) In urgent situations where the Claims Review Committee has not had an opportunity to meet, and where time is of the essence such that an expeditious response to a settlement offer would be in the Fund's best economic interest, the Fund Attorney, in consultation with the Executive Director and the Claims Review Committee Chair, shall have the authority to authorize the settlement of claims within the JIF's SIR. All such authorizations shall be reported to the Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.

f.) In urgent situations where the Claims Review Committee has not had an opportunity to meet, and temporary total disability benefits are due to a claimant and delaying payment of these benefits would have a detrimental impact on the claimant, the Executive Director, in consultation with the Fund Attorney, and the Claims Review Committee Chair, shall have the authority to authorize the payment of temporary total disability benefits to the claimant at an amount not to exceed \$5,000 over what had been previously authorized. All such authorizations shall be reported to the Claims Review Committee as soon as possible and no later than the Committee's next meeting. All such authorizations shall be reported to the Executive Committee for approval at their next meeting.

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**ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
RESOLUTION #2024-__**

g.) Upon submission of satisfactory documentation, and with the advance approval of the Executive Director, the Certifying and Approving Officer may also pay hospital bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the Certifying and Approving Officer utilizes this authority, a report shall be made to the Claims Review Committee at their next meeting. All such approvals shall be reported to the Executive Committee at their next meeting.

NOW, THEREFORE, BE IT RESOLVED, by the Commissioners of the Atlantic County Municipal Joint Insurance Fund that the above amendments to the Risk Management Plan are hereby approved.

This Resolution was duly adopted by the Atlantic County
Municipal Joint Insurance Fund at a public meeting held on February 21, 2024.

**ATLANTIC COUNTY
MUNICIPAL JOINT INSURANCE FUND**

Attest: _____ By: _____
Fund Secretary Fund Chair

Date: February 21, 2024



STRATEGIC PLANNING COMMITTEE MEETING MINUTES

Thursday, January 25, 2024 at 10:00AM

Via Microsoft Teams

A meeting of the Atlantic County Municipal Joint Insurance Fund's Strategic Planning Committee was held on January 25, 2024 at 10:00 AM via Microsoft Teams Conferencing. The meeting began at 10:02 AM.

Those in attendance were:

Dorothy-Jo Ayers, *Chair*, **Weymouth Township**

Ed Grant, **Cape May Point**

Heather Miller, **Commercial Township**

Roy Spoltore, **Upper Deerfield Township**

James Pacanowski, **Upper Deerfield Township**

Jessica Bishop, *Fund Secretary*, **Dennis Township**

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**

Those not in attendance were:

Lucy Samuelson, **Somers Point**

Laurie Boyd, **Woodbine City**

I. Meeting Minutes From December 14, 2023

Ms. Patel indicated the meeting minutes from the December 14, 2023 Strategic Planning Committee meeting were emailed to the Committee on January 19, 2024. She noted that there are several items, which were discussed at the December meeting, which will be revisited today. She asked if there were any questions. No questions or comments were entertained.

II. Committee Vice Chair

Ms. Patel noted it has been a longstanding tradition for the Fund to establish a Committee Vice Chair position. This position ensures that in the unfortunate circumstance where the Chair is unable to attend, the Vice Chair can seamlessly assume responsibility, preside over the meeting, and provide a report to the Executive Committee. Mr. Gant graciously volunteered to assume the role of Vice Chair.

III. Committee Charter

Ms. Patel requested the committee's approval for a proposed revision to the Committee Charter, specifically, the inclusion of the phrase "but no less than three times a year" to accurately reflect our current practice of convening on a triannual basis. This addition to the Charter's verbiage will ensure alignment with our meeting frequency. The Committee granted approval of the proposed revision to the Committee Charter, which will be presented to the Executive Committee for adoption at the February Executive Committee Meeting.

For your reference the proposed revised Strategic Planning Committee Charter is attached to the minutes.

IV. 2025 Membership Renewals

Ms. Patel presented the committee with an overview of the renewing members list, highlighting that member renewal visits are scheduled to commence during the upcoming summer season. On a related note, Mr. Forlenza provided the committee with a detailed update on the various challenges encountered by the JIF in renewing some members. Furthermore, he apprised the committee of an upcoming meeting with the Department of Banking and Insurance, where the Finance Chairs from ACM, BURLCO, and TRICO JIFs will attend, to discuss these concerns. Mr. Forlenza assured the committee that he would promptly report to the Committee with any pertinent updates following the meeting.

V. Membership Growth

Transitioning to the topic of membership growth, Ms. Patel shared her observations. While we have experienced a few towns leaving our JIF, she expressed that the overall potential for significant growth appears limited. However, she emphasized that if any of the Committee members are aware of individuals or entities considering a change from their current affiliation, the Executive Director's office will engage in discussions with prospective members.

VI. Membership-Professional Organizations

Ms. Patel reviewed the membership dues that were previously approved for AGRiP and PRIMA. Additionally, she provided an overview of the upcoming conferences hosted by both organizations. Notably, she informed the committee that the first notice to those members with "first right of refusal" to attend AGRiP was dispatched by her office on December 18, 2023. Furthermore, she assured the committee that the notice to those with the "first right of refusal" to attend the Annual PRIMA conference will be released in the near future.

VII. Executive Committee Meeting Times & Locations

Ms. Patel presented the committee with an overview of the meeting dates and formats scheduled for the 2024 Fund Year. She highlighted that the comprehensive meeting schedule for the upcoming year was officially adopted during the January Executive Committee Reorganization meeting. Mr. Forlenza commented that the Atlantic County Library in Mays Landing, which hosts several of the Fund's monthly meetings, can be challenging due to limited parking. In addition, he does hear some comments from members regarding traffic and parking when the Fund holds their meetings in Avalon in July & September. The Committee might want to seek out alternative locations for future meetings if these concerns continue.

VIII. Annual Planning Retreat

Ms. Patel and Mr. Forlenza briefly reviewed the feedback received from the Breakout Groups held during the 2022 Annual Planning Retreat. Mr. Forlenza commented that the diversity of the feedback highlights the differences in opinions amongst the membership in the how the JIF should operate. He further explained that due to the differences in opinion, the committee needs to carefully evaluate the recommendations in hope of making impactful changes where justified without alienating members. In recognition of the significance of certain recommendations put

forth by the membership, it was mutually agreed upon by the committee that a separate meeting would be necessary to address these matters in depth. The committee unanimously decided to convene for this purpose, aiming to discuss the feedback comprehensively and formulate viable recommendations to be presented to the Executive Committee. Furthermore, the committee agreed to schedule their next meeting in the March/April timeframe.

Ms. Patel also highlighted that the feedback from the 2023 Annual Planning Retreat had been thoughtfully reviewed during the meeting held on December 14, 2023.

Lastly, Ms. Patel reminded the committee members that the 2024 Annual Planning Retreat is scheduled to take place on October 23rd and 24th.

IX. Fund Commissioner Orientation

Ms. Patel announced that the 2024 Fund Commissioner Orientation is scheduled to take place in April 2024. She emphasized that the orientation program will undergo revisions to refocus on the essential duties and responsibilities of a Fund Commissioner. It is important to note that the Fund Commissioner Orientation is not exclusively intended for new members; all Fund Commissioners are encouraged to attend as they might benefit from the insights and knowledge shared during the session.

X. Elected Officials Training

Ms. Patel reminded the committee that it was decided to participate in the elected officials training offered through the MEL Safety Institute this year. A notification was sent out from our office on January 3rd to inform all concerned parties.

Furthermore, Ms. Patel noted that as we did last year, her office is actively following up with those that complete the training, for their feedback on the training. We also provide them with a link to various programs referenced in the training, ensuring they have access to additional resources.

Mr. Forlenza commented that his office has already sent out the first notification to approximately a dozen Atlantic JIF elected officials who already completed the training. We have received positive responses from four or five participants, which is encouraging as it allows us to gather valuable feedback. This feedback is crucial for the MEL, who creates the annual training, as well as for our future training planning.

Additionally, Ms. Patel directed the committee's attention to the agenda, which includes information on how to access the training. If any elected officials encounter difficulties or have any concerns, they can contact our office directly, and we will ensure they are connected with the appropriate individuals who can assist them.

Lastly, Ms. Patel clarified that those who completed the training at the League of Municipalities Conference in November 2023 are not required to complete this training again.

XI. Executive Committee Nomination Process

Ms. Patel noted the next major project for the committee is evaluating the Executive Committee Nominating process. At the end of last year, the Strategic Committee was tasked with reviewing

and revising the Charter to address challenges faced by the Nominating Committee in creating the nomination slate. One of the issues identified was that in some cases individuals on the nomination slate were also members of the Nominating Committee, leading to a desire for more diversity.

Mr. Forlenza explained that the Fund's *Executive Committee Succession Policy* works in unison with the Nominating Committee Charter. The *Policy* also outlines the eligibility requirements for serving on the Executive Committee. He noted that the *Policy* outlines experience requirements prior to a Fund Commissioner being eligible to be considered for a position on the Executive Committee or as an Executive committee Alternate. The hope is that a more experienced Fund Commissioner will have a better understanding of JIF operations. The committee acknowledged the need to evaluate the importance of experience and its impact on the nomination process.

Mr. Forlenza noted that the Committee needs to take a two pronged approach; one as to the makeup of the Nominating Committee to ensure that those on the Committee are not necessarily nominating themselves; and, secondly, the eligibility requirements for a Fund Commissioner to be considered for a position on the Executive Committee. Mr. Forlenza stated that the turnover in Fund Commissioners in recent years has resulted in a shorter list of eligible individuals for the Executive Committee. After a brief discussion, the committee decided to schedule a dedicated meeting to address this matter.

XII. Bylaws Review

Mr. Forlenza discussed the organization's Bylaws and the need for potential revisions. The Bylaws are currently aligned with regulations from the Department of Community Affairs and the Department of Banking and Insurance. However, some provisions are challenging to administer and are not being followed by the organization or other JIFs across the state. Mr. Forlenza mentioned that he has scheduled a meeting with Mr. DeWeese and Ms. Patel to discuss various issues, including the Bylaws. Revising the Bylaws is a significant undertaking that involves drafting revisions, consulting with the Strategic Planning Committee, and seeking approval from the regulatory departments. The revised Bylaws would then need to be approved by 75% of the membership and formally adopted by the Fund. The process typically takes around 15 to 18 months. Mr. Forlenza emphasized the importance of updating the bylaws and assured the committee that they would be kept informed of the progress. He mentioned that the initial step would be a meeting with Mr. DeWeese and his staff to assess the current bylaws and determine potential updates.

XIII. Next Meetings:

Ms. Patel provided an overview of the upcoming meetings, highlighting the remaining scheduled meetings on May 7, 2024, and September 26, 2024. Additionally, she informed the committee that she would be scheduling two additional meetings as discussed earlier. These meetings will specifically address the feedback received from the 2022 Annual Planning Retreat and the Nominating Committee Charter and Succession Policy. By dedicating separate meetings to these important topics, the committee can thoroughly discuss and strategize the necessary actions moving forward.

There being no other business the meeting concluded at 10:40AM.

Strategic Planning Committee Charter

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

Composition

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

Authority and Responsibility

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

Strategic Planning Committee Bylaws

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

Meetings

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

Attendance

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

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

Minutes

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

Specific Duties

The Strategic Planning Committee is to:

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



Employment Practices & Technology Liability Committee Meeting Minutes

Tuesday, January 30, 2024

A meeting of the Atlantic County Municipal Joint Insurance Fund Employment Practices & Technology Liability Committee was held on Tuesday, January 30, 2024 at 1:00 PM via Microsoft Teams Conferencing.

Those in attendance were:

Fund Commissioners: Mary Canesi, *Claims Committee Chair*, Northfield City...arrived 1:38 pm
Kellie Seib, *Coverage Committee Chair*, Sea Isle City
Paul Dietrich, *Fund Commissioner*, Cape May City
Jim Pacanowski, *Fund Commissioner*, City of Ventnor

Fund Professionals: David DeWeese, *Fund Solicitor*, **The DeWeese Law Firm, P.C**
Rob Garish, *Asst. Director of Public Sector*, **J.A. Montgomery**
Jerry Caruso, *Technology Risk Services Director*, **Wintsec Consulting**
Paul Forlenza, MGA, *Executive Director*, **RPA a Division of Gallagher**
Kris Kristie, *Account Manager*, **RPA a Division of Gallagher**

Those unable to attend: Varvara Keun, *Chair*, Middle Township
Scott Wahl, *Safety Committee Chair*, Avalon Borough
Dawn Stollenwerk, *Finance Committee Chair*, Mullica Township
Dorothy Jo Ayres, *Strategic Planning Committee Chair*, Weymouth Township
Kamini Patel, MBA, CIC, CPCU, AIDA®, *Deputy Executive Director*, **RPA a Division of Gallagher**

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

I. *Meeting Minutes from October 23, 2023*

Mr. Forlenza indicated the meeting minutes from the October 23, 2023 EPL/Technology Committee meeting were emailed to the Committee on January 19, 2024. He noted that there are several items, which were discussed at the October meeting, which will be revisited today. He asked if there were any questions. No questions or comments were entertained.

II. *Committee Vice Chair*

Mr. Forlenza noted the Fund has a practice of establishing a Committee Vice Chair position. This position ensures that in the unfortunate circumstance where the Committee Chair is unable to attend, the Vice Chair can seamlessly assume responsibility, preside over the meeting, review minutes, and provide a report to the Executive Committee. Ms. Seib graciously volunteered to assume the role of Vice Chair.

III. *Committee Charter*

Mr. Forlenza presented him and Ms. Patel's recommended changes to the Employment Practices and Technology Liability Committee Charter. The changes included updating the composition of the committee (Strategic Planning vs. Operations & Planning Committee Chair), adding representation from the Technology Risk Services Director, and removing the Claims Administrator, as Qual-Lynx does not manage the EPL Claims. Additionally,

the frequency of meetings was adjusted to tri-annually, with the discretion of the Chair to hold additional meetings if necessary. Lastly, the inclusion of Cyber JIF was specified under the specific duties section. No objections were raised regarding these changes and the Committee agreed.

Mr. Forlenza noted that we would include the revised Charter as an attachment to the Minutes of today's meeting and present it to the Executive Committee for adoption at their February meeting. He also encouraged everyone to share any additional thoughts, considerations, or recommended changes with him, which he will consider during discussions if necessary at the next Employment Practices and Technology Liability Committee meeting.

IV. 2017-2022 EPL/POL Loss Ratio Snapshots- Valued as of September 30, 2023

Mr. Forlenza reviewed the EPL/POL Loss Ratio Reports for Fund Years 2017-2022 valued as of September 30, 2023 that were included in the agenda packet. He noted the EPL/POL Five Year Average Loss Ratio for the ACM JIF is 62.2% and the Six Year Average Loss Ratio is 58.4%. 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 September 30, 2023, by member. He then briefly reviewed the individual performance in each of the Fund Years currently being tracked.

Mr. Forlenza pointed out there is a notable disparity in the payout amounts between Employment-related claims and Public Officials related claims. Specifically, we observe that the employment practice liability claims, amounting to approximately \$6.5 million dollars, far exceed the incurred losses of about \$1.7 million dollars for Public Official claims. This stark contrast underscores the significant financial impact of employment practice liability claims. On average, an employment liability claim costs around \$50,500, while a public official claim averages around \$7,500.

Mr. Forlenza stated that the Loss Ratio Snapshots, inclusive of JIF, MEL, and EPL/POL valued as of September 30, 2024 have been uploaded to Origami and noted the Loss Ratio Snapshots valued as of December 31, 2023 will be uploaded as soon as they are available.

V. 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-two (32) files being monitored; fourteen (14) are pending Coverage Determination with QBE upon the Filing of a Formal Complaint; eighteen (18) are in Litigation with seventeen (17) having Defense Counsel assigned. He stated that five (5) have been Administratively Dismissed/Administratively Stayed/Dismissed without Prejudice.

B. Open AIG Files

Mr. DeWeese reviewed the open cases with AIG. Mr. DeWeese stated there are ten (10) files being monitored; five (5) are pending Coverage Determination with AIG upon the Filing of a Formal Complaint; five (5) are in Litigation with Defense Counsel assigned.

C. Closed QBE Files – October 2023- January 2024

Mr. DeWeese reviewed the closed cases with QBE. Mr. DeWeese stated that from October 2023 to January 2024: four (4) claims closed; one (1) due to coverage denials; three (3) closed due to inactivity.

D. Closed AIG Files – October 2023- January 2024

Mr. DeWeese reviewed the closed cases with AIG. Mr. DeWeese stated that from October 2023-January 2024: five (5) claims closed; four (4) due to coverage denials and one (1) closed with no payment to plaintiff.

VI. *Members of Concern*

Mr. Forlenza asked Mr. DeWeese if there are any members of concern. Mr. DeWeese stated there are no members with concerns in regards to EPL/POL claims issues. He did note, as Egg Harbor Township is no longer a member of the JIF, he is reviewing those files closely to move them towards resolution as quickly as possible.

VII. *MEL EPL Plan of Risk Management Program*

Mr. Forlenza referred the Committee to page 12 of the agenda that depicts the current compliance status of the Members, as of January 11, 2024, with the 2024- 2025 EPL Risk Management Program. He stated that this compliance spreadsheet is included in the monthly agenda packet then emphasized the importance of all towns complying with the program to ensure effective risk management. Unfortunately, one town is currently not in compliance, resulting in a substantial deductible and coinsurance requirement for this member should they suffer an employment-related claim. His hope is that this town will swiftly implement the necessary program to reduce their deductible and coinsurance.

VIII. *EPL/POL Policy*

Mr. Forlenza reiterated the ACMJIF loss ratio currently stands just above the 5-year break-even point of 55% at 58.4%. While there was 7% increase in AIG rates across the state for 2024, the ACMJIF's rates have experienced a slightly higher increase of 12.05%. This adjustment is a direct consequence of our loss ratios exceeding the desired threshold. He noted that those members with higher loss ratios and multiple claims incur a slightly higher increase in their premium in the coming years, compared to those who maintain a lower loss ratio. Mr. Forlenza stated if anyone has any inquiries regarding the EPL policy for 2024; please do not hesitate to reach out to him.

IX. *MEL EPL Claims Committee*

Mr. DeWeese advised the Committee that the MEL has created an EPL Claims Committee which is comprised of the three (3) attorneys for the MEL EPL Helpline (himself, Mr. Semrau, and Ms. Howlett) along with the Fund Underwriter, Executive Director for the MEL, Summit Risk and Ms. Steinmiller.

Mr. DeWeese noted that they have their upcoming quarterly meeting in mid-March, and he does not have any updates now, but expects to have some updates after the March meeting to report on at the next EPL/POL Technology meeting.

X. *MEL EPL Helpline*

Mr. Forlenza noted that an email was sent in December to all members asking them to update their authorized EPL contacts. Mr. DeWeese stated he reports on the Helpline Contacts list each month at the Executive

Committee meetings, noting there are contact persons listed on the report that 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. Forlenza asked Mr. DeWeese about the member usage of the helpline. Mr. DeWeese reported that there has been a significant increase in calls in 2023, up 38 calls from 2022 at this time. Since inception of the helpline in April 2019, Mr. DeWeese has handled 330 total calls. Mr. DeWeese noted he feels fielding these calls has definitely helped in some situations not evolving into a claim. Mr. Forlenza asked about the additional services being developed including Webinars and the *Lessons Learned* memos to be developed by Mr. Semrau based upon Mr. DeWeese's memorandums. Mr. DeWeese stated his belief that a webinar regarding FMLA issues has been completed and should be released shortly. He further stated this belief that Ms. Steinmiller has taken over responsibility for the *Lessons Learned* memos. Mr. DeWeese explained that memos are created for each call he receives via the Helpline. The goal is to generalize them into guidance that can be shared with all members. He stated that he is unaware of the status of this matter. Mr. DeWeese noted he would follow up on these issues and have information to report at the next meeting.

XI. *Elected Officials Training*

Mr. Forlenza informed the Committee that again this year, the 2024-2025 Elected Officials Training would be conducted online through the MEL Safety Institute. Utilizing the MEL Safety Institute will allow Elected Officials to complete this training at their convenience, which runs approximately 45 minutes. A survey completed last year 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 stated an official notice was sent out to all Fund Commissioners, Clerks, and Risk Management Consultants on January 3, 2024, which included instructions on how to access the training, which had to be revised due to changes in the MSI operating platform since the last elected officials training. The program is now operational, and some elected officials have already completed the training. Mr. Forlenza explained that once an elected official completes the training, a follow-up email is sent to thank them for completing the training and provide hyperlinks to the JIF and MEL websites to allow them to access additional information on topics covered during the training, such as the EPL Helpline and indemnification language offered by the JIF. Also included in the email is a survey to gather feedback on the training experience, which will be used to plan future training events.

XII. *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 Land Use Board Members that complete the training process are eligible for enhanced coverage, should they be named personally in a Land Use claim. 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. 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.

XIII. *Technology Liability*

In regards to Wizer Cyber Hygiene Training and D2 Cyber Security, Mr. Caruso discussed the following:

1. **Cyber Hygiene Training:** At the December JIF meeting, WIZER was appointed to complete the cyber hygiene training and phishing program for 2024. The second cyber hygiene-training program for 2023 has been successfully completed, with 84.71% of rostered employees and volunteers finishing the training. A notification will be sent out to all Members, informing them that the new training will be launched on February 5th by WIZER. This ensures that all employees receive the necessary training to enhance their cyber awareness and comply with this element of the Cyber RMP.
2. **External Network Vulnerability Scanning and Penetration Testing:** In December, the JIF awarded a contract to D2 for monthly external network vulnerability scanning and annual penetration testing for all Members. However, before commencing these exercises, Members are required to verify their IP addresses and update them if necessary within the D2 portal. This crucial step ensures accurate testing and scanning, preventing any potential issues that may arise from testing the wrong IP addresses.
3. **Reimbursement Process:** The JIF is eligible for reimbursement of the costs associated with monthly external scanning, phishing, and cyber hygiene training from September 1, 2023, through the end of 2023. Mr. Forlenza noted that Mr. DeWeese would be corresponding with the Cyber JIF Solicitor in regards to the reimbursement. This reimbursement process allows the JIF to recover expenses paid to the Cyber JIF in providing these essential services to its Members. Mr. Forlenza noted that the JIF would be eligible for reimbursement of these expenses for the entire year of 2024. The reimbursement will not exceed the actual cost incurred by the JIF. Additionally, the JIF will transition to the Cyber JIF in 2025, which currently utilizes D2 for all aspects of cyber risk management.
4. **Annual Penetration Testing:** The JIF is currently evaluating the value of continuing the annual penetration testing beyond 2024. Mr. Pacanowski voiced his opinion as to the value of the annual penetration testing. He noted that while the existing external penetration testing has proven to be a valuable tool, it is important to note that it only covers external vulnerabilities. To gain a more comprehensive understanding of potential risks, internal penetration testing is necessary; however, internal testing can be costly. Therefore, the JIF will discuss whether to continue with both internal and external testing and focus solely on external testing, taking into account the associated costs and benefits.
5. **Phishing Testing:** The JIF recognizes the need to improve the feedback and reporting process for phishing incidents. Currently, there is a delay in receiving feedback, and it can be challenging to identify the specific templates that successfully tricked users. To address this, the JIF is exploring options to appeal directly to users, providing immediate information on phishing attempts. This proactive approach aims to enhance education and awareness among Members, ensuring they remain vigilant against phishing threats.

6. Grant Funding: Mr. Forlenza explained that many Members applied for grant funding from the Office of Homeland Security to support their cyber security related services and expenses. Some Members have already received notifications that their requests have been fulfilled, particularly in the area of endpoint detection. Mr. Forlenza noted that it is his understanding that the recent notification regarding endpoint detection is the first of several notices to be issued to those that applied for funding of certain expenses.

XIV. *Cyber JIF*

Mr. Forlenza provided a comprehensive update on the JIF member compliance with the Cyber RMP. The program is currently undergoing a transition from a two-step process to a three-step process, which includes basic, intermediate, and advanced standards. Members have until June 30th, 2024, to ensure compliance with the new standards.

Mr. Forlenza referenced page 26 of the agenda, stating the individual member status is highlighted, indicating that many members still have work to do in order to meet the program's security standards. He noted that some towns that have already achieved compliance with the "minimum standards", which are now being expanded into the "basic" and "intermediate" categories.

Mr. Caruso emphasized the importance of all members striving to comply with the "basic" standards, as it only requires a few items, including services currently provided by WIZER and D2. Completing the basic requirements reduces the deductible copay from \$110,000 to \$35,000. Mr. Caruso expressed concern that not all members have complied with the "basic" standards. He further mentioned that the forms required showing compliance with the "basic" standards still have not been issued.

Mr. Pacanowski suggested organizing an in-person meeting for all IT people within the JIF to thoroughly go through the requirements and address any questions or concerns. Both Mr. Forlenza and Mr. Caruso agreed that this would be a beneficial idea. Mr. Pacanowski offered his assistance in coordinating the meeting.

Moving on to the cyber liability coverage, Mr. Forlenza provided an update on the renewed coverage effective January 1, 2024. The coverage includes a \$350,000 self-insured retention within the Cyber JIF and offers \$1,000,000 per claim and \$3,000,000 aggregate per JIF. Additionally, an umbrella policy has been purchased to provide additional coverage. Social engineering coverage with a \$500,000 sub-limit has also been added. He noted deductibles vary based on compliance with the standards. The "basic" level has a \$35,000 deductible, the "intermediate" level has a \$20,000 deductible, and the "advanced" level has no deductible. Mr. Forlenza explained that these deductibles are conditioned upon the member being compliance with these standards at the time of a cyber-incident.

Ms. Canesi inquired about the ACM JIF loss ratio for cyber related losses. Mr. Forlenza stated that he had recently received loss data as of December 31, 2024; however, he has not yet had the opportunity to review the information.

XV. *Next Meeting*

The next meeting will be in person at Middle Township on April 30, 2024
Seeing no other business, the meeting adjourned at 2:11pm.

Employment Practices & Technology Liability Committee Charter

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

Composition

1. Serving on the Committee shall be the Chairs of the Claims Review Committee, Coverage Committee, Finance Committee, Strategic Operations & Planning Committee, and Executive Safety Committee.
2. A member of the Executive Committee shall serve on the committee.
3. At least two additional Fund Commissioner shall be appointed by the Executive Committee Chair
4. Serving on the Committee shall be the Fund Attorney, Fund Claims Administrator, Safety Director, Technology Risk Services Director and a representative from the Administrator's office.
5. Members of the Committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

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

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

Committee Bylaws

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

Meetings

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

Attendance

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

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

Minutes

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

Specific Duties

The Employment Practices & Technology Liability Committee is to:

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

- (9) Report at least annually to the Executive Committee on the discharge of the above responsibilities.
- (10) Evaluate the performance of the Fund Professionals under the jurisdiction of the Employment Practices & Technology Liability Committee including the Technology Risk Services Director and/or any other Fund Professional requested by the Executive Committee.
- (11) Perform additional duties as assigned by the Executive Committee related to this Charter and the discharge of duties as assigned above.



To: Fund Commissioners

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

Date: February 21, 2024

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs.55-56)

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

B. Certificates of Insurance (pgs. 57-61)

Summaries of the Certificates of Insurance issued during January 2024 are attached for your review.

C. Financial Fast Track Report (pg. 62)

The Financial Fast Track Report for December 31, 2023 is attached for your review. This report is generated by the Administrative Consultant and provides a “snapshot” of the JIF’s financial status. The JIF’s surplus position as of December 31, 2023 was \$13,874,587.

D. Regulatory Filing Checklists (pgs. 63-64)

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. 2023 Safety Incentive Program Awards

A letter from our office describing how to collect your 2023 Safety Award Money will be emailed to all members after the Safety Breakfast in March. **Please note that the deadline to claim or encumber these funds is December 31, 2024. All encumbered funds had to be claimed by February 1, 2025.**

F. 2024 Optional Safety Budget (pg. 65)

A consolidated announcement letter including instructions on how to collect your 2024 Optional Safety Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 Optional Safety Budget allowance, please contact our office **Please note that the deadline to claim or encumber these funds is December 31, 2024. All encumbered funds have to be claimed by February 1, 2025.**

G. Wellness Incentive Program Allowance

The Wellness Program was suspended effective January 1, 2024.

H. 2024 EPL/Cyber Risk Management Budget (pg. 66)

A consolidated announcement letter including instructions on how to collect your 2024 EPL/Cyber Risk Management Allowance was emailed to all members on or about February 13, 2024. If you have any questions on how to collect your 2024 EPL/Cyber Risk Management Allowance, please contact our office. **Please note that the deadline to claim or encumber these funds is December 31, 2024. All encumbered funds have to be claimed by February 1, 2025.**

I. Employment Practices Liability Compliance Status (pg. 67)

Reports regarding each member's compliance status with the MEL EPL/POL Risk Management Plan is included in the agenda for your review. Each member should review this report carefully to insure its accuracy. If you believe the report to be inaccurate regarding the status of your compliance with the Program can be directed to Sandra Cantwell at scantwell@permainc.com.

J. Statutory Bond Status (pgs. 68-70)

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. 71)

Enclosed, please find a spreadsheet depicting the 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 **2024-06**, 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. 72-73)

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. Land Use Training Certification (pg. 74)

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 those 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.

N. Monthly Activity Calendars (pgs. 75-76)

Attached for your review are the monthly activity calendars for the months of February/March 2024.

O. Elected Officials Training (pgs. 77-78)

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. Information on how to access the training was emailed to all Municipal Clerks, Fund Commissioners, & RMC's on January 3, 2024.

P. Payroll Audit

On or about February 15, 2024 a letter was e-mailed to all Municipal Clerks, with a copy to Fund Commissioners, advising that Bowman & Company will be performing workers' compensation exposure verification audits of members' 2023 payrolls. These payroll figures will serve as the basis for your 2025 workers compensation excess premiums. Attached to the e-mail was a spreadsheet that included employee counts by payroll classification as reported during last year's payroll audit. As employee counts have a tendency to be the most time consuming part of the payroll audit process, members were asked to review and update this spreadsheet upon receipt. Members are asked to send the required payroll data to the auditors for processing either via mail or electronically no later than **March 12, 2024**. Details on how the data can be sent were included in the February 15, 2024 correspondence. Once the information is processed, the auditor will contact each town to discuss the results of the audit and clarify any questions. Members who still have questions following the audit can contact a representative from Bowman to set up a mutually convenient date and time to meet and discuss the audit results

Q. Property Appraisals

On or about February 15, 2024, each member and their RMC's received a notification from our office asking that they review and update their property schedule located in the Origami Exposure Data Management System. Once a member responds, those that are going to receive a physical appraisal this year will be contacted by the Fund Property Appraiser, ASSETWORKS. Those that are not receiving a physical inspection in 2024 will have their building & contents values trended accordingly. All members are asked to complete the review and update process no later than **March 25, 2024**.

R. Police Accreditation Announcement (pgs. 79-80)

On or about January 25, 2024, an email with an attached memorandum regarding reimbursement for the Police Accreditation Program Fees was sent to all Fund Commissioners and RMC's. It was requested that if the town or city had an operating Police Department, to please forward to the Police Chief. If you have any questions regarding the Reimbursement, please contact Denise Plavchak at Denise_Plavchak@RPAdmin.com

S. 2024 Safety Breakfast

The JIF will hold the 2024 Safety Kickoff Breakfast on March 28, 2024 at Merighi's Savoy Inn, Vineland. An invitation will be emailed to all members approximately one (1) month prior to the event.

T. Safety, Claims, & Wellness Coordinator Roundtable

The Safety Director will be scheduling the 2024 Safety, Claims, & Wellness Coordinator Roundtable in April. The Roundtable will be held virtually. Additional information will be forthcoming.

U. Inclement Weather Policy

Please note that the Fund has adopted an Inclement Weather Policy, a copy of which is available on the JIF website, www.acmjif.org. Should it become necessary to cancel a meeting, pursuant to the policy, the Executive Director's office will attempt to contact the Fund Commissioners via e-mail, direct telephone contact or posting a message to the Fund's website (www.acmjif.org).

V. 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.

W. 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 December 31, 2023

MEM_ID MEMBER		# CLAIMS ** FOR * 12/31/2023	Y.T.D. LOST TIME ACCIDENTS	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2023 - 2021
1	3 Buena Borough	0	0	0.00	0.00	0.00	1 Buena Borough	0.00
2	7 Deerfield Township	0	0	0.00	0.00	2.44	2 Deerfield Township	0.84
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	0.29
7	21 Newfield Borough	0	0	0.00	0.00	0.00	7 Newfield Borough	0.00
8	29 Upper Deerfield Township	0	0	0.00	0.00	1.13	8 Upper Deerfield Township	0.39
9	32 West Cape May Borough	0	0	0.00	0.00	0.00	9 West Cape May Borough	0.00
10	33 West Wildwood Borough	0	0	0.00	7.69	0.00	10 West Wildwood Borough	2.45
11	377 Cape May Point Borough	0	0	0.00	0.00	0.00	11 Cape May Point Borough	0.00
12	569 Absecon City	0	0	0.00	0.00	2.35	12 Absecon City	0.83
13	595 Downe Township	0	0	0.00	0.00	0.00	13 Downe Township	0.00
14	35 Wildwood Crest Borough	0	1	0.44	0.92	0.44	14 Wildwood Crest Borough	0.59
15	22 North Wildwood City	0	2	0.71	1.08	0.96	15 North Wildwood City	0.92
16	530 Margate City	0	2	0.87	0.88	1.47	16 Margate City	1.10
17	31 Waterford Township	0	1	1.13	2.16	0.00	17 Waterford Township	1.11
18	23 Northfield City	0	1	1.14	5.78	1.20	18 Northfield City	2.72
19	1 Avalon Borough	0	2	1.18	1.70	0.55	19 Avalon Borough	1.13
20	26 Sea Isle City	0	3	1.22	4.03	1.93	20 Sea Isle City	2.39
21	465 Linwood City	0	1	1.32	0.00	4.08	21 Linwood City	1.78
22	30 Ventnor City	0	4	1.59	2.48	3.11	22 Ventnor City	2.40
23	13 Galloway Township	1	4	1.62	1.98	0.81	23 Galloway Township	1.47
24	2 Brigantine City	0	4	1.64	2.48	0.80	24 Brigantine City	1.63
25	24 Ocean City	0	12	1.74	2.19	2.45	25 Ocean City	2.12
26	18 Middle Township	0	4	2.02	1.67	2.76	26 Middle Township	2.17
27	17 Lower Township	0	5	2.20	2.74	2.29	27 Lower Township	2.41
28	19 Millville City	0	6	2.26	2.53	5.09	28 Millville City	3.26
29	27 Somers Point City	0	3	2.33	2.96	2.16	29 Somers Point City	2.48
30	375 Upper Township	0	3	2.38	1.42	3.57	30 Upper Township	2.46
31	475 Wildwood City	0	7	2.50	1.83	2.24	31 Wildwood City	2.20
32	34 Weymouth Township	0	1	2.63	0.00	0.00	32 Weymouth Township	0.83
33	14 Hamilton Township	0	7	2.87	3.55	1.75	33 Hamilton Township	2.71
34	6 Commercial Township	0	1	2.90	3.08	2.78	34 Commercial Township	2.91
35	5 Cape May City	0	9	3.36	2.49	1.07	35 Cape May City	2.28
36	36 Woodbine Borough	0	1	4.08	4.00	0.00	36 Woodbine Borough	2.60
37	28 Stone Harbor Borough	0	9	4.86	3.32	0.50	37 Stone Harbor Borough	2.83
38	25 Pleasantville City	1	10	5.09	7.75	6.48	38 Pleasantville City	6.44
39	20 Mullica Township	0	5	7.41	0.00	1.39	39 Mullica Township	2.87
Totals:		2	108	1.88	2.22	1.91		2.00

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 December 31, 2022 1.67

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

December 31, 2023

FUND	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	2021 LOST TIME FREQUENCY	TOTAL RATE * 2023 - 2021
Monmouth County	0.52	1.00	0.99	0.84
Camden County	1.05	1.55	1.41	1.34
Suburban Municipal	1.05	1.26	1.85	1.39
Bergen County	1.11	1.55	1.59	1.42
Burlington County Municipal JI	1.16	1.38	1.55	1.37
Suburban Metro	1.19	1.66	1.63	1.49
Ocean County	1.20	1.37	1.84	1.47
Gloucester, Salem, Cumberland	1.27	1.41	2.05	1.59
Morris County	1.37	1.28	1.62	1.42
NJ Utility Authorities	1.41	1.44	2.08	1.64
Professional Municipal Manage	1.49	1.74	1.74	1.66
NJ Public Housing Authority	1.53	2.01	1.53	1.69
Atlantic County Municipal JIF	1.88	2.22	1.91	2.00
Central New Jersey	1.96	2.17	1.56	1.89
South Bergen County	2.22	2.35	2.08	2.21
AVERAGE	1.36	1.63	1.70	1.56

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

Conner Strong - Cert Holder List by Insured

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
Atlantic County Municipal JIF	City of Ventnor	Stockton University	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 events, activities, guest speakers, during the current calendar year.	Fannie Lou Hamer Event Hall	3711 Atlantic Avenue	Atlantic City	NJ	08401	01/08/2024 17:25:55
Atlantic County Municipal JIF	Township of Hamilton	Absecon Veterinary Hospital	RE: One Day Rabies Clinic 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 One Day Rabies Clinic	195 S. New Rd.		Absecon	NJ	08201	01/09/2024 20:50:25
Atlantic County Municipal JIF	City of Wildwood	Greater Wildwood Tourism and Development Authority	Evidence of insurance as respects the use of convention center for reorganization meeting.	4501 Boardwalk		Wildwood	NJ	08260	12/29/2023 18:15:39
Atlantic County Municipal JIF	City of Linwood	US Bank Equipment Finance	RE: Lease Agreement for Three Copiers Certificate Holder is	1310 Madrid Street	Suite 101	Marshall	MN	56258	12/29/2023 17:37:00

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to the lease agreement for three copiers: -Ricoh IMC4510 Color System, location: City Hall -Ricoh IMC3010 Color System, location: Police Patrol Room -Ricoh IMC3010 Color System, location: Police Admin Office						
Atlantic County Municipal JIF	Township of Middle	KS StateBank	RE: Vin: 1FDXE4FS0FDA05180 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicle: 2015 E450 PL Custom Type III	and/or Its Assigns	PO Box 69	Manhattan	KS	66505	01/05/2024 14:51:15

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			Ambulance Vin: 1FDXE4FS0FDA051 80 Cost \$49,000.00						
Atlantic County Municipal JIF	City of Linwood	Somers Point Board of Education	RE: use of basketball courts 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 use of its basketball courts.	121 W. New York Avenue		Somers Point	NJ	08244	01/09/2024 21:18:43
Atlantic County Municipal JIF	Borough of Newfield	Newfield Board of Education	RE: Newfield Day The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Newfield Day. Does not include amusements or fireworks.	P.O. Box 607		Vineland	NJ	08362	01/16/2024 21:58:11
Atlantic County Municipal JIF	Borough of Newfield	Newfield Board of Education	RE: Use of Premises The Certificate Holder is an Additional Insured on the above- referenced Commercial General	18 Catawba Avenue		Newfield	NJ	08344	01/16/2024 21:54:08

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			Liability and Excess Liability Policies if required by written contract as respects to use of premises for any Borough sponsored events during the current calendar year- including but not limited to Newfield Day, Movies in the Park, Newfield Day Clean Up, Easter Egg Hunt, etc. Does not include amusements or fireworks.						
Atlantic County Municipal JIF	City of Wildwood	New Jersey Department of Environmental Protection	Evidence of insurance as respects the grant for Electric Trash Trucks.	401 East State Street		Trenton	NJ	08625	01/03/2024 21:09:10
Atlantic County Municipal JIF	Township of Lower	Commonwealth of Virginia	RE: William and Mary Lacrosse Verification of liability coverage for authorized activities of William & Mary, its employees, and authorized agents as it relates to the use of Lower Cape May Regional School in Cape May, NJ for W&M Lacrosse during current policy year.	Division of Risk Management	P.O. Box 1879	Richmond	VA	23218	01/12/2024 20:05:56
Atlantic County Municipal JIF	Township of Commercial	Cumberland County Fire Training Academy	Evidence of insurance as respects the	634 Vineland Avenue		Bridgeton	NJ	08302	01/18/2024 21:23:37

Insured	Named Insured	Cert Holder - Name	Description of Operations	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date
			Commercial Township BOFC #1 and their use of premises for training during the current calendar year.						

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

	THIS MONTH	YTD	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	2,270,654	27,247,844	529,499,650	556,747,494
2. CLAIM EXPENSES				
Paid Claims	1,115,234	10,383,129	254,161,021	264,544,150
Case Reserves	(371,585)	1,577,391	18,992,224	20,569,615
IBNR	90,834	3,742,060	12,141,012	15,883,072
Recoveries	76	(60,841)	(1,084,476)	(1,145,316)
TOTAL CLAIMS	834,559	15,641,739	284,209,781	299,851,520
3. EXPENSES				
Excess Premiums	610,676	7,331,537	117,875,391	125,206,928
Administrative	291,799	3,668,367	84,545,779	88,214,146
TOTAL EXPENSES	902,476	10,999,904	202,421,170	213,421,074
4. UNDERWRITING PROFIT (1-2-3)	533,619	606,201	42,868,699	43,474,900
5. INVESTMENT INCOME	489,602	2,215,545	21,653,261	23,868,806
6. DIVIDEND INCOME	0	0	2,749,272	2,749,272
7. STATUTORY PROFIT (4+5+6)	1,023,221	2,821,746	67,271,232	70,092,978
8. DIVIDEND	0	2,000,000	50,088,945	52,088,945
9. RCF & MEL Additional Assessments	0	0	4,129,447	4,129,447
10. STATUTORY SURPLUS (7-8-9)	1,023,221	821,746	13,052,841	13,874,587

SURPLUS (DEFICITS) BY FUND YEAR

Closed	125,024	(1,341,196)	10,829,248	9,488,052
MEL Unencumbered Surplus Account	184,987	261,885	1,045,379	1,307,264
2019	205,041	197,010	(81,527)	115,483
2020	125,569	(1,260,062)	2,604,486	1,344,423
2021	111,218	1,157,139	(2,291,597)	(1,134,458)
2022	205,981	1,203,525	946,852	2,150,377
2023	65,402	603,445		603,445
TOTAL SURPLUS (DEFICITS)	1,023,221	821,746	13,052,841	13,874,587
TOTAL CASH				48,980,072

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(10)	(11,616)	233,038,037	233,026,420
FUND YEAR 2019				
Paid Claims	125,273	1,367,730	9,420,172	10,787,902
Case Reserves	(129,151)	(1,099,068)	2,906,237	1,807,169
IBNR	(177,093)	(321,437)	877,622	556,185
Recoveries	-	0	0	0
TOTAL FY 2019 CLAIMS	(180,971)	(52,775)	13,204,031	13,151,256
FUND YEAR 2020				
Paid Claims	284,306	1,862,523	7,332,675	9,195,198
Case Reserves	(305,482)	(3,937)	2,682,352	2,678,415
IBNR	(66,556)	(328,925)	1,224,862	895,937
Recoveries	(390)	(60,841)	(1,084,476)	(1,145,316)
TOTAL FY 2020 CLAIMS	(88,122)	1,468,820	10,155,414	11,624,234
FUND YEAR 2021				
Paid Claims	217,018	1,795,649	6,515,763	8,311,412
Case Reserves	(266,980)	(1,359,325)	5,327,667	3,968,342
IBNR	(14,991)	(1,348,092)	3,226,782	1,878,690
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	(64,954)	(911,768)	15,070,212	14,158,444
FUND YEAR 2022				
Paid Claims	189,783	2,505,558	2,675,957	5,181,515
Case Reserves	186,994	113,374	3,629,567	3,742,941
IBNR	(488,027)	(3,334,744)	6,436,564	3,101,820
Recoveries	466	0	0	0
TOTAL FY 2022 CLAIMS	(110,784)	(715,811)	12,742,088	12,026,277
FUND YEAR 2023				
Paid Claims	298,864	2,863,285		2,863,285
Case Reserves	143,034	3,926,347		3,926,347
IBNR	837,501	9,075,258		9,075,258
Recoveries	-	0		0
TOTAL FY 2023 CLAIMS	1,279,400	15,864,890		15,864,890
COMBINED TOTAL CLAIMS	834,559	15,641,739	284,209,781	299,851,520

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 \$1,294,855 (Paid: \$1,145,317 Reserves: \$149,538)

Atlantic County Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2024 for Month of January

ITEM	FILING STATUS
Meeting Minutes	2/15/24
Bylaws Amendments	N/A
Risk Management Program Changes	1/19/24
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	1/19/24
Executive Committee Changes	1/19/24

Atlantic County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year: January 1, 2024 – December 31, 2024

ITEM	FILING STATUS
Ethics Filings (<i>Notification emailed to FC's and Prof's</i>)	
Renewal Resolutions and Indemnity & Trust Agreements	
Budget and Actuarial Certification/Opinion Letter	1/6/24
Annual Assessments/Contributions	1/6/24
Supplemental Assessments/Contributions	
Risk Management Program	1/19/24
Annual Certified Audit	
List of Fund Commissioners & Executive Committee	1/19/24
Identity of Administrator	1/19/24
Identity of Treasurer	1/19/24
Excess Insurance /Group Purchase Insurance/Reinsurance Policies	1/19/24
Withdrawals	
Exhibit A – Certification of JIF Fund Professionals	1/19/24
Exhibit B – Certification of JIF Data Forms	
Exhibit D – New Member Filings	
New Service Providers	1/19/24
Annual Reorganization Resolutions, including Cash Management Plan	1/19/24

Professionals	Contract	Gen Ins.	Fidelity	E & O	Surety
Actuary – Actuarial Advantage	X	1/1/25	N/A	1/1/25	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 2024 Optional Safety Budget																	
Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	September 2024	October 2024	November 2024	December 2024	Paid 2025	Total YTD Paid	Remaining Balance	Date Encumbered
Absecon City																N/A	
Avalon Borough	\$1,500.00														\$0.00	\$1,500.00	
Brigantine City	\$2,000.00														\$0.00	\$2,000.00	
Buena Borough																N/A	
Cape May City	\$1,500.00														\$0.00	\$1,500.00	
Cape May Point Borough	\$1,000.00														\$0.00	\$1,000.00	
Commercial Township	\$1,500.00														\$0.00	\$1,500.00	
Deerfield Township																N/A	
Dennis Township																N/A	
Downe Township																N/A	
Estell Manor City																N/A	
Folsom Borough																N/A	
Galloway Township																N/A	
Hamilton Township	\$2,000.00														\$0.00	\$2,000.00	
Linwood City	\$1,500.00														\$0.00	\$1,500.00	
Longport Borough																N/A	
Lower Township	\$2,000.00														\$0.00	\$2,000.00	
Margate City																N/A	
Middle Township																N/A	
Milville City																N/A	
Mullica Township																N/A	
Newfield Borough	\$1,000.00														\$0.00	\$1,000.00	
North Wildwood City																N/A	
Northfield City	\$1,500.00														\$0.00	\$1,500.00	
Ocean City	\$2,500.00														\$0.00	\$2,500.00	
Pleasantville City	\$2,500.00														\$0.00	\$2,500.00	
Sea Isle City																N/A	
Somers Point City																N/A	
Stone Harbor Borough	\$1,500.00														\$0.00	\$1,500.00	
Upper Township																N/A	
Upper Deerfield Township																N/A	
Ventnor City																N/A	
Waterford Township	\$1,500.00														\$0.00	\$1,500.00	
West Cape May Borough	\$1,000.00														\$0.00	\$1,000.00	
West Wildwood Borough																N/A	
Weymouth Township	\$1,000.00														\$0.00	\$1,000.00	
Wildwood City	\$2,500.00														\$0.00	\$2,500.00	
Wildwood Crest Borough																N/A	
Woodbine Borough																N/A	
Total By Line	\$28,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,000.00	

Must be Claimed or Encumbered by December 31, 2024. All Encumbered Funds Must be Claimed by February 1, 2025

Atlantic County Municipal Joint Insurance Fund 2024 EPL/CYBER Risk Management Budget																	Date Encumbered
Member Municipality	Opening Balance	January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024	August 2024	Sept. 2024	October 2024	November 2024	December 2024	Paid in 2025	Total YTD Expenses	Ending Balance	
Absecon City	725.00														0.00	\$725.00	
Avalon Borough	725.00														0.00	\$725.00	
Brigantine City	725.00														0.00	\$725.00	
Buena Borough	725.00														0.00	\$725.00	
Cape May City	725.00														0.00	\$725.00	
Cape May Point Borough	725.00														0.00	\$725.00	
Commercial Township	725.00														0.00	\$725.00	
Deerfield Township	725.00														0.00	\$725.00	
Dennis Township	725.00														0.00	\$725.00	
Downe Township	725.00														0.00	\$725.00	
Estell Manor City	725.00														0.00	\$725.00	
Folsom Borough	725.00														0.00	\$725.00	
Galloway Township	725.00														0.00	\$725.00	
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														0.00	\$725.00	
Margate City	725.00														0.00	\$725.00	
Middle Township	725.00														0.00	\$725.00	
Millville City	725.00														0.00	\$725.00	
Mullica Township	725.00														0.00	\$725.00	
Newfield Borough	725.00														0.00	\$725.00	
North Wildwood City	725.00														0.00	\$725.00	
Northfield City	725.00														0.00	\$725.00	
Ocean City	725.00														0.00	\$725.00	
Pleasantville City	725.00														0.00	\$725.00	
Sea Isle City	725.00														0.00	\$725.00	
Somers Point City	725.00														0.00	\$725.00	
Stone Harbor Borough	725.00														0.00	\$725.00	
Upper Township	725.00														0.00	\$725.00	
Upper Deerfield Townshi	725.00														0.00	\$725.00	
Ventnor City	725.00														0.00	\$725.00	
Waterford Township	725.00														0.00	\$725.00	
West Cape May Borough	725.00														0.00	\$725.00	
West Wildwood Borough	725.00														0.00	\$725.00	
Weymouth Township	725.00														0.00	\$725.00	
Wildwood City	725.00														0.00	\$725.00	
Wildwood Crest Borough	725.00														0.00	\$725.00	
Woodbine Borough	725.00														0.00	\$725.00	
Total By Line	\$28,275.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$28,275.00	

Must be Claimed or Encumbered by December 31, 2024. All Encumbered Claims Must be Claimed by February 1, 2025

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND									
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Atlantic County JIF									
Data Valued As of :		February 8, 2024							
Total Participating Members		39							
Complaint		37							
Percent Compliant		94.87%							
				01/01/24		2024			
	Checklist Submitted	Compliant	EPL		POL	Amended Deductible	Co-Insurance		
Member Name	*		Deductible		Deductible	Date	01/01/24	Amended Date	Amended Co-Insurance
ABSECON	Yes	Yes	\$ 10,000		\$ 10,000		0%		
AVALON	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
BRIGANTINE	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
BUENA	Yes	Yes	\$ 20,000		\$ 20,000		20% of 1st 250K		
CAPE MAY	Yes	Yes	\$ 20,000	Police have \$100,000 EPL deductible	\$ 20,000		20% of 1st 250K		
CAPE MAY POINT	Yes	Yes	\$ 2,500		\$ 2,500		0%		
COMMERCIAL	Yes	Yes	\$ 5,000		\$ 5,000		0%		
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		
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	\$ 50,000		\$ 50,000		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	\$ 50,000		\$ 50,000		20% of 1st 250K		
MULLICA	Yes	Yes	\$ 50,000		\$ 50,000		20% of 1st 250K		
NEWFIELD	Yes	Yes	\$ 10,000		\$ 10,000		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	01/01/24	20% of 1st 100K		
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	\$ 20,000		\$ 20,000		20% of 1st 250K		

MEL STATUTORY BONDS as of 2/8/24

Name	Applicant	Active Statute	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Approval Status Position 2	Delete Date	Status
Absecon City	Jessica Snyder	Yes	Tax Collector	06/01/2019	Approved				Approved
Absecon City	Jessica Thompson	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved				Approved
Avalon Borough	James V. Craft	Yes	CFO (Assuming Treasurer Duties)	12/06/2007	Approved				Approved
Avalon Borough	James A. Thatcher	Yes	Library Treasurer	11/14/2007	Approved				Approved
Avalon Borough	Connie L. DiCola	No	Tax Collector	01/01/2007	Approved	01/01/2017			Approved
Avalon Borough	Alexis Coan	No	Tax Collector	09/01/2016	Approved	01/31/2021			Approved
Avalon Borough	Eleanor Cifaloglio	Yes	Tax Collector	02/01/2021	Approved				Approved
Brigantine City	Dana Wineland	Yes	Tax Collector	01/13/2007	Approved				Approved
Brigantine City	Roxanne Tosto	No	CFO (Assuming Treasurer Duties)	11/17/2020	Approved	01/01/2023			Approved
Brigantine City	Albert Stanley	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved				Approved
Buena Borough	Maryann Coraluzzo	No	Tax Collector	01/01/2007	Approved	01/01/2022			Approved
Buena Borough	Cynthia Holland	Yes	Treasurer	10/01/2013	Approved				Approved
Buena Borough	Dawn Michelle Allen	No	Tax Collector	01/01/2022	Approved	03/31/2022			Approved
Buena Borough	Patrick Hegarty	Yes	Tax Collector	04/11/2022	Approved				Approved
Cape May City	Neil Young	No	Treasurer	09/30/2013	Approved	05/03/2023			Approved
Cape May City	Joann Bradley	No	Tax Collector	02/07/2017	Approved	01/01/2019			Approved
Cape May City	Bruce A. MacLeod	No	Tax Collector	08/20/2007	Approved	02/07/2017			Approved
Cape May City	Deborah Lindholm	Yes	Tax Collector	01/01/2019	Approved				Approved
Cape May City	Kevin Hanie	Yes	CFO (Assuming Treasurer Duties)	05/03/2023	Approved				Approved
Cape May Point Borough	James Craft	Yes	Treasurer	01/01/2013	Approved				Approved
Cape May Point Borough	David Carrick	Yes	Utility Clerk	02/25/2014	Approved				Approved
Cape May Point Borough	Susan Jackson	No	Tax Collector	12/31/2007	Approved	03/01/2018			Approved
Cape May Point Borough	Kimberly Stevenson	Yes	Tax Collector	03/01/2018	Approved				Approved
Commercial Township	Leslie A. Kraus	Yes	Tax Collector	09/01/2010	Approved				Approved
Deerfield Township	Maria Schiano Branson	Yes	Tax Collector	06/01/2009	Approved				Approved
Deerfield Township	Lorraine Boyer	No	CFO (Assuming Treasurer Duties)	02/19/2014	Approved	01/01/2020			Approved
Deerfield Township	Cynthia Holland	Yes	CFO (Assuming Treasurer Duties)	01/01/2020	Approved				Approved
Dennis Township	Monica Heim	Yes	Tax Collector	02/02/2020	Approved				Approved
Dennis Township	Jennifer McIver	No	CFO (Assuming Treasurer Duties)	08/01/2018	Approved	05/31/2018			Approved
Dennis Township	Jessica Bishop	Yes	CFO (Assuming Treasurer Duties)	05/31/2018	Approved				Approved
Dennis Township	Lisa Garrison	No	Tax Collector	03/01/2019	Pending	08/17/2021			Pending
Downe Township	Jennafer Hernandez	Yes	Tax Collector	01/01/2009	Approved				Approved
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	Renee DeSalvo	Yes	Tax Collector	01/01/2007	Approved				Approved
Hamilton Township	Dorothy Gallagher	No	CFO (Assuming Treasurer Duties)	01/01/2020	Approved	01/01/2021			Approved
Hamilton Township	Cynthia Lindsay	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved				Approved
Linwood City	Kacey Johnson	No	Tax Collector	09/29/2015	Approved	10/13/2017			Approved
Linwood City	Albert Stanley	No	Tax Collector	06/02/2014	Approved	07/31/2015			Approved
Linwood City	Silvia Washington	No	Tax Collector	10/18/2021	Incomplete	10/18/2021			Incomplete
Longport Borough	Pamela Tomassi	Yes	Tax Collector	01/01/2016	Approved				Approved
Longport Borough	Donna O'Brien	No	Tax Collector	02/02/2015	Approved	01/01/1900			Approved
Longport Borough	Patricia C. English	Yes	Treasurer	01/01/2019	Approved				Approved
Longport Borough	Jenna Kelly	Yes	CFO (Assuming Treasurer Duties)	11/01/2006	Approved				Approved
Longport Borough	Joanne Clayton	Yes	Library Treasurer	11/01/2023	Approved				Approved
Lower Township	Lauren Read	Yes	CFO (Assuming Treasurer Duties)	11/01/2007	Approved				Approved
Lower Township	Susan Jackson	No	Tax Collector	11/01/2007	Approved	03/01/2018			Approved
Lower Township	Kathleen L. Brown	Yes	Tax Collector	03/01/2018	Approved				Approved
Lower Township	Bruce A Macleod	No	Tax Collector	09/04/2018	Approved	06/01/2019			Approved
Margate City	Linda A. Morgan	No	Tax Collector	01/01/2015	Approved	09/01/2020			Approved
Margate City	Lisa McLaughlin	Yes	CFO (Assuming Treasurer Duties)	01/01/2015	Approved				Approved
Margate City	Tara Mazza	Yes	Tax Collector	09/01/2020	Approved				Approved

MEL STATUTORY BONDS as of 2/8/24

Name	Applicant	Active Statute	Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Approval Status Position 2	Delete Date Position 2	Status
Middle Township	Sandra Beasley	Yes	Tax Collector	06/30/2007	Approved				Approved
Middle Township	Susan Anastasio-Quinones	No	CFO (Assuming Treasurer Duties)	08/15/2016	Approved	12/31/2021			Approved
Middle Township	John L. Clifford, Jr.	No	CFO (Assuming Treasurer Duties)	12/24/2014	Approved	08/15/2016			Approved
Middle Township	David Elliott	No	CFO (Assuming Treasurer Duties)	01/01/2022	Approved	01/01/2023			Approved
Middle Township	Francine Springer	No	CFO (Assuming Treasurer Duties)	09/09/2022	Approved	12/31/2022			Approved
Middle Township	Neil Young	Yes	CFO (Assuming Treasurer Duties)	01/01/2023	Approved				Approved
Millville City	Sherri J. Ball	No	Tax Collector	07/01/2010	Approved	03/01/2018			Approved
Millville City	Marcella D Shepard	No	CFO (Assuming Treasurer Duties)	01/01/2018	Approved	12/31/2023			Approved
Millville City	Tracey L Gregoire	Yes	Tax Collector	03/01/2018	Approved				Approved
Millville City	Susan Quinones	Yes	CFO (Assuming Treasurer Duties)	01/01/2024	Approved				Approved
Mullica Township	Bertha Cappuccio	No	Tax Collector	01/01/2007	Approved	03/31/2022			Approved
Mullica Township	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	01/01/2019	Approved				Approved
Mullica Township	Sharon Riley	No	Tax Collector	04/01/2022	Approved	12/31/2023			Approved
Mullica Township	Corie Hendrickson	Yes	Tax Collector	01/01/2024	Approved				Approved
Newfield Borough	Robert E. Scharle	Yes	CFO (Assuming Treasurer Duties)	01/01/2007	Approved				Approved
Newfield Borough	Kathleen K. Rivers-Rambone	No	Tax Collector	01/01/2015	Approved	12/15/2016			Approved
Newfield Borough	Lawrence J. Nightlinger Jr.	No	Tax Collector	01/01/2008	Approved	02/12/2020			Approved
Newfield Borough	Maria Schiano Branson	No	Tax Collector	12/15/2016	Approved	02/01/2020			Approved
Newfield Borough	Mark Godfrey	Yes	Tax Collector	02/13/2020	Approved				Approved
North Wildwood City	Todd N. Burkey	Yes	CFO (Assuming Treasurer Duties)	01/01/2013	Approved				Approved
North Wildwood City	Todd N. Burkey	Yes	Tax Collector	08/16/2007	Approved				Approved
Northfield City	Dawn Stollenwerk	Yes	CFO (Assuming Treasurer Duties)	02/15/2012	Approved				Approved
Northfield City	Cynthia L. Stafford	No	Library Treasurer	06/29/2016	Approved	06/26/2020			Approved
Northfield City	Michele L. Kirtsos	No	Tax Collector	10/05/2015	Approved	09/07/2022			Approved
Northfield City	Cindy A. Ruffo	No	Tax Collector	05/10/2007	Approved	10/05/2015			Approved
Northfield City	Elaine Meglathery	No	Library Treasurer	11/08/2007	Approved	06/19/2016			Approved
Northfield City	Melanie Brozosky	No	Library Treasurer	06/26/2020	Approved	03/16/2023			Approved
Northfield City	Laura Cohen	Yes	Tax Collector	09/07/2022	Approved				Approved
Northfield City	Wayne Palaia	Yes	Library Treasurer	03/16/2023	Approved Advanced				Approved Advanced
Ocean City	Terence S Graff	Yes	Tax Collector	02/23/2015	Approved				Approved
Ocean City	Frank Donato III	Yes	CFO (Assuming Treasurer Duties)	01/01/2010	Approved				Approved
Ocean City	Constance Jenkins Pritchard	Yes	Library Treasurer	01/01/2016	Approved				Approved
Ocean City	Jon D. Batastini	No	Library Treasurer	01/14/2013	Approved	09/03/2015			Approved
Pleasantville City	Flor Roman	Yes	Tax Collector	01/01/2007	Approved				Approved
Pleasantville City	Barry Ludy	Yes	Treasurer	03/04/2013	Approved				Approved
Sea Isle City	Paula G. Doll	No	Tax Collector	01/01/2007	Approved	02/01/2022	Yes	CFO (Assuming Treasurer Duties)	07/01/2010
Sea Isle City	Maureen Conte	Yes	Tax Collector	02/08/2022	Approved				02/01/2022
Sea Isle City	Jennifer Mliver	Yes	CFO (Assuming Treasurer Duties)	03/07/2022	Approved				Approved
Somers Point City	William E. Swain	No	CFO (Assuming Treasurer Duties)	03/22/2014	Approved	12/31/2020			Approved
Somers Point City	Lisa King	Yes	Tax Collector	01/01/2015	Approved		Yes	Utility Clerk	01/01/2015
Somers Point City	Shana Kestrel	Yes	CFO (Assuming Treasurer Duties)	01/01/2021	Approved				Approved
Stone Harbor Borough	James Craft	Yes	Treasurer	05/05/2014	Approved				Approved
Stone Harbor Borough	Deborah Candelore	Yes	Tax Collector	04/01/2011	Approved				Approved
Upper Deerfield Township	Andrea A. Penny	No	Tax Collector	01/01/2007	Approved	09/30/2020			Approved
Upper Deerfield Township	Amy L. Colaneri	Yes	Treasurer	07/01/2009	Approved				Approved
Upper Deerfield Township	Janeen Rossi	Yes	Tax Collector	10/01/2020	Approved				Approved
Upper Township	Barbara Ludy	Yes	Treasurer	06/23/2008	Approved				Approved
Upper Township	Rhonda L. Sharp	Yes	Tax Collector	07/01/2009	Approved				Approved
Ventnor City	Pamela Tomassi	No	Tax Collector	10/21/2016	Approved	01/01/2018			Approved
Ventnor City	Adetoro O. Aboderin	No	Treasurer	01/01/2009	Approved	02/18/2019			Approved
Ventnor City	Julie Harron	No	Tax Collector	04/01/2008	Approved	06/01/2016			Approved
Ventnor City	Margaret Pacanowski	Yes	Tax Collector	01/01/2018	Approved				Approved
Ventnor City	Albert Stanley	No	CFO (Assuming Treasurer Duties)	01/24/2019	Approved	12/31/2023			Approved
Ventnor City	Amy Stover	Yes	CFO (Assuming Treasurer Duties)	11/21/2023	Approved				Approved

MEL STATUTORY BONDS as of 2/8/24

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

Atlantic County Municipal Joint Insurance Fund
Skateboard Park Approval Status

Member Municipality	Stage	Status	Notes
Absecon			
Avalon	Removed	Removed	Park Equipment Removed 6/2017
Brigantine	Approved	Complete	
Buena	General Inquiry	Inactive	The Executive Director/Safety Director are unaware of any ongoing activity
Cape May			
Cape May Point			
Commercial	Approved	Complete	
Deerfield			
Dennis			
Downe			
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

Private Sector EMTs and Paramedics Are Now Covered Under New Legislation Signed by New Jersey Governor Creating a High Rebuttable Presumption in Favor of Compensability of Strokes or Heart Attacks

John H. Geaney January 26, 2024

The recent passage of A5909 has generated many questions from hospitals and private sector ambulance companies which provide EMT and paramedic services. The questions focus on the recently passed legislative overhaul of N.J.S.A. 34:15.7.3. That original 1988 law is entitled, “Cardiovascular or cerebrovascular injury or death of police, fire or emergency personnel in response to an emergency: presumption of compensability.”

On January 16, 2024, Governor Phil Murphy signed a sweeping overhaul of this 1988 legislation, providing coverage for a new category of employees, namely paramedics and EMTs, and extending the coverage to private sector paramedics and EMTs. The new law covers paramedics and EMTs who suffer a heart attack or stroke while responding to a public safety or medical emergency or remediating from one within a 24-hour period after the emergency has ended.

As readers know, a presumption of compensability shifts the burden of proof to the employer to disprove a case. The original 1988 public sector cardiovascular or cerebrovascular law employed a preponderance of evidence presumption, meaning essentially that if the employer could prove by more than 50% that the heart attack or stroke was not work related, then employer would prevail. The overhaul law which was passed last week changed the presumption to a much higher legal standard. Now the employer has to *prove by clear and convincing evidence* that the heart attack or stroke was not related to work. This is the first statute in New Jersey history to apply a clear and convincing evidence standard in workers’ compensation.

What does this new standard mean? Readers can think of clear and convincing evidence as requiring the employer to offer proof that demonstrates by a **high probability** that the facts or medical evidence offered by the employer are true or accurate. Merely showing that the employer’s position is more likely than not to be accurate (just over 50%) will be insufficient to meet the clear and convincing evidence standard. The defense must demonstrate a high probability that its position is accurate.

The questions that have been coming into our office have focused on what the new law means when it refers to private sector EMTs and paramedics. Does this mean every single paramedic and EMT in New Jersey who has a heart or attack or stroke in close time relation to an emergency call is covered by this high presumption? Unfortunately, this new law does not provide any commentary. Here is what it says:

Coverage under this law shall apply to “*any career emergency medical technician or paramedic, employed by the State, a county, a municipality or a private sector counterpart, who is engaged in public emergency medical and rescue services.*” Some have asked what the word “counterpart” means. This is not a legal term, so one can study a dictionary definition. The word “counterpart” is defined as someone who performs a function that corresponds to that of another person. Example, the Manager of a baseball team is the counterpart to the Coach of a football team. They perform similar services for their respective teams. Does

this new law mean that every private sector paramedic and EMT is automatically considered a “counterpart” of a public sector paramedic or EMT?

Sometimes the Legislature adds comments after a new Bill explaining its analysis of the main changes to the bill. There are no comments to explain why this law, formerly focused only on the public sector, is now applicable to private sector paramedics and EMTs. It seems clear that this law will apply to a situation when a hospital or a private company enters into a contract with a municipality, county or the State to provide paramedic or EMT services for residents or facilities within the municipality, county or state. What we cannot tell is if a contract with a public sector employer is a threshold requirement. Example: a private sector ambulance company enters into a contract directly with a nursing home to perform emergency services. Does that make the private sector EMT a “counterpart” under the above definition? Does it matter that perhaps in the past the municipality used to perform these services with its paid or volunteer EMTs for the nursing home? No one knows the answer, but we do know this: arguments for a broad interpretation of this new law will be advanced by paramedics and EMTs who suffer heart attacks or strokes. Those cases will be tried in the courts, which will eventually provide us with an answer.

It is also important to understand two other major aspects of the legislative overhaul of N.J.S.A. 34:15-7.3. First, the former requirement that the public safety official prove that he or she was “acting under orders from a competent authority in effecting a response” has been deleted. The private sector paramedic or EMT does not have to demonstrate proof that he or she was ordered to respond to the emergency by some superior from work.

The other point to understand is that covered employees, including paramedics and EMTs, are presumed to be covered while “remediating from a law enforcement public safety or medical emergency.” This language is also new. The word “remediating” is defined as “leaving an emergency in a reasonable period of time, not to exceed 24 hours from the end of the emergency, to carry out post-injury agency protection and decompression including measures such as ‘critical incident stress debriefing.’” In other words, if the heart attack occurs within 24 hours after the emergency has ended, most likely the presumption of compensability will still apply. Again, this presumption is the highest presumption ever applied to any New Jersey workers’ compensation statute.

Land Use Training Certification

Member
Avalon
Buena
Cape May Point
City of Cape May
Commercial Twp.
Deerfield
Dennis
Downe
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

February 2024						
Mon	Tue	Wed	Thu	Fri	Sat	Sun
			1	2	3	4
5	6	7	8	9 9:00 AM Claims Comm Mtg via Teams	10	11
12	13	14	15	16	17	18
19 Presidents Day – Offices Closed	20	21 3:00 PM Executive Comm Mtg via Teams	22 11:30 AM Safety Comm Mtg via Teams	23	24	25
26	27	28	29			

March 2024						
Mon	Tue	Wed	Thu	Fri	Sat	Sun
				1	2	3
4	5	6 9:30 AM RCF/MEL Claims - virtual	7	8	9	10
11	12	13	14 9:00 AM Claims Committee Mtg - virtual	15	16	17
18	19	20 3:00 PM - Exec. Committee Mtg – Microsoft Teams	21	22 TBD – MEL/RCF/EJIF Mtgs - TBD	23	24
25	26	27	28 8:30 AM Safety Breakfast Kickoff – Merighis Savoy Inn, Vineland	29	30	31



TO: Elected Officials, Fund Commissioners, & Municipal Clerks, ACM, BURLCO, & TRICO JIFs

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

DATE: January 4, 2024

RE: **2023 -2024 Elected Officials Training Invitation**

For more than 20 years, the ACM, BURLCO, & TRICO JIFs have offered our elected officials the opportunity to participate in annual voluntary training. The 2023-2024 Elected Officials Training will take place online via the MEL Safety Institute (MSI). This 45-minute training video provides important information on the challenges facing local elected leaders in managing local government risks and tools available to assist our members. Instructions on how to access this training are attached.

The online training format allows for participation by all our elected officials, and the convenience of completing this training when their schedule permits, prior to the May 1, 2024 deadline. By utilizing the MEL Safety Institute, my office will be able to better track the completion of the training and document the credits due to members' assessments.

Within a week or so of completing the online training, those that complete the course will receive an email from my office highlighting the various risk management programs discussed during the training and how they can be accessed by our members.

Please remember that for every elected official that completes the training, their municipality will earn a \$250 credit towards your municipality's 2024 MEL Assessment (capped at 5% of your 2024 MEL Assessment). Also, your highest ranking administrative official is eligible to earn this credit by completing the course.

On a final note, if you attended the Elected Officials Training at the League of Municipalities in November 2023, you will receive credit for the training.

Thank you for your attention to this matter. As always, please feel free to contact me should you have any questions.

File: MEL/2024/Elected Officials Training Tab: Initiation

2023-2024 ELECTED OFFICIALS RISK MANAGEMENT SEMINAR



This seminar is designed to provide a general understanding of the legal principles pertaining to governmental operations. Municipal Elected Officials, Authority Commissioners, and a member's Chief Executive Officer (i.e., Municipal Manager/Administrator or Executive Director) who completes this course by May 2024 may qualify for a \$250 credit (capped at approx. 5% of MEL assessment) in their local unit 2024 assessment.

Login to LMS

1. Click to access the [MSI Learning Management System](#).
2. If you have previously taken MSI classes, enter your username and password.
3. If you are new or do not know your username/password, check with your Training Administrator, or call the MSI Help Line at (866) 661-5120.
4. Click the [Request Training button](#) on the top right of your [Home Screen](#).
5. Select the check box to the right of the course [2023-2024 Elected Officials Risk Management Seminar](#).
6. Scroll to the bottom of the page to submit your selection.
7. The course now shows in the [Assigned](#) section of your [Home Screen](#).
8. Click the program name to launch the course.
9. Upon completion of the course, a screen with your [Certificate of Completion](#) will appear and can be printed.
10. The course and certificate will now appear in the [Completed](#) section of your Home Screen. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

If you have questions or need assistance, contact the [Andrea Felip at 856-552-4740](#) or afelip@jamontgomery.com.



TO: Member Police Chiefs
FROM: Denise C. Plavchak, Office Services Manager
DATE: January 25, 2024
RE: JIF Reimbursement - Police Accreditation Program

In 2003, the Municipal Excess Liability Joint Insurance Fund (MEL), in conjunction with the NJ State Association of Chiefs of Police announced a new Accreditation process for municipal police departments. To date, more than 150 agencies have achieved Accreditation. Nationally, it is well documented that Accredited police departments have fewer claims.

The JIF recognizes the value that formal Police Accreditation programs have in reducing claims against members. To that end, the JIF offers the following incentives:

- The JIF will reimburse 50% of the Accreditation Fee charged by the NJ State Association of Chiefs of Police to those JIF Police agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as 50% of your Re-Accreditation fees*.
- The MEL will provide a \$1,000 Grant to member agencies who successfully complete the New Jersey Law Enforcement Accreditation Program as well as Re-Accreditation.
- Qualifying agencies are eligible for premium discounts from the MEL JIF.

The schedule of Fees eligible for reimbursement to date are outlined below:

Number of Sworn Personnel	Accreditation Fee	JIF Reimbursement	MEL Reimbursement
01-09	\$3,000	\$1,500	\$1,000
10-24	\$4,000	\$2,000	\$1,000
25-99	\$5,000	\$2,500	\$1,000
100-299	\$6,000	\$3,000	\$1,000
300-499	\$7,000	\$3,500	\$1,000
500 +	\$8,000	\$4,000	\$1,000

***Re-Accreditation occurs three years after Accreditation. Re-Accreditation fees are paid annually and are one-third the regular accreditation fee. Re-Accreditation fees are also eligible for reimbursement after re-accreditation is achieved.**

The program fees eligible for reimbursement do not include personnel costs, the costs of training, or the costs associated with the Mock or Actual On-Site Assessment as described in the NJ State Association of Chiefs of Police program.

In order to qualify for reimbursement under the program, participating agencies must notify this office at three points in time throughout the accreditation process:

1. When you apply, forward a copy of your NJSACOP Law Enforcement Accreditation Program application and your letter of acceptance into the program. This notifies us that you are working on the program.
2. When you schedule your NJSACOP Law Enforcement Accreditation Program On-Site Assessment.
3. When you receive your final report and approval from the NJSACOP Law Enforcement Accreditation Commission.

Send your notifications to:

Municipal Joint Insurance Fund
Police Accreditation Coordinator
PO Box 530
Marlton, New Jersey 08053

NEW: Because many police agencies do not have adequate resources to dedicate to the accreditation process, and due to the fact that a large portion of the work is administrative in nature, the JIF has authorized a program to reimburse qualifying agencies for the cost of a college intern to assist in the administrative work of maintaining accreditation records and typing policies for review and modification by the chief or his/her designee. Contact our office if you are interested in taking advantage of this program.

If you have any questions about the MEL/JIF reimbursement program please call Denise Plavchak at (856) 446-9131. If you have any questions about the Police Accreditation Program, please contact Harry J. Delgado, Accreditation Program Manager, N.J.S.A.C.O.P., at (856) 988-5880, hdelgado@njsacop.org or check out the N.J.S.A.C.O.P. website at www.NJSACOP.org.

cc: Risk Management Consultants

File: Subject/Police Accreditation Reimbursement Program Tab: 2024 Announcement

SAFETY DIRECTOR REPORT

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: February 7, 2024

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	Jacqueline Cardenosa Right To Know Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070		

LOSS CONTROL SURVEYS

- Township of Upper on January 8, 2024
- City of Ventnor on January 12, 2024
- City of Pleasantville on January 19, 2024
- City of Somers Point on January 24, 2024
- Borough of Wildwood Crest on January 25, 2024
- Township of Lower Renewal on January 29, 2024
- Township of Middle Renewal on January 31, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

- No Law Enforcement Loss Control Surveys were completed in January.

MEETINGS ATTENDED

- Claims Committee Meeting on January 11, 2024
- Executive Fund Committee Meeting on January 17, 2024

- EPL/Tech Committee Meeting on January 30, 2024

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

- New NJ MEL App
- Training Announcement: Harassment in the Workplace for Elected Officials, Managers, & Supervisors
- Sanitation & Recycling: Reducing Musculoskeletal Injuries Best Practices
- Crane Truck Regulations
- PEOSH Recording and Reporting Occupational Injuries And Illnesses
- Safety Director Message: CDL Drivers: Drug & Alcohol Clearinghouse Log-In Changes in 2024
- Training Announcement: Leadership Skills for Supervisors Workshop
- New LMS
- MSI LIVE Schedule

MSI LAW ENFORCEMENT

- LE Message: Accreditation Brochure
- LE Message: 2024 Annual NJ Work Safety Conference

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
Brigantine	1
Commercial	10
Dennis	1
Estell Manor	1
Folsom	6
Galloway	4
Hamilton	1
Linwood	2
Longport	1
Margate	1
Millville	11

Mullica	3
Newfield	2
Northfield	5
Pleasantville	8
Upper	3
Ventnor	1
Waterford	6
West Cape May	3
Weymouth	2
Wildwood City	23
Wildwood Crest	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



February 8, 2024 Summary

Now that the second half of Cyber Hygiene training is closed out as of January 26, 2024, we begin anew as of February 5, 2024. By now all of you should have received two emails. The first was an invite for the first half of 2024 the second is for a Phishing exercise to test your ability to find a fake. In the months and years ahead this will be a very important skill to have.

Thanks to the last minute push by myself and Kamini we were able to get the participant level to over 90%, which I understand is a record for Wizer. You are all to be congratulated for getting your rosters cleaned up and pushing the “stragglers” over the line. True, it helps your deductible profile, but it also has a nobler cause. Cyber Hygiene is by far the most important element of Cyber Loss prevention.

D2 has advised us that they are in receipt of 90% of the corrected IP addresses per their request. Also very excellent. This will save us an enormous amount of time tracking down this information. They have advised that they can now begin pen testing immediately. Remember for those with dynamically changing IP addresses (smaller towns), please check your IP address periodically and update the portal. If you change ISPs for any reason, you will get a new IP address. Please remember to visit the portal after the change.

At long last the submittable Cyberframework forms are available in Origami. I expect everyone will complete and submit the Basic form by the next meeting unless you have already completed Minimum which *includes* Basic. This is the most basic form of protection that should be in place. We will be pushing to have these within one month.

The Basic level of protection includes onsite backups and offsite to provide an “airgap” so that corruption of the local backup does not spread to the cloud backup. We are fairly comfortable that ALL of our towns meet this level of protection. This means that ransomware is not likely to hold your systems hostage, as long as you have a recovery plan that you test from time to time. Hence no payments.

Threat actors have become acutely aware of this and now threaten to reveal Personally Identifiable Information (PII). This may force towns to pay the ransom even if they fully recover. This month’s Bulletin addresses the many areas where you might find PII in your system. Use this as a template to ID where you have exposure. Next month we will discuss the ways that you can “Silo” this information to mitigate your exposure to this type of extortion called Exfiltration.

Stay Cybersafe,

Jerry Caruso
Technical Risks Services Director



Locating and Identifying PII

Each of these locations not only stores PII but also underscores the responsibility of municipalities to safeguard this information through robust data protection measures, compliance with privacy laws, and transparent data management policies.

1. **Property Tax Records:** Names, addresses, payment information.
2. **Voter Registration Databases:** Names, addresses, political affiliations in some cases.
3. **Public Health Records:** Health information, birth and death records.
4. **Utility Billing Systems:** Contact information, payment details.
5. **Permit and License Applications:** Building, business, marriage, and pet licenses, including personal and financial information.
6. **Public School Systems:** Student records, family contact information, health records.
7. **Public Safety and Court Records:** Incident reports, court cases, jail records, including names, addresses, and sometimes biometric data.
8. **Social Services Records:** Information on individuals receiving benefits or services, including financial, health, and family data.
9. **Transportation Departments:** Driver's license details, vehicle registration records, parking permits, and citations, including names and addresses.
10. **Employment Records:** Municipal employees' personal and financial information, including health benefits and tax information.
11. **Recreational Services:** Registrations for parks and recreation programs may include family and payment information.
12. **Surveillance Systems:** Including traffic, security, and body-worn cameras by law enforcement, potentially capturing biometric data.
13. **Public Wi-Fi Networks:** Logs that might include device identifiers and, indirectly, owner information.
14. **Email Correspondence and Request for Information:** Personal information sent to municipal departments or officials.
15. **Emergency Services Records:** 911 call logs, emergency medical services records, including names, addresses, and health information.
16. **Housing and Community Development Programs:** Applications and records for housing assistance, development projects, including financial and family information.
17. **Public Meeting Records:** Sign-in sheets, submissions, and testimony that may include personal contact information.
18. **Public Libraries:** Membership records, including names and contact information.
19. **Cemetery Records:** Information about deceased individuals and their families.
20. **Information Technology Systems:** Internal databases, email systems, and network storage used by municipal employees, which contain PII related to both the public and municipal employees.

Indeed, copiers (and similarly, printers and scanners) in municipal offices are significant yet often overlooked sources of Personal Identifiable Information (PII). Modern copiers, multifunction printers, and scanners often have internal storage that can retain copies of every document they process. This capability means that sensitive documents containing PII, such as personal identification, financial records, legal documents, and confidential correspondences, can be stored, sometimes inadvertently, on these devices.

The potential locations and types of PII that can be found in the internal storage of copiers in a municipality include:

1. **Copied Personal Documents:** Copies of identification documents, such as drivers' licenses, passports, social security cards, and birth certificates.
2. **Financial Records:** Bank statements, tax documents, and payment records that might be copied for various administrative purposes.
3. **Legal Documents:** Contracts, court documents, and other legal paperwork that contain sensitive personal information.
4. **Application Forms:** Completed forms for permits, licenses, and services that include names, addresses, contact information, and sometimes financial information.
5. **Employee Records:** Documents related to municipal employment, including hiring paperwork, payroll information, and benefits enrollment that contain PII of employees.
6. **Medical Records:** In municipalities where health services are provided, copies of health records, prescriptions, and other medical documents.

The risk associated with copiers storing PII is that when these devices are resold, returned at the end of lease agreements, or otherwise disposed of, the data stored on them can potentially be accessed by unauthorized individuals if the storage is not properly wiped or the device is not securely decommissioned. This scenario poses a significant privacy and security risk, highlighting the need for municipalities to have policies and procedures in place for regularly clearing the data stored on these devices and for securely managing the disposal or resale of used equipment.

1. **Computers and Laptops:** The most obvious sources of stored PII, including documents, databases, emails, and application data.
2. **Mobile Devices:** Smartphones and tablets used by municipal employees may contain contact information, emails, documents, and access to municipal networks where PII is stored.
3. **External Storage Devices:** USB flash drives, external hard drives, and other portable storage devices can carry vast amounts of data, including sensitive PII.
4. **Network Equipment:** Routers, switches, and firewalls might store logs that include IP addresses, device identifiers, and, in some configurations, user activity that could indirectly contain PII.
5. **Digital Cameras and Body Cameras:** Used by law enforcement or municipal employees for documentation, these devices can store images and videos that may contain faces, license plates, and locations.
6. **Point of Sale (POS) Systems:** Used in municipal facilities like recreation centers, pools, or parks for transactions, these systems can store credit card information, names, and contact information.
7. **RFID Systems:** Used for access control or tracking of assets and individuals within municipal facilities, these systems store information about the movements and identities of individuals.
8. **Surveillance Systems:** Beyond live video, these systems store footage that can be used to identify individuals through facial recognition or vehicle identification.
9. **Vehicle Fleet Management Systems:** These systems can store information about drivers, including their locations, routes, and possibly other personal information if vehicles are assigned to specific employees.
10. **Wearable Devices:** Used in certain health or safety applications by municipalities, these can store health-related information or locations of individuals.
11. **Biometric Systems:** Used for security or identification purposes, these systems store fingerprints, facial recognition data, or other biometric identifiers.
12. **Voting Machines:** In jurisdictions where municipalities manage elections, these machines might store data related to voters, although they are designed to ensure the secrecy and security of the vote.

February 8, 2024

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 **January 31, 2024**, for Closed Fund Years 1987 to 2019, and Fund Years 2020, 2021, 2022, 2023, and 2024. 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
1/31/2024
INCLUDES UNAUDITED INTEREST
BALANCES**

Corbin City	\$ 828.00
Egg Harbor City	\$ 43,908.11
Egg Harbor Township	\$143,563.00
Hamilton Township	\$ 2,011.62
Hammonton Township	\$ 231,959.00
Middle Township	\$ 180,840.17
Mullica Township	\$ 28,953.08
Northfield	\$ 115,129.92
Pleasantville	\$ 12.21
Stone Harbor	\$ 9,824.62
Upper Deerfield Township	\$ 76,826.40
Upper Township	\$ 220,157.61
Waterford Township	\$ 35,660.80
	<u>\$1,089,724.54</u>
AELCF	\$ 941,069.75
UNAUDITED INTEREST	\$ 21,801.79
2023 DIVIDENDS TRANSFERRED	\$ 214,182.00
DIVIDENDS APPLIED TO ASSESSTMENT	<\$ 87,329.00>
AELCF 1/31/2024	\$1,089,724.54
<u>SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM</u>	
-attached	

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts

JAN:: \$38,111.70 YTD: \$38,111.70

Other:

JAN:: \$ -0- YTD: \$ -0-

Adjustment:

JAN:: \$21,606.01 YTD: \$ 21,606.01

Note:\$4,485 overpayment of RMA fee

*\$87,329 dividends applied to 1st qtr assessment

Assessments: \$823,698*

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

JAN:

Checks Issued: 382 Claim Payments: 973 Total Issued: \$830,966.44

Effect on Cash Position: \$753,082.08

CASH ACTIVITY FOR THE PERIOD:

ACTIVITY

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

DEC:	Ending Balance	<u>\$49,980,087.01</u>
JAN:	Ending Balance	<u>\$47,321,868.53</u>

INVESTMENT INTEREST & INVESTMENTS:

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

INTEREST EARNED:

JCMI	JAN: \$ 36,381.39	YTD: \$ 36,381.39
Treasury	JAN: \$ 386,579.21	YTD: \$386,579.21
Citizens	JAN: \$ 18,226.52	YTD: \$ 18,226.52
Citizens-sweep	JAN: \$ 2,761.42	YTD: \$ 2,761.42

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.
JAN:: 11.06%

ALLOCATION OF FUNDS:

	<u>JAN</u>	
Treasury-	\$22,022,399.00	49%
JCMI-	\$20,400,066.58	43%,
Citizens-	\$ 3,899,402.95	8%,
	<u>\$47,321,868.53</u>	

Executive Committee
2/10/2024
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

ACM JIF DEPOSITS

YTD TO	JANUARY	2024			
					\$ 821,559.65
CONTROL	MONTH	DATE	MEMBER NAME		TOTAL
1	JANUARY	1/12/2024	SOMERS POINT		\$ 19,500.99
2	JANUARY	1/12/2024	FOLSOM		\$ 9.87
3	JANUARY	1/15/2024	NORTH WILDWOOD		\$ 203.73
4	JANUARY	1/19/2024	GLENN INSURANCE		\$ 4,485.00
5	JANUARY	1/19/2024	SEA ISLE CITY		\$ 208.33
6	JANUARY	1/19/2024	VENTNOR		\$ 13,944.18
7	JANUARY	1/19/2024	GALLOWAY		\$ 373.24
8	JANUARY	1/19/2024	EGG HARBOR		\$ 19,930.46
9	JANUARY	1/19/2024	VENTNOR		\$ 70.00
10	JANUARY	1/19/2024	LOWER TOWNSHIP		\$ 100.00
11	JANUARY	1/26/2024	HAMILTON		\$ 2,105.02
12	JANUARY	1/26/2024	FOLSOM		\$ 9.87
13	JANUARY	1/27/2024	NORTH WILDWOOD		\$ 203.73
14	JANUARY	1/27/2024	PLEASANTVILLE		\$ 2,610.29
15	JANUARY	1/27/2024	VARIOUS		\$ 448.00
16	JANUARY	1/31/2023	CY ASSESSMENTS		\$ 823,698.00
17	JANUARY	1/31/2023	CY APPLIED FROM CLOSE YR		\$ (87,329.00)
18	JANUARY	1/31/2023	CITIZEN INTEREST		\$ 20,987.94
19				\$ -	\$ 821,559.65
20					
21					\$ 821,559.65
22					\$ 821,559.65

SECTION A
INVESTMENT
REPORT

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

CURRENT MONTH

January

CURRENT FUND YEAR

2024

	Description:	INVESTORS LOSS	INVESTORS EXPENSE	INVESTORS:IMPRE SS	Wilmington Sweep	Wilmington Trust Asset Manager	JCMI	Citizens Sweep
	ID Number:							
	Maturity (Yrs)							
	Purchase Yield:							
	TOTAL for All Accts & instruments							
Opening Cash & Investment Balance	\$48,980,087.01	5,363,256.86	750.00	658,063.61	6,182.77	22,617,786.58	20,334,047.19	-
Opening Interest Accrual Balance	\$510,064.58	-	-	-	-	510,064.58	-	-
1 Interest Accrued and/or Interest Cost	\$84,165.58	\$0.00	\$0.00	\$0.00	\$0.00	\$84,165.58	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$4,250.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,250.39	\$0.00
5 Interest Paid - Cash Instr.s	\$52,323.52	\$20,987.94	\$0.00	\$0.00	-\$2,835.50	\$0.00	\$34,171.08	\$0.00
6 Interest Paid - Term Instr.s	\$386,579.21	\$0.00	\$0.00	\$0.00	\$0.00	\$386,579.21	\$0.00	\$0.00
7 Realized Gain (Loss)	\$42,283.93	\$0.00	\$0.00	\$0.00	\$0.00	\$14,686.01	\$27,597.92	\$0.00
8 Net Investment Income	\$183,023.42	\$20,987.94	\$0.00	\$0.00	-\$2,835.50	\$98,851.59	\$66,019.39	\$0.00
9 Deposits - Purchases	\$18,026,119.71	\$800,571.71	\$2,131,427.38	\$800,000.00	\$7,179,443.13	\$7,114,677.49	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$20,169,775.17	-\$2,931,427.38	-\$2,131,427.38	-\$812,799.79	-\$7,114,677.49	-\$7,179,443.13	\$0.00	\$0.00
Ending Cash & Investment Balance	\$47,321,868.60	\$3,253,389.13	\$750.00	\$645,263.82	\$68,112.91	\$22,954,286.16	\$20,400,066.58	\$0.00
Ending Interest Accrual Balance	\$207,650.95	\$0.00	\$0.00	\$0.00	\$0.00	\$207,650.95	\$0.00	\$0.00
Plus Outstanding Checks	\$862,595.53	\$0.00	\$457,218.95	\$405,376.58	\$0.00	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$6,933.16	-\$6,933.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$48,177,530.97	\$3,246,455.97	\$457,968.95	\$1,050,640.40	\$68,112.91	\$22,954,286.16	\$20,400,066.58	\$0.00

.ETE	Interest Allocation Flag 1=Yes	1	1	1	1	0	1	0	0	0	1	1	
		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2024	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	\$0.00
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	1 Interest Accrued 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	\$0.00
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Ending Cash & Investment Balance	\$34,286.93	\$70,238.11	\$12,628.63	\$264,843.38	\$13,390.23	\$70,449.42	\$66,324.44	\$191,538.40	\$9,538.60	-\$2,012,094.47	\$0.00	-\$1,278,856.32
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2023	Opening Cash & Investment Balance	158,197.42	2,194,982.19	452,836.44	7,864,496.37	(2,777.00)	2,396,183.77	311.00	0.10	0.00	427,234.01	0.00	\$13,491,464.30
	Opening Interest Accrual Balance	\$1,263.67	\$13,112.18	\$2,684.96	\$47,000.69	\$0.00	\$14,217.20	\$0.00	\$0.00	\$0.00	\$25,690.73	\$0.00	\$103,969.43
	1 Interest Accrued and/or Interest Cost	\$271.79	\$3,771.06	\$777.99	\$13,511.48	\$0.00	\$4,116.73	\$0.00	\$0.00	\$0.00	\$734.00	\$0.00	\$23,183.05
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$13.73	\$190.44	\$39.29	\$682.33	\$0.00	\$207.90	\$0.00	\$0.00	\$0.00	\$37.07	\$0.00	\$1,170.75
	5 Interest Paid - Cash Instr.s	\$168.96	\$2,344.37	\$483.66	\$8,399.73	\$0.00	\$2,559.26	\$0.00	\$0.00	\$0.00	\$456.31	\$0.00	\$14,412.29
	6 Interest Paid - Term Instr.s	\$957.74	\$9,937.75	\$2,034.94	\$35,621.92	\$0.00	\$10,775.24	\$0.00	\$0.00	\$0.00	\$19,471.06	\$0.00	\$78,798.64
	7 Realized Gain (Loss)	\$136.54	\$1,894.54	\$390.85	\$6,788.03	\$0.00	\$2,068.20	\$0.00	\$0.00	\$0.00	\$368.76	\$0.00	\$11,646.93
	8 Net Investment Income	\$591.02	\$8,200.40	\$1,691.79	\$29,381.58	\$0.00	\$8,952.09	\$0.00	\$0.00	\$0.00	\$1,596.14	\$0.00	\$50,413.02
	9 Interest Accrued - Net Change	-\$685.95	-\$6,166.69	-\$1,256.95	-\$22,110.43	\$0.00	-\$6,658.52	\$0.00	\$0.00	\$0.00	-\$18,737.05	\$0.00	-\$55,615.59
	Ending Cash & Investment Balance	\$83,011.50	\$2,178,483.61	\$448,593.15	\$7,686,557.82	-\$2,777.00	\$2,411,794.38	\$311.00	\$0.10	\$0.00	\$417,732.45	\$0.00	\$13,223,707.01
	Ending Interest Accrual Balance	\$577.72	\$6,945.49	\$1,428.01	\$24,890.26	\$0.00	\$7,558.68	\$0.00	\$0.00	\$0.00	\$6,953.68	\$0.00	\$48,353.84

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2022	Opening Cash & Investment Balance	110,608.17	2,053,536.09	398,060.68	3,617,116.80	(6,106.60)	2,029,778.27	0.00	(0.50)	0.00	352,699.66	433,058.05	\$8,988,750.62
	Opening Interest Accrual Balance	\$130.64	\$18,575.39	\$3,565.58	\$32,861.87	\$0.00	\$18,247.87	\$0.00	\$0.00	\$0.00	\$32,662.31	\$3,876.09	\$109,919.75
	1 Interest Accrued and/or Interest Cost	\$190.03	\$3,528.05	\$683.88	\$6,214.33	\$0.00	\$3,487.23	\$0.00	\$0.00	\$0.00	\$605.95	\$744.01	\$15,453.48
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$9.60	\$178.17	\$34.54	\$313.83	\$0.00	\$176.11	\$0.00	\$0.00	\$0.00	\$30.60	\$37.57	\$780.41
	5 Interest Paid - Cash Instr.s	\$118.14	\$2,193.29	\$425.15	\$3,863.29	\$0.00	\$2,167.92	\$0.00	\$0.00	\$0.00	\$376.70	\$462.53	\$9,607.02
	6 Interest Paid - Term Instr.s	\$99.01	\$14,078.33	\$2,702.36	\$24,906.08	\$0.00	\$13,830.10	\$0.00	\$0.00	\$0.00	\$24,754.83	\$2,937.70	\$83,308.40
	7 Realized Gain (Loss)	\$95.47	\$1,772.46	\$343.58	\$3,122.02	\$0.00	\$1,751.95	\$0.00	\$0.00	\$0.00	\$304.42	\$373.78	\$7,763.67
	8 Net Investment Income	\$413.23	\$7,671.96	\$1,487.15	\$13,513.47	\$0.00	\$7,583.21	\$0.00	\$0.00	\$0.00	\$1,317.68	\$1,617.90	\$33,604.60
	9 Interest Accrued - Net Change	\$91.02	-\$10,550.28	-\$2,018.48	-\$18,691.74	\$0.00	-\$10,342.87	\$0.00	\$0.00	\$0.00	-\$24,148.88	-\$2,193.69	-\$67,854.91
	Ending Cash & Investment Balance	\$109,724.56	\$2,060,643.83	\$401,566.31	\$3,532,866.16	-\$6,106.60	\$2,047,704.35	\$0.00	-\$0.50	\$0.00	\$366,396.80	\$436,869.63	\$8,949,664.54
	Ending Interest Accrual Balance	\$221.66	\$8,025.11	\$1,547.10	\$14,170.13	\$0.00	\$7,905.00	\$0.00	\$0.00	\$0.00	\$8,513.43	\$1,682.40	\$42,064.84

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2021	Opening Cash & Investment Balance	197,647.84	1,587,858.12	299,881.79	582,537.46	(45,632.79)	1,839,049.82	0.00	45,631.00	0.00	205,666.12	0.00	\$4,712,639.36
	Opening Interest Accrual Balance	\$1,615.80	\$17,588.90	\$3,176.23	\$11,131.33	\$0.00	\$18,985.89	\$0.00	\$0.00	\$0.00	\$2,261.88	\$0.00	\$54,760.03
	1 Interest Accrued and/or Interest Cost	\$339.57	\$2,728.00	\$515.21	\$1,000.82	\$0.00	\$3,159.55	\$0.00	\$0.00	\$0.00	\$353.34	\$0.00	\$8,096.48
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$17.15	\$137.76	\$26.02	\$50.54	\$0.00	\$159.56	\$0.00	\$0.00	\$0.00	\$17.84	\$0.00	\$408.88
	5 Interest Paid - Cash Instr.s	\$211.10	\$1,695.92	\$320.29	\$622.18	\$0.00	\$1,964.21	\$0.00	\$0.00	\$0.00	\$219.66	\$0.00	\$5,033.37
	6 Interest Paid - Term Instr.s	\$1,224.62	\$13,330.66	\$2,407.27	\$8,436.46	\$0.00	\$14,389.44	\$0.00	\$0.00	\$0.00	\$1,714.28	\$0.00	\$41,502.74
	7 Realized Gain (Loss)	\$170.59	\$1,370.52	\$258.84	\$502.80	\$0.00	\$1,587.33	\$0.00	\$0.00	\$0.00	\$177.52	\$0.00	\$4,067.59
	8 Net Investment Income	\$738.41	\$5,932.20	\$1,120.35	\$2,176.35	\$0.00	\$6,870.65	\$0.00	\$0.00	\$0.00	\$768.36	\$0.00	\$17,606.32
	9 Interest Accrued - Net Change	-\$885.05	-\$10,602.67	-\$1,892.06	-\$7,435.64	\$0.00	-\$11,229.89	\$0.00	\$0.00	\$0.00	-\$1,360.94	\$0.00	-\$33,406.25
	Ending Cash & Investment Balance	\$218,209.09	\$1,569,784.87	\$287,894.21	\$444,730.86	-\$45,632.79	\$1,857,150.36	\$0.00	\$45,631.00	\$0.00	\$207,795.42	\$0.00	\$4,585,563.02
	Ending Interest Accrual Balance	\$730.75	\$6,986.23	\$1,284.17	\$3,695.69	\$0.00	\$7,756.00	\$0.00	\$0.00	\$0.00	\$900.94	\$0.00	\$21,353.78

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2020	Opening Cash & Investment Balance	174,868.17	685,723.60	209,350.06	528,152.48	(35,019.56)	1,928,936.74	0.00	34,245.80	0.00	140,662.44	38,150.76	\$3,705,070.49
	Opening Interest Accrual Balance	\$1,739.10	\$11,668.90	\$2,275.61	\$10,046.85	\$0.00	\$19,913.85	\$0.00	\$0.00	\$0.00	\$1,552.47	\$393.90	\$47,590.68
	1 Interest Accrued and/or Interest Cost	\$300.43	\$1,178.10	\$359.67	\$907.38	\$0.00	\$3,313.98	\$0.00	\$0.00	\$0.00	\$241.66	\$65.54	\$6,366.77
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$15.17	\$59.49	\$18.16	\$45.82	\$0.00	\$167.36	\$0.00	\$0.00	\$0.00	\$12.20	\$3.31	\$321.52
	5 Interest Paid - Cash Instr.s	\$186.77	\$732.39	\$223.60	\$564.10	\$0.00	\$2,060.21	\$0.00	\$0.00	\$0.00	\$150.24	\$40.75	\$3,958.05
	6 Interest Paid - Term Instr.s	\$1,318.07	\$8,843.88	\$1,724.69	\$7,614.53	\$0.00	\$15,092.75	\$0.00	\$0.00	\$0.00	\$1,176.62	\$298.54	\$36,069.07
	7 Realized Gain (Loss)	\$150.93	\$591.86	\$180.69	\$455.86	\$0.00	\$1,664.91	\$0.00	\$0.00	\$0.00	\$121.41	\$32.93	\$3,198.60
	8 Net Investment Income	\$653.30	\$2,561.85	\$782.13	\$1,973.17	\$0.00	\$7,206.46	\$0.00	\$0.00	\$0.00	\$525.51	\$142.53	\$13,844.95
	9 Interest Accrued - Net Change	-\$1,017.64	-\$7,665.79	-\$1,365.02	-\$6,707.14	\$0.00	-\$11,778.76	\$0.00	\$0.00	\$0.00	-\$934.96	-\$232.99	-\$29,702.30
	Ending Cash & Investment Balance	\$176,052.24	\$662,682.69	\$209,634.20	\$486,974.27	-\$35,019.56	\$1,947,921.97	\$0.00	\$34,245.80	\$0.00	\$142,122.90	\$38,526.28	\$3,663,140.79
	Ending Interest Accrual Balance	\$721.46	\$4,003.11	\$910.59	\$3,339.71	\$0.00	\$8,135.09	\$0.00	\$0.00	\$0.00	\$617.51	\$160.91	\$17,888.38

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
Closed FY	Opening Cash & Investment Balance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,657,354.79	0.00	\$15,657,354.79
	Opening Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$170,721.08	\$0.00	\$170,721.08
	1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$26,899.89	\$0.00	\$26,899.89
	2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 (Amortization 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	\$0.00
	4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,358.45	\$0.00	\$1,358.45
	5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$16,722.95	\$0.00	\$16,722.95
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$129,389.85	\$0.00	\$129,389.85
	7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13,514.23	\$0.00	\$13,514.23
	8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$58,495.53	\$0.00	\$58,495.53
	9 Interest Accrued - Net Change	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$102,489.96	\$0.00	-\$102,489.96
	Ending Cash & Investment Balance	\$427.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,731,011.27	\$0.00	\$15,731,438.47
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$68,231.12	\$0.00	\$68,231.12

ALL INVESTMENTS
JCMI-from statement

	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	2024	MARCH, 2021	
	JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	TOTAL	FROM INCEPTION			
OPENING	\$20,334,047.19	\$ 20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$ 20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58					
INVESTMENT													\$ -	\$21,000,000.00	INTEREST	2024 INTEREST	
INTEREST	\$ 36,381.39												\$ 36,381.39	\$ 451,092.62	<-----		\$ 36,381.39
ACTIVITY:																	
REALIZED GAIN/LOSS																	
UNREALIZED GAIN/LOSS	\$ 27,597.92																
ACCRETION/AMORTIZATION	\$ 4,250.39																
TOTAL ACTIVITY	\$ 31,848.31	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 31,848.31	\$ (1,942,568.34)			
ADMINISTRATIVE EXPENSES:																	
TRUSTEE	\$ 510.07																
INVESTMENT ADVISORY	\$ 1,190.17																
CONSULTING	\$ 510.07																
MISC.																	
TOTAL ADMINISTRATIVE EXPENSES	\$ 2,210.31	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,210.31	\$ 46,273.10			
REDEEMED														\$ -			
BALANCE	\$20,400,066.58	\$ 20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$ 20,400,066.58	\$20,400,066.58	\$20,400,066.58	\$20,400,066.58		\$19,462,251.18			
CITIZENS	\$ 18,226.52												\$ 18,226.52	<-----	<-----		\$ 18,226.52
CITIZENS SWEEP ACCOUNT	\$ 2,761.42												\$ 2,761.42	<-----	<-----		\$ 2,761.42
TREASURY-from analysis provided by M&T																	
OPENING BALANCE	\$22,617,786.58	\$ 22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$ 22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16					
OPENING BALANCE-INTEREST ACCRUAL	\$ 510,064.58	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95					
INTEREST ACCRUED	\$ 84,165.58																
ACCRETION/AMORTIZATION REALIZED																	
DIVIDEND RECEIVED																	
INTEREST RECEIVED	\$ 386,579.21												\$ 386,579.21	<-----	<-----		\$ 386,579.21
REALIZED/UNREALIZED GAIN (LOSS)	\$ 14,686.01																\$ 443,948.54
TRANSFER IN:	\$ 7,114,677.49																
TRANSFER OUT:	\$ (7,179,443.13)																
ENDING CASH & INVESTMENT	\$22,954,286.16	\$ 22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$ 22,954,286.16	\$22,954,286.16	\$22,954,286.16	\$22,954,286.16					
ENDING INTEREST ACCRUAL	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95	\$ 207,650.95					
INTEREST	\$ 386,579.21	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
EFFECT ON CASH POSITION	\$ 14,686.01	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
MANAGEMENT FEE	\$ 2,835.60												\$ 2,835.60	<-----			
FROM ACMCIR FILE																	
NET INVESTMENT INCOME	\$ 183,023.42												\$ 183,023.42				

Accounts Included

WILMINGTON TRUST, NA AS INVESTMENT AGENT UNDER AGREEMENT
DATED 2/23/2017 WITH ATLANTIC COUNTY MUNICIPAL MANAGEMENT JOINT
INSURANCE FUND
[REDACTED] 00

Accounting Statement

[REDACTED] ATLANTIC COUNTY MUNICIPAL JIF
January 01, 2024 - January 31, 2024

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$23,127,851.16
Net of Contributions & Withdrawals	-\$64,765.64
Net Investment Change	\$98,851.59
Closing Market Value w/Accrued Income	\$23,161,937.11

Your Relationship Team

ZIA E QASIM Senior Portfolio Manager zqasim@wilmingtontrust.com	(302) 651-8413
SUSAN T O'NEAL ICS Relationship Manager so'neal@wilmingtontrust.com	(302) 636-6448

JOHN HANSEN
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OCEAN CITY, NJ 08226

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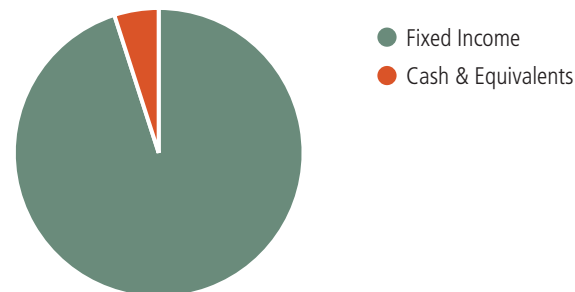
Glossary

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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	\$21,815,462.43	95.04%
Cash & Equivalents	1,138,823.73	4.96
TOTAL	\$22,954,286.16	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Estimated Yield (%)
Fixed Income	\$21,815,462.43	\$178,239.28	\$21,993,701.71	\$894,946.25	4.10%
Cash & Equivalents	1,138,823.73	29,411.67	1,168,235.40	60,504.00	5.31
TOTAL	\$22,954,286.16	\$207,650.95	\$23,161,937.11	\$955,450.25	4.16%

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	\$22,617,786.58	\$22,617,786.58
Accrued Income	510,064.58	510,064.58
Opening Market Value w/Accrued Income	\$23,127,851.16	\$23,127,851.16
Contributions		
Cash Receipts	7,114,677.49	7,114,677.49
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$7,114,677.49	\$7,114,677.49
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,179,443.13	-7,179,443.13
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$7,179,443.13	-\$7,179,443.13
Net Contributions & Withdrawals	-\$64,765.64	-\$64,765.64
Closing Market Value	22,954,286.16	22,954,286.16
Accrued Income	207,650.95	207,650.95
Closing Market Value w/Accrued Income	\$23,161,937.11	\$23,161,937.11
Net Investment Change	\$98,851.59	\$98,851.59
Net Investment Change Detail	Current Period	Year-to-Date
Net Investment Change	\$98,851.59	\$98,851.59
Income Earned		
Dividends	-	-
Net Interest	386,579.21	386,579.21
Other Income	-	-
Change in Accrual	-302,413.63	-302,413.63
Total Income Earned	\$84,165.58	\$84,165.58
Market Appreciation	\$14,686.01	\$14,686.01

Relationship Summary *(continued)*

COUNTY MUNICIPAL JIF

January 01, 2024 - January 31, 2024

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	428,721.15	428,721.15
Other Income	-	-
Total Taxable	\$428,721.15	\$428,721.15
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$428,721.15	\$428,721.15

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	-	-
Loss	-	-
Total Long Term	-	-
TOTAL GAIN/LOSS	-	-

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	7,114,677.49	7,114,677.49
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	6,750,721.98	6,750,721.98
Net Interest	386,579.21	386,579.21
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$14,251,978.68	\$14,251,978.68
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-7,179,443.13	-7,179,443.13
Other Fees	-	-
Purchases	-7,072,535.55	-7,072,535.55
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$14,251,978.68	-\$14,251,978.68
TOTAL CLOSING BALANCE	-	-
Net Total Payables and Receivables	-	-
NET OF CASH BALANCE	-	-

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

Asset & Sub Asset Allocation

Asset Class	Total Market Value (%)	Closing Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Market Value w/ Accrued Income
Fixed Income						
U.S. Taxable Fixed Income	95.04%	\$21,815,462.43	\$21,730,977.19	\$84,485.24	\$178,239.28	\$21,993,701.71
Total Fixed Income	95.04%	\$21,815,462.43	\$21,730,977.19	\$84,485.24	\$178,239.28	\$21,993,701.71
Cash & Equivalents						
Taxable	4.96	1,138,823.73	1,138,823.73	-	29,411.67	1,168,235.40
Total Cash & Equivalents	4.96%	\$1,138,823.73	\$1,138,823.73	-	\$29,411.67	\$1,168,235.40
TOTAL ASSETS	100%	\$22,954,286.16	\$22,869,800.92	\$84,485.24	\$207,650.95	\$23,161,937.11

■ 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	3,041,000	\$99.117	\$3,014,147.97	\$2,993,935.00	\$20,212.97	\$8,020.22	\$91,230.00	0.41	5.18%	13.13%
UNITED STATES TREASURY NOTES DTD 01/31/2023 4.125% 01/31/2025 CUSIP: 91282CGG0 Moody's: AAA	3,000,000	99.414	2,982,420.00	2,981,367.19	1,052.81	339.97	123,750.00	0.95	4.81	12.99
UNITED STATES TREASURY NOTES DTD 02/28/2023 4.625% 02/28/2025 CUSIP: 91282CGN5 Moody's: AAA	3,724,000	99.934	3,721,542.16	3,700,725.00	20,817.16	72,868.65	172,235.00	1.02	4.76	16.21
UNITED STATES TREASURY NOTES DTD 03/31/2023 3.875% 03/31/2025 CUSIP: 91282CGU9 Moody's: AAA	2,380,000	99.168	2,360,198.40	2,350,900.78	9,297.62	31,417.31	92,225.00	1.11	4.71	10.28
UNITED STATES TREASURY NOTES DTD 06/30/2023 4.625% 06/30/2025 CUSIP: 91282CHL8 Moody's: AAA	4,625,000	100.234	4,635,822.50	4,613,076.17	22,746.33	18,804.95	213,906.25	1.35	4.55	20.20
UNITED STATES TREASURY NOTES DTD 01/15/2023 3.875% 01/15/2026 CUSIP: 91282CGE5 Moody's: AAA	2,880,000	99.328	2,860,646.40	2,855,475.00	5,171.40	5,212.09	111,600.00	1.86	4.37	12.46

Holdings Detail

ATLANTIC COUNTY MUNICIPAL JIF
January 01, 2024 - January 31, 2024

Fixed Income *(continued)*

Security Name	Quantity	Market Price	Market Value	Cost	Unrealized Gain/Loss	Accrued Income	Estimated Annual Income	Effective Duration	Yield to Worst (%)	Market Value (%)
UNITED STATES TREASURY NOTES DTD 02/15/2023 4.000% 02/15/2026 CUSIP: 91282CGL9 Moody's: AAA	2,250,000	\$99.586	\$2,240,685.00	\$2,235,498.05	\$5,186.95	\$41,576.09	\$90,000.00	1.90	4.34%	9.76%
Total U.S. Treasury Bonds			\$21,815,462.43	\$21,730,977.19	\$84,485.24	\$178,239.28	\$894,946.25	1.21	4.68%	95.04%
Total U.S. Taxable Fixed Income			\$21,815,462.43	\$21,730,977.19	\$84,485.24	\$178,239.28	\$894,946.25	1.21	4.68%	95.04%
TOTAL FIXED INCOME			\$21,815,462.43	\$21,730,977.19	\$84,485.24	\$178,239.28	\$894,946.25	1.21	4.68%	95.04%

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 08/10/2023 DUE 08/08/2024 CUSIP: 912797GK7	1,200,000	\$94.90	\$1,138,823.73	\$1,138,823.73	-	\$29,411.67	\$60,504.00	0.53	5.04%	4.96%
Total U.S. Treasury Bills			\$1,138,823.73	\$1,138,823.73	-	\$29,411.67	\$60,504.00	0.53	5.04%	4.96%
Total Taxable			\$1,138,823.73	\$1,138,823.73	-	\$29,411.67	\$60,504.00	0.53	5.04%	4.96%
TOTAL CASH & EQUIVALENTS			\$1,138,823.73	\$1,138,823.73	-	\$29,411.67	\$60,504.00	0.53	5.04%	4.96%

Grand Total			\$22,954,286.16	\$22,869,800.92	\$84,485.24	\$207,650.95	\$955,450.25			100%
Accrued Income			\$207,650.95							
Grand Total Market Value w/ Accrued Income			\$23,161,937.11							

Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
01/02/2024 01/02/2024	Maturities	MATURED 2189000 PAR VALUE OF U.S. TREASURY BILLS 1/02/24 AT 100 TRADE DATE 2024-01-02 SETTLEMENT DATE 2024-01-02	2,189,000	\$2,159,540.68	-
01/02/2024	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 1/02/24 ON 2189000 PAR VALUE DUE 2024-01-02	-	29,459.32	-
01/02/2024	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 3.000% 6/30/24 AT \$0.015000 /SHARE ON 1041000 PAR VALUE DUE 2023-12-31	-	15,615.00	-
01/02/2024	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 4.625% 6/30/25 AT \$0.023125 /SHARE ON 4625000 PAR VALUE DUE 2023-12-31	-	106,953.13	-
01/02/2024	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-2,311,568.13	-
01/03/2024	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	2,269,981.74	-
01/03/2024 01/03/2024	Purchases	PURCHASED 2250000 PAR VALUE OF U.S. TREASURY NOTES 4.000% 2/15/26 AT 99.3555 TRADE DATE 2024-01-03 SETTLEMENT DATE 2024-01-03	2,250,000	-2,235,498.05	-
01/03/2024	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 4.000% 2/15/26	-	-34,483.70	-
01/04/2024	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	0.01	-
01/25/2024 01/25/2024	Maturities	MATURED 4806000 PAR VALUE OF U.S. TREASURY BILLS 1/25/24 AT 100 TRADE DATE 2024-01-25 SETTLEMENT DATE 2024-01-25	4,806,000	4,591,181.30	-
01/25/2024	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY BILLS 1/25/24 ON 4806000 PAR VALUE DUE 2024-01-25	-	214,818.70	-

Transaction Activity Detail *(continued)*

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Managment
01/25/2024	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-\$4,806,000.00	-
01/25/2024 01/26/2024	Purchases	PURCHASED 2000000 PAR VALUE OF U.S. TREASURY NOTES 3.000% 6/30/24 AT 99.0781 TRADE DATE 2024-01-25 SETTLEMENT DATE 2024-01-26 \$1,981,562.50 PAYABLE SATISFIED	2,000,000	-1,981,562.50	-
01/25/2024 01/26/2024	Purchases	PURCHASED 2880000 PAR VALUE OF U.S. TREASURY NOTES 3.875% 1/15/26 AT 99.1484 TRADE DATE 2024-01-25 SETTLEMENT DATE 2024-01-26 \$2,855,475.00 PAYABLE SATISFIED	2,880,000	-2,855,475.00	-
01/26/2024	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	4,844,695.74	-
01/26/2024	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 3.000% 6/30/24	-	-4,285.71	-
01/26/2024	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 3.875% 1/15/26	-	-3,372.53	-
01/31/2024	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 4.125% 1/31/25 AT \$0.020625 /SHARE ON 3000000 PAR VALUE DUE 2024-01-31	-	61,875.00	-
01/31/2024	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-61,875.00	-
CLOSING BALANCE				-	-

Realized Gain / Loss Detail

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

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.

[REDACTED] COUNTY JIF		01/31/2024					
Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,092,067.764	MEL JCMI ACCOUNT	9.7512	20,400,066.58	0.00	20,400,066.58		0.00
99VVB5Y75		9.7512	20,400,066.58	0.00	20,400,066.58	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IC [REDACTED]
 Base Currency: USD
 Status: FINAL

ATLANTIC COUNTY JIF

01/31/2024

		Current Period		Fiscal Year To Date	
		01/01/2024	01/31/2024	01/01/2024	01/31/2024
NET ASSETS - BEGINNING OF PERIOD			20,334,047.19		20,334,047.19
			<hr/>		<hr/>
			20,334,047.19		20,334,047.19
RECEIPTS					
INVESTMENT INCOME					
INTEREST	36,381.39			36,381.39	
UNREALIZED GAIN/LOSS-INVESTMENT	27,597.92			27,597.92	
ACCRETION/AMORTIZATION	4,250.39			4,250.39	
TOTAL INVESTMENT INCOME			<hr/> 68,229.70		<hr/> 68,229.70
TOTAL RECEIPTS			<hr/> 68,229.70		<hr/> 68,229.70
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	510.07			510.07	
INVESTMENT ADVISORY FEES	1,190.17			1,190.17	
CONSULTING	510.07			510.07	
TOTAL ADMINISTRATIVE EXPENSES			<hr/> 2,210.31		<hr/> 2,210.31
TOTAL DISBURSEMENTS			<hr/> 2,210.31		<hr/> 2,210.31
NET ASSETS - END OF PERIOD			<hr/> <hr/> 20,400,066.58		<hr/> <hr/> 20,400,066.58

- ATLANTIC COUNTY JIF

01/01/2024 - 01/31/2024

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

RECEIPTS AND DISBURSEMENT TRANSACTIONS

AMORTIZATION/ACCRETION

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	1,619.92	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	1,619.92	0.00	0.00
		20240207O000030	01/31/2024				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	1,417.43	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	1,417.43	0.00	0.00
		20240207O000090	01/31/2024				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	1,213.04	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/01/2021	0.000000	1,213.04	0.00	0.00
		20240207O000150	01/31/2024				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	4,250.39	0.00	0.00
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4,250.39	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	4,250.39	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	0.38	0.00	0.00
	99VVB5Y75	UGL ADJ 013124	03/01/2021	0.000000	0.38	0.00	0.00
		20240207A000190	01/31/2024				

BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	10,518.05	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	10,518.05	0.00	0.00
		20240207O000010	01/31/2024				

Transaction Detail
Reported By Transaction Category

Report ID: XXXXXXXXXX
 Base Currency: USD
 Status: FINAL

COUNTY JIF

01/01/2024 - 01/31/2024

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	01/31/2024	0.000000	13,865.77	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	13,865.77	0.00	0.00
		20240207O000020	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-194.40	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-194.40	0.00	0.00
		20240207O000040	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-453.60	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-453.60	0.00	0.00
		20240207O000050	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-194.40	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-194.40	0.00	0.00
		20240207O000060	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	9,203.29	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	9,203.29	0.00	0.00
		20240207O000070	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	12,132.55	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	12,132.55	0.00	0.00
		20240207O000080	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-170.10	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-170.10	0.00	0.00
		20240207O000100	01/31/2024				

Transaction Detail
Reported By Transaction Category

Report ID: XXXXXXXXXX
 Base Currency: USD
 Status: FINAL

- ATLANTIC COUNTY JIF

01/01/2024 - 01/31/2024

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	01/31/2024	0.000000	-396.90	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-396.90	0.00	0.00
		20240207O000110	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-170.10	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-170.10	0.00	0.00
		20240207O000120	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	7,876.20	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/01/2021	0.000000	7,876.20	0.00	0.00
		20240207O000130	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	10,383.07	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/01/2021	0.000000	10,383.07	0.00	0.00
		20240207O000140	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-145.57	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/01/2021	0.000000	-145.57	0.00	0.00
		20240207O000160	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-339.67	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/01/2021	0.000000	-339.67	0.00	0.00
		20240207O000170	01/31/2024				
BVA	0.000	MEL JCM I ACCOUNT	01/31/2024	0.000000	-145.57	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/01/2021	0.000000	-145.57	0.00	0.00
		20240207O000180	01/31/2024				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:

61,769.00	0.00	0.00
61,769.00	0.00	0.00

Transaction Detail
Reported By Transaction Category

Report [REDACTED] [REDACTED]
Base Currency: USD
Status: FINAL

[REDACTED] COUNTY JIF

01/01/2024 - 01/31/2024

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:					61,769.00	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:					66,019.39	0.00	0.00
TOTAL TRANSACTIONS BASE:					66,019.39	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: 2024 Month Ending: January												
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN BALANCE	641,321.60	6,522,100.00	1,360,128.97	12,592,303.11	(89,535.95)	8,193,948.60	311.00	79,876.40	0.00	16,783,617.02	2,896,011.55	48,980,082.30
RECEIPTS												
Assessments	37,024.91	70,238.11	12,628.63	279,321.51	13,390.23	70,449.42	66,324.44	191,538.40	9,538.60	73,243.74	0.00	823,698.00
Refunds	17,136.04	0.00	0.00	20,548.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,684.50
Invest Pymnts	4,837.95	58,785.96	11,495.92	100,896.99	0.00	69,911.53	0.00	0.00	0.00	208,918.83	26,339.47	481,186.65
Invest Adj	55.65	565.86	118.01	1,092.52	0.00	710.93	0.00	0.00	0.00	1,456.16	251.26	4,250.39
Subtotal Invest	4,893.60	59,351.82	11,613.93	101,989.51	0.00	70,622.46	0.00	0.00	0.00	210,374.99	26,590.73	485,437.04
Other *	427.20	0.00	0.00	597.00	0.00	0.00	0.00	0.00	0.00	4,485.00	0.00	5,509.20
TOTAL	59,481.75	129,589.93	24,242.56	402,456.48	13,390.23	141,071.88	66,324.44	191,538.40	9,538.60	288,103.73	26,590.73	1,352,328.74
EXPENSES												
Claims Transfers	79,091.83	109,856.82	24,055.03	578,787.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	791,790.78
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,131,427.38	0.00	2,131,427.38
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87,329.00	0.00	87,329.00
TOTAL	79,091.83	109,856.82	24,055.03	578,787.10	0.00	0.00	0.00	0.00	0.00	2,218,756.38	0.00	3,010,547.16
END BALANCE	621,711.52	6,541,833.11	1,360,316.50	12,415,972.49	(76,145.72)	8,335,020.48	66,635.44	271,414.80	9,538.60	14,852,964.37	2,922,602.28	47,321,863.88

REPORT STATUS SECTION

47,321,868.60
(4.72)

Report Month: January		Balance Differences	
Opening Balances:	Opening Balances are NOT equal		-\$4.71
Imprest Transfers:	Imprest Totals are equal		\$0.00
Investment Balances:	Investment Payment Balances are equal		\$0.00
	Investment Adjustment Balances are equal		\$0.00
Ending Balances:	Ending Balances are NOT equal		-\$4.72
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals		0.00
Allocation variance 2:	Monthly transactions and allocation totals are equal		0.00
Allocation variance 3:	Treasurer/TPA net payme /	Max/Min	0.00 (0.00)
Pre-existing variance:	No prior unreconciled vari /	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: 44621 Check Date: 01/02/2024 Payee Name: COOPER LEVENSON, PA							
2021215885	BODILY INJURY	09/05/2020	BRIGANTINE CITY	L-LEGAL GL	\$5,414.00	2020-2020	Legal
Check Amount:					\$5,414.00		
Check Number: 44622 Check Date: 01/02/2024 Payee Name: MADDEN & MADDEN PA							
2022243874	BODILY INJURY	07/04/2021	NEWFIELD BOROUGH	L-LEGAL GL	\$913.20	2021-2021	Legal
Check Amount:					\$913.20		
Check Number: 44623 Check Date: 01/02/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2023302181	INDEMNITY	04/22/2023	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2023-2023	Expense
Check Amount:					\$75.00		
Check Number: 44624 Check Date: 01/02/2024 Payee Name: FERNANDO DELASOTTA MD							
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-IND MED EXAMS WC	\$1,550.00	2021-2021	Loss
Check Amount:					\$1,550.00		
Check Number: 44625 Check Date: 01/02/2024 Payee Name: I C U INVESTIGATIONS INC							
2024319317	INDEMNITY	11/09/2023	MARGATE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$475.00		
Check Number: 44626 Check Date: 01/02/2024 Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION							
2021216082	POLICE PROF PI	09/28/2020	MILLVILLE CITY	L-LEGAL GL	\$1,500.00	2020-2020	Legal
Check Amount:					\$1,500.00		
Check Number: 44627 Check Date: 01/02/2024 Payee Name: D'ARCY JOHNSON DAY PC							
2023302181	INDEMNITY	04/22/2023	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$400.00	2023-2023	Loss
Check Amount:					\$400.00		
Check Number: 44628 Check Date: 01/02/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2021240314	BODILY INJURY	05/08/2021	WILDWOOD CITY	L-LEGAL GL	\$800.00	2021-2021	Legal
2022243939	BODILY INJURY	06/28/2021	CAPE MAY CITY	L-LEGAL GL	\$1,666.00	2021-2021	Legal
2023278210	BODILY INJURY	06/23/2022	WILDWOOD CITY	L-LEGAL GL	\$1,240.00	2022-2022	Legal
Check Amount:					\$3,706.00		
Check Number: 44629 Check Date: 01/02/2024 Payee Name: State of New Jersey - Div of Worker's Comp							
2024310137	INDEMNITY	07/28/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$1.38	2023-2023	Expense

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Run Date: 2/2/2024 15:00:05
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:					\$1.38		
Check Number: 44630 Check Date: 01/02/2024 Payee Name: NAGLE & ASSOCIATES LLC							
2023307167	INDEMNITY	05/25/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$1,080.00	2023-2023	Expense
Check Amount:					\$1,080.00		
Check Number: 44631 Check Date: 01/02/2024 Payee Name: AFFANATO MARUT LLC							
2023302181	INDEMNITY	04/22/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$252.00	2023-2023	Legal
Check Amount:					\$252.00		
Check Number: 44632 Check Date: 01/02/2024 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: 44633 Check Date: 01/02/2024 Payee Name: EDDIES AUTO BODY INC							
2024311466	1ST PARTY COLL PD	08/13/2023	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,577.56	2023-2023	Loss
Check Amount:					\$3,577.56		
Check Number: 44634 Check Date: 01/02/2024 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		
Check Number: 44635 Check Date: 01/02/2024 Payee Name: OCEAN CITY							
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 44636 Check Date: 01/02/2024 Payee Name: WATERFORD TOWNSHIP							
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,826.00	2023-2023	Loss
Check Amount:					\$2,826.00		
Check Number: 44637 Check Date: 01/02/2024 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: 44638 Check Date: 01/02/2024 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: 44639 Check Date: 01/02/2024 Payee Name: Harvey Snyder							

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023299589	GL PROPERTY DAMAGE	03/21/2023	LONGPORT BOROUGH	M-MISC MED(WC) & PD (NON-WC) GL PD	\$14,232.00	2023-2023	Loss
Check Amount:					\$14,232.00		
Check Number: 44640 Check Date: 01/02/2024 Payee Name: UPPER TOWNSHIP							
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,344.86	2022-2022	Loss
Check Amount:					\$1,344.86		
Check Number: 44641 Check Date: 01/02/2024 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2021226980	BODILY INJURY	11/10/2020	MARGATE CITY	L-LEGAL GL	\$1,343.00	2020-2020	Legal
Check Amount:					\$1,343.00		
Check Number: 44642 Check Date: 01/02/2024 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: 44643 Check Date: 01/02/2024 Payee Name: Rodrigo Pimentel							
2023302181	INDEMNITY	04/22/2023	EGG HARBOR TOWNSHIP	I-LUMP SUM SETTLEMENT	\$1,600.00	2023-2023	Loss
Check Amount:					\$1,600.00		
Check Number: 44644 Check Date: 01/02/2024 Payee Name: Richard McCauley							
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-PHARMACY	\$65.18	2023-2023	Loss
Check Amount:					\$65.18		
Check Number: 44645 Check Date: 01/02/2024 Payee Name: Sheryl Samuels Kerr							
2021238446	INDEMNITY	05/23/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$262.68	2021-2021	Loss
Check Amount:					\$262.68		
Check Number: 44646 Check Date: 01/02/2024 Payee Name: Karlton Borlandoe							
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	I-TEMPORARY TOTAL DISABILITY	\$899.74	2021-2021	Loss
Check Amount:					\$899.74		
Check Number: 44647 Check Date: 01/02/2024 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: 44648 Check Date: 01/02/2024 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		

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44649 Check Date: 01/02/2024 Payee Name: Michael Mabkhouti							
2021219674	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$2,268.00	2020-2020	Loss
Check Amount:					\$2,268.00		
Check Number: 44650 Check Date: 01/02/2024 Payee Name: William Lakes							
2022246353	INDEMNITY	08/25/2021	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 44651 Check Date: 01/02/2024 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: 44652 Check Date: 01/02/2024 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: 44653 Check Date: 01/02/2024 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: 44654 Check Date: 01/02/2024 Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH							
2023283204	MEDICAL ONLY	08/15/2022	SOMERS POINT CITY	M-URGENT CARE CENTER	\$263.00	2022-2022	Loss
2023285230	INDEMNITY	10/03/2022	OCEAN CITY	M-URGENT CARE CENTER	\$263.00	2022-2022	Loss
2023298631	MEDICAL ONLY	03/09/2023	LONGPORT BOROUGH	M-URGENT CARE CENTER	\$247.00	2023-2023	Loss
2023301436	INDEMNITY	04/13/2023	MULLICA TOWNSHIP	M-URGENT CARE CENTER	\$247.00	2023-2023	Loss
Check Amount:					\$1,020.00		
Check Number: 44655 Check Date: 01/02/2024 Payee Name: IVYREHAB NETWORK INC							
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-PHYSICIAN FEES	\$255.00	2023-2023	Loss
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$255.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$260.00	2023-2023	Loss
Check Amount:					\$770.00		
Check Number: 44656 Check Date: 01/02/2024 Payee Name: RANCOCAS ANESTHESIOLOGY PA							
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$2,220.82	2023-2023	Loss
Check Amount:					\$2,220.82		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 124

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44657 Check Date: 01/02/2024 Payee Name: INSPIRA MEDICAL CENTER VINELAND							
2024320016	MEDICAL ONLY	11/18/2023	DOWNE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,712.48	2023-2023	Loss
Check Amount:					\$2,712.48		
Check Number: 44658 Check Date: 01/02/2024 Payee Name: ATLANTIC MEDICAL IMAGING LLC							
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-MRI	\$119.73	2023-2023	Loss
Check Amount:					\$119.73		
Check Number: 44659 Check Date: 01/02/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2024318885	MEDICAL ONLY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
Check Amount:					\$720.00		
Check Number: 44660 Check Date: 01/02/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-MRI	\$75.00	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
2024320702	MEDICAL ONLY	11/27/2023	VENTNOR CITY	M-MRI	\$300.00	2023-2023	Loss
Check Amount:					\$860.00		
Check Number: 44661 Check Date: 01/02/2024 Payee Name: SOUTH JERSEY EYE ASSOCIATES, P.A.							
2024319404	MEDICAL ONLY	11/13/2023	UPPER DEERFIELD TOWNSHIP	M-OTHER PROVIDER FEES	\$220.89	2023-2023	Loss
Check Amount:					\$220.89		
Check Number: 44662 Check Date: 01/02/2024 Payee Name: COASTAL PHYSICIANS & SURGEONS, P.C.							
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$203.64	2023-2023	Loss
Check Amount:					\$203.64		
Check Number: 44663 Check Date: 01/02/2024 Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA							
2024320016	MEDICAL ONLY	11/18/2023	DOWNE TOWNSHIP	M-PHYSICIAN FEES	\$1,183.00	2023-2023	Loss
Check Amount:					\$1,183.00		
Check Number: 44664 Check Date: 01/02/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$111.50	2023-2023	Loss
Check Amount:					\$111.50		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 125

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44665 Check Date: 01/02/2024 Payee Name: NovaCare Rehabilitation							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$201.88		
Check Number: 44666 Check Date: 01/02/2024 Payee Name: ATLANTIC RADIOLOGISTS PROFESSIONAL ASSOCIATION, LLC							
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$283.42	2023-2023	Loss
Check Amount:					\$283.42		
Check Number: 44667 Check Date: 01/02/2024 Payee Name: VIRTUA MEDICAL GROUP, PA							
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$184.48	2021-2021	Loss
Check Amount:					\$184.48		
Check Number: 44668 Check Date: 01/02/2024 Payee Name: SHORE URGENT CARE							
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-URGENT CARE CENTER	\$280.00	2023-2023	Loss
Check Amount:					\$280.00		
Check Number: 44669 Check Date: 01/02/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$288.00	2023-2023	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$60.00	2023-2023	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$120.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024316251	MEDICAL ONLY	10/07/2023	WEST CAPE MAY BOROUGH	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$1,068.00		
Check Number: 44670 Check Date: 01/02/2024 Payee Name: THERASPORT PHYSICAL THERAPY							
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$130.00	2023-2023	Loss
Check Amount:					\$130.00		
Check Number: 44671 Check Date: 01/02/2024 Payee Name: THE FRANKEL ORTHOPEDICS AND SPORTS							
2022244596	INDEMNITY	08/04/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$147.17	2021-2021	Loss
2024310970	INDEMNITY	08/09/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$147.17	2023-2023	Loss
2024319317	INDEMNITY	11/09/2023	MARGATE CITY	M-ORTHO/NEURO FEES	\$150.00	2023-2023	Loss
Check Amount:					\$444.34		
Check Number: 44672 Check Date: 01/02/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 126

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
Check Amount:					\$102.77		
Check Number: 44673 Check Date: 01/02/2024 Payee Name: PREMIER ORTHO ASSOCSURG							
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-AMBULATORY SURGERY CENTER	\$9,635.42	2023-2023	Loss
Check Amount:					\$9,635.42		
Check Number: 44674 Check Date: 01/02/2024 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$227.50	2020-2020	Loss
Check Amount:					\$227.50		
Check Number: 44675 Check Date: 01/02/2024 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: 44676 Check Date: 01/02/2024 Payee Name: myMATRIXX							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHARMACY	\$6.45	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHARMACY	\$32.78	2023-2023	Loss
Check Amount:					\$39.23		
Check Number: 44677 Check Date: 01/02/2024 Payee Name: ORTHONJ, LLC							
2021238363	INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$342.98	2021-2021	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$427.02	2023-2023	Loss
2024315684	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024318015	INDEMNITY	10/27/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-ORTHO/NEURO FEES	\$295.56	2023-2023	Loss
2024320702	MEDICAL ONLY	11/27/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$284.00	2023-2023	Loss
Check Amount:					\$1,686.06		
Check Number: 44678 Check Date: 01/02/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$900.00	2021-2021	Loss
2024318866	MEDICAL ONLY	11/06/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,440.00		
Check Number: 44679 Check Date: 01/02/2024 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-PHYSICIAN FEES	\$3,943.85	2021-2021	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$2,184.35	2023-2023	Loss
Check Amount:					\$6,128.20		
Check Number: 44680 Check Date: 01/02/2024 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: 44681 Check Date: 01/02/2024 Payee Name: KLM SURGICAL ASSOCIATES							
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$502.60	2023-2023	Loss
Check Amount:					\$502.60		
Check Number: 44682 Check Date: 01/02/2024 Payee Name: QUALCARE INC							
2024322363	MEDICAL ONLY	12/20/2023	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024322610	MEDICAL ONLY	12/21/2023	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss
Check Amount:					\$1,665.00		
Check Number: 44683 Check Date: 01/04/2024 Payee Name: MARGATE CITY							
2024315535	COMPREHENSIVE	09/13/2023	MARGATE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,193.46	2023-2023	Loss
Check Amount:					\$2,193.46		
Check Number: 44684 Check Date: 01/09/2024 Payee Name: CAPEHART & SCATCHARD PA							
2022257735	INDEMNITY	12/17/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$233.00	2021-2021	Legal
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	L-LEGAL WC	\$608.50	2022-2022	Legal
2022267711	INDEMNITY	02/28/2021	UPPER TOWNSHIP	L-LEGAL WC	\$276.00	2021-2021	Legal
2022275919	INDEMNITY	06/13/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$253.00	2022-2022	Legal
2022276965	INDEMNITY	06/24/2022	WILDWOOD CITY	L-LEGAL WC	\$210.00	2022-2022	Legal
2023282791	INDEMNITY	09/10/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$924.50	2022-2022	Legal
2023296311	INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$690.00	2023-2023	Legal
Check Amount:					\$3,195.00		
Check Number: 44685 Check Date: 01/09/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 128

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022275475	INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2023282791	INDEMNITY	09/10/2022	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2023296311	INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2023-2023	Expense
Check Amount:					\$225.00		
Check Number: 44686 Check Date: 01/09/2024 Payee Name: FERNANDO DELASOTTA MD							
2021214290	INDEMNITY	09/10/2020	HAMILTON TOWNSHIP	M-IND MED EXAMS WC	\$1,050.00	2020-2020	Loss
Check Amount:					\$1,050.00		
Check Number: 44687 Check Date: 01/09/2024 Payee Name: I C U INVESTIGATIONS INC							
2023298805	1ST PARTY COLL PD	03/05/2023	SOMERS POINT CITY	E-SUBROGATION EXPENSE PR	\$275.00	2023-2023	Expense
2024310171	INLAND MARINE	07/27/2023	BRIGANTINE CITY	E-SUBROGATION EXPENSE PR	\$440.00	2023-2023	Expense
2024311891	1ST PARTY COLL PD	07/29/2023	PLEASANTVILLE CITY	E-SUBROGATION EXPENSE PR	\$425.00	2023-2023	Expense
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024319476	MEDICAL ONLY	11/14/2023	MARGATE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$2,090.00		
Check Number: 44688 Check Date: 01/09/2024 Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION							
2022256707	POLICE PROF BI	09/11/2021	WILDWOOD CREST BOROUGH	L-LEGAL GL	\$7,663.00	2021-2021	Legal
Check Amount:					\$7,663.00		
Check Number: 44689 Check Date: 01/09/2024 Payee Name: D'ARCY JOHNSON DAY PC							
2022275475	INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$6,341.00	2022-2022	Loss
2023282791	INDEMNITY	09/10/2022	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$3,853.00	2022-2022	Loss
2023296311	INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$1,530.00	2023-2023	Loss
Check Amount:					\$11,724.00		
Check Number: 44690 Check Date: 01/09/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2021217952	BODILY INJURY	07/27/2020	NORTH WILDWOOD CITY	L-LEGAL GL	\$2,251.54	2020-2020	Legal
2023279451	GL PROPERTY DAMAGE	08/15/2020	OCEAN CITY	L-LEGAL GL	\$3,553.00	2020-2020	Legal
Check Amount:					\$5,804.54		
Check Number: 44691 Check Date: 01/09/2024 Payee Name: American Legal Records, LLC							
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$219.01	2022-2022	Expense
Check Amount:					\$219.01		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44692 Check Date: 01/09/2024 Payee Name: State of New Jersey - Div of Worker's Comp							
2024309073	INDEMNITY	07/13/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$0.69	2023-2023	Expense
2024312493	INDEMNITY	08/21/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$0.59	2023-2023	Expense
Check Amount:					\$1.87		
Check Number: 44693 Check Date: 01/09/2024 Payee Name: PRIME SOURCE INVESTIGATIONS LLC							
2021229497	INDEMNITY	02/10/2021	WILDWOOD CITY	E-INDEP ADJUSTOR WC	\$349.00	2021-2021	Expense
Check Amount:					\$349.00		
Check Number: 44694 Check Date: 01/09/2024 Payee Name: DAVID S DEWEESE							
2024321666	PUB OFF PI	09/13/2023	BUENA BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal
2024321889	EPL PI	08/28/2023	EGG HARBOR TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
2024322293	PUB OFF PI	12/18/2023	SOMERS POINT CITY	L-LEGAL GL	\$750.00	2023-2023	Legal
2024322398	PUB OFF PI	06/01/2023	HAMILTON TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
2024322694	PUB OFF PI	08/17/2023	UPPER DEERFIELD TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$3,750.00		
Check Number: 44695 Check Date: 01/09/2024 Payee Name: ARVIND BALIGA MD							
2022275475	INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND	\$1,000.00	2022-2022	Loss
2023282791	INDEMNITY	09/10/2022	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND	\$600.00	2022-2022	Loss
2023296311	INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND	\$500.00	2023-2023	Loss
Check Amount:					\$2,100.00		
Check Number: 44696 Check Date: 01/09/2024 Payee Name: REYNOLDS & HORN PC							
2021212939	POLICE PROF BI	06/04/2020	MULLICA TOWNSHIP	L-LEGAL GL	\$1,462.00	2020-2020	Legal
2023307499	POLICE PROF PI	04/08/2023	HAMILTON TOWNSHIP	L-LEGAL GL	\$612.00	2023-2023	Legal
2024310510	POLICE PROF PI	04/08/2023	EGG HARBOR TOWNSHIP	L-LEGAL GL	\$612.00	2023-2023	Legal
2024312284	POLICE PROF BI	08/24/2021	PLEASANTVILLE CITY	L-LEGAL GL	\$3,375.00	2021-2021	Legal
2024319873	POLICE PROF PI	10/23/2023	EGG HARBOR TOWNSHIP	L-LEGAL GL	\$2,730.00	2023-2023	Legal
Check Amount:					\$8,791.00		
Check Number: 44697 Check Date: 01/09/2024 Payee Name: AFFANATO MARUT LLC							
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$154.00	2020-2020	Legal

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

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 130

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022246522	INDEMNITY	08/28/2021	MIDDLE TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2022246709	INDEMNITY	08/25/2021	ABSECON CITY	L-LEGAL WC	\$140.00	2021-2021	Legal
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	L-LEGAL WC	\$224.00	2021-2021	Legal
2022257863	INDEMNITY	12/18/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$140.00	2021-2021	Legal
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2022275475	INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$510.50	2022-2022	Legal
2023295448	INDEMNITY	01/27/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$925.00	2023-2023	Legal
2023297803	INDEMNITY	03/02/2023	NORTHFIELD CITY	L-LEGAL WC	\$465.00	2023-2023	Legal
2023302705	INDEMNITY	04/25/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$210.00	2023-2023	Legal
2023304058	INDEMNITY	04/28/2023	SOMERS POINT CITY	L-LEGAL WC	\$518.00	2023-2023	Legal
2023306654	INDEMNITY	06/09/2023	MILLVILLE CITY	L-LEGAL WC	\$308.00	2023-2023	Legal
2023307167	INDEMNITY	05/25/2023	STONE HARBOR BOROUGH	L-LEGAL WC	\$476.00	2023-2023	Legal
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	L-LEGAL WC	\$160.00	2023-2023	Legal
Check Amount:					\$4,510.50		
Check Number: 44698 Check Date: 01/09/2024 Payee Name: CIOX HEALTH LLC							
2022267711	INDEMNITY	02/28/2021	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$334.00	2021-2021	Expense
Check Amount:					\$334.00		
Check Number: 44699 Check Date: 01/09/2024 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: 44700 Check Date: 01/09/2024 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: 44701 Check Date: 01/09/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	L-LEGAL WC	\$85.00	2021-2021	Legal
2022246545	INDEMNITY	08/29/2021	MILLVILLE CITY	L-LEGAL WC	\$1,195.00	2021-2021	Legal
2022251931	INDEMNITY	10/15/2021	SOMERS POINT CITY	L-LEGAL WC	\$162.50	2021-2021	Legal
2023277802	INDEMNITY	07/09/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$177.50	2022-2022	Legal
2023280187	INDEMNITY	08/09/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$448.00	2022-2022	Legal
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$582.00	2023-2023	Legal

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

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 131

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,650.00		
Check Number: 44702 Check Date: 01/09/2024 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: 44703 Check Date: 01/09/2024 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: 44704 Check Date: 01/09/2024 Payee Name: PLEASANTVILLE CITY							
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 44705 Check Date: 01/09/2024 Payee Name: LOWER TOWNSHIP							
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,076.34	2023-2023	Loss
Check Amount:					\$2,076.34		
Check Number: 44706 Check Date: 01/09/2024 Payee Name: UPPER TOWNSHIP							
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,740.82	2023-2023	Loss
Check Amount:					\$1,740.82		
Check Number: 44707 Check Date: 01/09/2024 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: 44708 Check Date: 01/09/2024 Payee Name: MARGATE CITY							
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,733.72	2023-2023	Loss
Check Amount:					\$1,733.72		
Check Number: 44709 Check Date: 01/09/2024 Payee Name: VENTNOR CITY							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:					\$2,130.00		
Check Number: 44710 Check Date: 01/09/2024 Payee Name: AVALON BOROUGH							
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 44711 Check Date: 01/09/2024 Payee Name: OCEAN CITY							

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

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 132

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$735.24	2023-2023	Loss
Check Amount:					\$735.24		
Check Number: 44712 Check Date: 01/09/2024 Payee Name: GALLOWAY TOWNSHIP							
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$415.29	2021-2021	Loss
Check Amount:					\$415.29		
Check Number: 44713 Check Date: 01/09/2024 Payee Name: William Warrel							
2023282791	INDEMNITY	09/10/2022	EGG HARBOR TOWNSHIP	I-LUMP SUM SETTLEMENT	\$14,047.00	2022-2022	Loss
Check Amount:					\$14,047.00		
Check Number: 44714 Check Date: 01/09/2024 Payee Name: Lorna Robertson							
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-OTHER PROVIDER FEES	\$84.00	2023-2023	Loss
Check Amount:					\$84.00		
Check Number: 44715 Check Date: 01/09/2024 Payee Name: Ronald O'Connor							
2024311079	3RD PARTY PD	08/08/2023	WILDWOOD CREST BOROUGH	M-MISC MED(WC) & PD (NON-WC) AL PD	\$520.00	2023-2023	Loss
Check Amount:					\$520.00		
Check Number: 44716 Check Date: 01/09/2024 Payee Name: Owen Mastrocola							
2021236549	INDEMNITY	04/30/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,497.28	2021-2021	Loss
Check Amount:					\$1,497.28		
Check Number: 44717 Check Date: 01/09/2024 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: 44718 Check Date: 01/09/2024 Payee Name: Nicholas Hopwood							
2023278204	INDEMNITY	07/13/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,294.24	2022-2022	Loss
Check Amount:					\$1,294.24		
Check Number: 44719 Check Date: 01/09/2024 Payee Name: Justin Colvin							
2023296311	INDEMNITY	02/09/2023	EGG HARBOR TOWNSHIP	I-LUMP SUM SETTLEMENT	\$4,470.00	2023-2023	Loss
Check Amount:					\$4,470.00		
Check Number: 44720 Check Date: 01/09/2024 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		

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

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 133

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44721 Check Date: 01/09/2024 Payee Name: Jacob Stryker							
2024318503	INDEMNITY	11/01/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$952.00	2023-2023	Loss
Check Amount:					\$952.00		
Check Number: 44722 Check Date: 01/09/2024 Payee Name: William Burns							
2022275475	INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$21,800.80	2022-2022	Loss
Check Amount:					\$21,800.80		
Check Number: 44723 Check Date: 01/09/2024 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: 44724 Check Date: 01/09/2024 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: 44725 Check Date: 01/09/2024 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: 44726 Check Date: 01/09/2024 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: 44727 Check Date: 01/09/2024 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: 44728 Check Date: 01/09/2024 Payee Name: Kenneth Kinsey							
2022253534	INDEMNITY	10/29/2021	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,265.20	2021-2021	Loss
Check Amount:					\$1,265.20		
Check Number: 44729 Check Date: 01/09/2024 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: 44730 Check Date: 01/09/2024 Payee Name: John Schauble							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,198.40	2022-2022	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 134

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,198.40		
Check Number: 44731 Check Date: 01/09/2024 Payee Name: SEA ISLE CITY							
2024308344	INLAND MARINE	06/28/2023	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,087.00	2023-2023	Loss
Check Amount:					\$1,087.00		
Check Number: 44732 Check Date: 01/09/2024 Payee Name: OCEAN CITY							
2024323059	COMPREHENSIVE	12/24/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,712.89	2023-2023	Loss
Check Amount:					\$1,712.89		
Check Number: 44733 Check Date: 01/09/2024 Payee Name: ABSECON CITY							
2024323297	1ST PARTY COLL PD	01/02/2024	ABSECON CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,737.98	2024-2024	Loss
Check Amount:					\$2,737.98		
Check Number: 44734 Check Date: 01/09/2024 Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH							
2023279027	INDEMNITY	07/25/2022	SOMERS POINT CITY	M-URGENT CARE CENTER	\$263.00	2022-2022	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-URGENT CARE CENTER	\$200.00	2023-2023	Loss
Check Amount:					\$463.00		
Check Number: 44735 Check Date: 01/09/2024 Payee Name: IVYREHAB NETWORK INC							
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$489.00	2023-2023	Loss
Check Amount:					\$1,297.00		
Check Number: 44736 Check Date: 01/09/2024 Payee Name: RANOCAS ANESTHESIOLOGY PA							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$2,117.82	2021-2021	Loss
Check Amount:					\$2,117.82		
Check Number: 44737 Check Date: 01/09/2024 Payee Name: VIRTUA WEST JERSEY HEALTH INC							
2024320203	MEDICAL ONLY	11/23/2023	WATERFORD TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,700.00	2023-2023	Loss
Check Amount:					\$2,700.00		
Check Number: 44738 Check Date: 01/09/2024 Payee Name: ARMC ANESTHESIOLOGISTS							
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$880.00	2021-2021	Loss
Check Amount:					\$880.00		
Check Number: 44739 Check Date: 01/09/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							

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

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 135

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2020-2020	Loss
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$320.00	2020-2020	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024317486	INDEMNITY	10/22/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024318885	MEDICAL ONLY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
Check Amount:					\$1,200.00		
Check Number: 44740 Check Date: 01/09/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2021229497	INDEMNITY	02/10/2021	WILDWOOD CITY	M-MRI	\$485.00	2021-2021	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-MRI	\$75.00	2023-2023	Loss
Check Amount:					\$1,045.00		
Check Number: 44741 Check Date: 01/09/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$3,564.67	2023-2023	Loss
Check Amount:					\$3,564.67		
Check Number: 44742 Check Date: 01/09/2024 Payee Name: NovaCare Rehabilitation							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$201.88		
Check Number: 44743 Check Date: 01/09/2024 Payee Name: VIRTUA MEDICAL GROUP, PA							
2024320203	MEDICAL ONLY	11/23/2023	WATERFORD TOWNSHIP	M-PHYSICIAN FEES	\$16.28	2023-2023	Loss
Check Amount:					\$16.28		
Check Number: 44744 Check Date: 01/09/2024 Payee Name: CAPE REGIONAL URGENT CARE							
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$155.37	2023-2023	Loss
Check Amount:					\$155.37		
Check Number: 44745 Check Date: 01/09/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$61.66	2023-2023	Loss
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$44.03	2023-2023	Loss
Check Amount:					\$105.69		



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44746 Check Date: 01/09/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$120.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024316251	MEDICAL ONLY	10/07/2023	WEST CAPE MAY BOROUGH	M-PHYSICIAN FEES	\$120.00	2023-2023	Loss
Check Amount:					\$660.00		
Check Number: 44747 Check Date: 01/09/2024 Payee Name: THERASPORT PHYSICAL THERAPY							
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$65.00	2023-2023	Loss
Check Amount:					\$65.00		
Check Number: 44748 Check Date: 01/09/2024 Payee Name: THE FRANKEL ORTHOPEDICS AND SPORTS							
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	M-ORTHO/NEURO FEES	\$112.00	2023-2023	Loss
Check Amount:					\$112.00		
Check Number: 44749 Check Date: 01/09/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024313772	INDEMNITY	09/14/2023	EGG HARBOR TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$144.75	2023-2023	Loss
2024320831	MEDICAL ONLY	12/02/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$256.18	2023-2023	Loss
Check Amount:					\$400.93		
Check Number: 44750 Check Date: 01/09/2024 Payee Name: PREMIER ORTHO ASSOCSURG							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-AMBULATORY SURGERY CENTER	\$6,905.50	2021-2021	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$3,078.50	2023-2023	Loss
Check Amount:					\$9,984.00		
Check Number: 44751 Check Date: 01/09/2024 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2024318015	INDEMNITY	10/27/2023	WILDWOOD CITY	M-ACUTE CARE HOSPITAL	\$2,230.80	2023-2023	Loss
Check Amount:					\$2,230.80		
Check Number: 44752 Check Date: 01/09/2024 Payee Name: HOME CARE CONNECT LLC							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-DME/PROSTHETICS	\$1,392.90	2021-2021	Loss
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	M-DME/PROSTHETICS	\$609.28	2021-2021	Loss
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-DME/PROSTHETICS	\$623.65	2023-2023	Loss
Check Amount:					\$2,625.83		
Check Number: 44753 Check Date: 01/09/2024 Payee Name: myMATRIXX							



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHARMACY	\$5.13	2023-2023	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-PHARMACY	\$10.47	2023-2023	Loss
Check Amount:					\$15.60		
Check Number: 44754		Check Date: 01/09/2024	Payee Name: DR CAROL SCHOBES PSYD				
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-BEHAVIORAL HEALTH	\$1,500.00	2020-2020	Loss
Check Amount:					\$1,500.00		
Check Number: 44755		Check Date: 01/09/2024	Payee Name: ORTHONJ, LLC				
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$130.08	2020-2020	Loss
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024316251	MEDICAL ONLY	10/07/2023	WEST CAPE MAY BOROUGH	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$786.00	2023-2023	Loss
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$437.58	2023-2023	Loss
Check Amount:					\$1,690.16		
Check Number: 44756		Check Date: 01/09/2024	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC				
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2021-2021	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024312493	INDEMNITY	08/21/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024318503	INDEMNITY	11/01/2023	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024318866	MEDICAL ONLY	11/06/2023	WEYMOUTH TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
Check Amount:					\$1,530.00		
Check Number: 44757		Check Date: 01/09/2024	Payee Name: ORTHONJ, LLC				
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2020-2020	Loss
Check Amount:					\$121.97		
Check Number: 44758		Check Date: 01/09/2024	Payee Name: SOUTH JERSEY REHAB & SPINE INC				
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$2,040.00	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 138

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,040.00		
Check Number: 44759 Check Date: 01/09/2024 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: 44760 Check Date: 01/09/2024 Payee Name: OD FAMILY MEDICINE LLC							
2024321088	MEDICAL ONLY	12/05/2023	OCEAN CITY	M-OCCUPATIONAL MEDICINE	\$112.00	2023-2023	Loss
Check Amount:					\$112.00		
Check Number: 44761 Check Date: 01/09/2024 Payee Name: ORTHOCAROLINA, PA							
2021219704	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$150.91	2020-2020	Loss
Check Amount:					\$150.91		
Check Number: 44762 Check Date: 01/09/2024 Payee Name: ISO SERVICES INC							
2022253534	INDEMNITY	10/29/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
Check Amount:					\$13.75		
Check Number: 44763 Check Date: 01/09/2024 Payee Name: QUALCARE INC							
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323138	MEDICAL ONLY	01/02/2024	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$1,695.00		
Check Number: 44764 Check Date: 01/16/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2021227113	INDEMNITY	01/21/2021	MILLVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	E-MISC LEGAL EXPENSE WC	\$240.00	2021-2021	Expense
2022246035	INDEMNITY	08/17/2021	LONGPORT BOROUGH	E-MISC LEGAL EXPENSE WC	\$30.00	2021-2021	Expense
2022267511	INDEMNITY	02/09/2021	MILLVILLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2023307167	INDEMNITY	05/25/2023	STONE HARBOR BOROUGH	E-MISC LEGAL EXPENSE WC	\$164.00	2023-2023	Expense
Check Amount:					\$584.00		
Check Number: 44765 Check Date: 01/16/2024 Payee Name: BOB'S AUTO BODY							
2024323378	1ST PARTY COLL PD	12/14/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,358.65	2023-2023	Loss
Check Amount:					\$2,358.65		
Check Number: 44766 Check Date: 01/16/2024 Payee Name: I C U INVESTIGATIONS INC							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 139

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023295622	INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024308269	1ST PARTY COLL PD	07/03/2023	SEA ISLE CITY	E-SUBROGATION EXPENSE PR	\$425.00	2023-2023	Expense
2024320175	MEDICAL ONLY	11/20/2023	NORTHFIELD CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
2024321813	INLAND MARINE	10/30/2023	HAMILTON TOWNSHIP	E-SUBROGATION EXPENSE PR	\$425.00	2023-2023	Expense
Check Amount:					\$2,275.00		
Check Number: 44767 Check Date: 01/16/2024 Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION							
2021212939	POLICE PROF BI	06/04/2020	MULLICA TOWNSHIP	L-LEGAL GL	\$1,155.00	2020-2020	Legal
2023291907	POLICE PROF PI	09/24/2022	NORTH WILDWOOD CITY	L-LEGAL GL	\$3,065.50	2022-2022	Legal
Check Amount:					\$4,220.50		
Check Number: 44768 Check Date: 01/16/2024 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: 44769 Check Date: 01/16/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2020207893	BODILY INJURY	06/10/2020	NORTH WILDWOOD CITY	L-LEGAL GL	\$2,635.00	2020-2020	Legal
2021214185	BODILY INJURY	08/28/2020	NORTH WILDWOOD CITY	L-LEGAL AL	\$1,258.00	2020-2020	Legal
2021232875	GL PROPERTY DAMAGE	01/22/2021	MARGATE CITY	L-LEGAL GL	\$285.91	2021-2021	Legal
Check Amount:					\$4,178.91		
Check Number: 44770 Check Date: 01/16/2024 Payee Name: MCBREARTY & ASSOCIATES INC							
2024315357	3RD PARTY PD	08/19/2023	AVALON BOROUGH	E-INDEP ADJUSTOR AL	\$988.80	2023-2023	Expense
Check Amount:					\$988.80		
Check Number: 44771 Check Date: 01/16/2024 Payee Name: BEST MEDICAL CONSULTANTS							
2022267711	INDEMNITY	02/28/2021	UPPER TOWNSHIP	E-ALLOCATED MED EXAM WC	\$200.00	2021-2021	Expense
Check Amount:					\$200.00		
Check Number: 44772 Check Date: 01/16/2024 Payee Name: ATLANTIC SECURITY INT'L							
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	E-INDEP ADJUSTOR WC	\$62.50	2022-2022	Expense
2023291553	MEDICAL ONLY	12/18/2022	MILLVILLE CITY	E-INDEP ADJUSTOR WC	\$62.50	2022-2022	Expense
2023304170	INDEMNITY	05/13/2023	MILLVILLE CITY	E-MISC ALL OTHER WC	\$374.79	2023-2023	Expense
Check Amount:					\$499.79		



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44773 Check Date: 01/16/2024 Payee Name: LEO PETETTI LLC							
2024308583	1ST PARTY COLL PD	07/01/2023	HAMILTON TOWNSHIP	E-APPRAISERS PR	\$270.00	2023-2023	Expense
2024314792	COMPREHENSIVE	09/25/2023	GALLOWAY TOWNSHIP	E-APPRAISERS PR	\$55.00	2023-2023	Expense
2024322404	COMPREHENSIVE	12/21/2023	GALLOWAY TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
Check Amount:					\$460.00		
Check Number: 44774 Check Date: 01/16/2024 Payee Name: DAVID S DEWEESE							
2024323395	PUB OFF PI	09/29/2023	SOMERS POINT CITY	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$750.00		
Check Number: 44775 Check Date: 01/16/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	E-ALLOCATED MED EXAM WC	\$800.00	2023-2023	Expense
Check Amount:					\$800.00		
Check Number: 44776 Check Date: 01/16/2024 Payee Name: REYNOLDS & HORN PC							
2024308823	POLICE PROF PI	12/29/2022	HAMILTON TOWNSHIP	L-LEGAL GL	\$2,117.00	2022-2022	Legal
Check Amount:					\$2,117.00		
Check Number: 44777 Check Date: 01/16/2024 Payee Name: AFFANATO MARUT LLC							
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	L-LEGAL WC	\$140.00	2020-2020	Legal
2022261128	INDEMNITY	01/13/2022	OCEAN CITY	L-LEGAL WC	\$109.50	2022-2022	Legal
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	L-LEGAL WC	\$168.00	2022-2022	Legal
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	L-LEGAL WC	\$313.00	2022-2022	Legal
2023279027	INDEMNITY	07/25/2022	SOMERS POINT CITY	L-LEGAL WC	\$182.00	2022-2022	Legal
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$259.50	2023-2023	Legal
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	L-LEGAL WC	\$125.50	2023-2023	Legal
Check Amount:					\$1,297.50		
Check Number: 44778 Check Date: 01/16/2024 Payee Name: DIEGO LAW FIRM LLC							
2021227113	INDEMNITY	01/21/2021	MILLVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$500.00	2021-2021	Loss
2022267511	INDEMNITY	02/09/2021	MILLVILLE CITY	I-CLAIMANT LEGAL EXP IND	\$500.00	2021-2021	Loss
Check Amount:					\$1,000.00		
Check Number: 44779 Check Date: 01/16/2024 Payee Name: WORKER'S COMPENSATION RX SOLUTIONS							
2024308605	MEDICAL ONLY	07/07/2023	EGG HARBOR TOWNSHIP	M-PHARMACY	\$117.96	2023-2023	Loss

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

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 1411

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$117.96		
Check Number: 44780 Check Date: 01/16/2024 Payee Name: HEALTHMARK MEDICAL GROUP LLC							
2024314346	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$24.15	2023-2023	Expense
Check Amount:					\$24.15		
Check Number: 44781 Check Date: 01/16/2024 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	\$1,286.49	2023-2023	Loss
2024315115	1ST PARTY COLL PD	09/03/2023	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$998.55	2023-2023	Loss
2024322404	COMPREHENSIVE	12/21/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,121.18	2023-2023	Loss
Check Amount:					\$5,406.22		
Check Number: 44782 Check Date: 01/16/2024 Payee Name: HOWARD HAMMER PSYD LLC							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$165.00	2022-2022	Loss
Check Amount:					\$165.00		
Check Number: 44783 Check Date: 01/16/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2020205151	INDEMNITY	04/29/2020	LOWER TOWNSHIP	L-LEGAL WC	\$549.00	2020-2020	Legal
2021227113	INDEMNITY	01/21/2021	MILLVILLE CITY	L-LEGAL WC	\$1,199.00	2021-2021	Legal
2022246035	INDEMNITY	08/17/2021	LONGPORT BOROUGH	L-LEGAL WC	\$339.03	2021-2021	Legal
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$228.00	2021-2021	Legal
2022249301	INDEMNITY	09/24/2021	MARGATE CITY	L-LEGAL WC	\$331.00	2021-2021	Legal
2022267511	INDEMNITY	02/09/2021	MILLVILLE CITY	L-LEGAL WC	\$1,490.50	2021-2021	Legal
2022276716	INDEMNITY	04/28/2022	LOWER TOWNSHIP	L-LEGAL WC	\$192.50	2022-2022	Legal
Check Amount:					\$4,329.03		
Check Number: 44784 Check Date: 01/16/2024 Payee Name: OCEAN CITY							
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 44785 Check Date: 01/16/2024 Payee Name: Gandolfo Ronchi and Jeff Sheppard, Esquire							
2021230995	BODILY INJURY	02/22/2021	VENTNOR CITY	I-LUMP SUM SETTLEMENT AL BI	\$15,000.00	2021-2021	Loss
Check Amount:					\$15,000.00		
Check Number: 44786 Check Date: 01/16/2024 Payee Name: LINWOOD CITY							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$1,890.00	2020-2020	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 142

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,890.00		
Check Number: 44787 Check Date: 01/16/2024 Payee Name: MILLVILLE CITY							
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$770.11	2023-2023	Loss
Check Amount:					\$770.11		
Check Number: 44788 Check Date: 01/16/2024 Payee Name: Santiago, Dominick							
2021227113	INDEMNITY	01/21/2021	MILLVILLE CITY	I-LUMP SUM SETTLEMENT	\$2,000.00	2021-2021	Loss
Check Amount:					\$2,000.00		
Check Number: 44789 Check Date: 01/16/2024 Payee Name: UPPER TOWNSHIP							
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,344.86	2022-2022	Loss
Check Amount:					\$1,344.86		
Check Number: 44790 Check Date: 01/16/2024 Payee Name: PLEASANTVILLE CITY							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,584.36	2021-2021	Loss
Check Amount:					\$1,584.36		
Check Number: 44791 Check Date: 01/16/2024 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: 44792 Check Date: 01/16/2024 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: 44793 Check Date: 01/16/2024 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: 44794 Check Date: 01/16/2024 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: 44795 Check Date: 01/16/2024 Payee Name: UPPER TOWNSHIP							
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,740.82	2023-2023	Loss
Check Amount:					\$1,740.82		
Check Number: 44796 Check Date: 01/16/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							

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

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 143

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021229484	INDEMNITY	02/10/2021	ABSECON CITY	E-ALLOCATED MED EXAM WC	\$800.00	2021-2021	Expense
2023293330	INDEMNITY	01/10/2023	CAPE MAY CITY	E-ALLOCATED MED EXAM WC	\$800.00	2023-2023	Expense
Check Amount:					\$1,600.00		
Check Number: 44797 Check Date: 01/16/2024 Payee Name: Karlton Borlandoe							
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	I-TEMPORARY TOTAL DISABILITY	\$1,542.41	2021-2021	Loss
Check Amount:					\$1,542.41		
Check Number: 44798 Check Date: 01/16/2024 Payee Name: Emilio Santiago							
2022267511	INDEMNITY	02/09/2021	MILLVILLE CITY	I-LUMP SUM SETTLEMENT	\$2,000.00	2021-2021	Loss
Check Amount:					\$2,000.00		
Check Number: 44799 Check Date: 01/16/2024 Payee Name: Thomas Schurer							
2022275826	INDEMNITY	06/05/2022	SEA ISLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
Check Amount:					\$1,136.00		
Check Number: 44800 Check Date: 01/16/2024 Payee Name: Sean O'Reilly							
2024315357	3RD PARTY PD	08/19/2023	AVALON BOROUGH	M-MISC MED(WC) & PD (NON-WC) AL PD	\$5,568.23	2023-2023	Loss
Check Amount:					\$5,568.23		
Check Number: 44801 Check Date: 01/16/2024 Payee Name: Erik Jensen							
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	I-PERMANENT PARTIAL DISABILITY	\$15,120.00	2020-2020	Loss
Check Amount:					\$15,120.00		
Check Number: 44802 Check Date: 01/16/2024 Payee Name: Frank Wilson							
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$735.24	2023-2023	Loss
Check Amount:					\$735.24		
Check Number: 44803 Check Date: 01/16/2024 Payee Name: Mark Alexander							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$2,584.00	2021-2021	Loss
Check Amount:					\$2,584.00		
Check Number: 44804 Check Date: 01/16/2024 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: 44805 Check Date: 01/16/2024 Payee Name: Gerhard Thoresen III							
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$1,136.00		
Check Number: 44806 Check Date: 01/16/2024 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: 44807 Check Date: 01/16/2024 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: 44808 Check Date: 01/16/2024 Payee Name: Thomas Schmidt							
2022242474	INDEMNITY	07/08/2021	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 44809 Check Date: 01/16/2024 Payee Name: VENTNOR CITY							
2023296308	INLAND MARINE	02/03/2023	VENTNOR CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 44810 Check Date: 01/16/2024 Payee Name: MIDDLE TOWNSHIP							
2021213434	1ST PARTY COLL PD	08/27/2020	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$695.20	2020-2020	Loss
Check Amount:					\$695.20		
Check Number: 44811 Check Date: 01/16/2024 Payee Name: HAMILTON TOWNSHIP							
2024308583	1ST PARTY COLL PD	07/01/2023	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,896.10	2023-2023	Loss
Check Amount:					\$1,896.10		
Check Number: 44812 Check Date: 01/16/2024 Payee Name: GALLOWAY TOWNSHIP							
2023304988	INLAND MARINE	04/28/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$373.24	2023-2023	Loss
Check Amount:					\$373.24		
Check Number: 44813 Check Date: 01/16/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2023278261	INDEMNITY	07/13/2022	LOWER TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$161.00	2022-2022	Loss
2024309982	INDEMNITY	07/26/2023	OCEAN CITY	M-PHYSICIAN FEES	\$174.80	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$247.00	2023-2023	Loss
Check Amount:					\$582.80		
Check Number: 44814 Check Date: 01/16/2024 Payee Name: IVYREHAB NETWORK INC							
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 145

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$489.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
Check Amount:					\$1,063.00		
Check Number: 44815 Check Date: 01/16/2024 Payee Name: SHORE MEDICAL CENTER							
2024313107	MEDICAL ONLY	09/08/2023	LINWOOD CITY	M-ACUTE CARE HOSPITAL	\$2,106.00	2023-2023	Loss
Check Amount:					\$2,106.00		
Check Number: 44816 Check Date: 01/16/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2020-2020	Loss
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$320.00	2020-2020	Loss
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
Check Amount:					\$1,200.00		
Check Number: 44817 Check Date: 01/16/2024 Payee Name: FERNANDO J. DELASOTTA MD							
2021224070	INDEMNITY	12/17/2020	OCEAN CITY	M-ORTHO/NEURO FEES	\$115.00	2020-2020	Loss
Check Amount:					\$115.00		
Check Number: 44818 Check Date: 01/16/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2021224070	INDEMNITY	12/17/2020	OCEAN CITY	M-MRI	\$75.00	2020-2020	Loss
Check Amount:					\$75.00		
Check Number: 44819 Check Date: 01/16/2024 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: 44820 Check Date: 01/16/2024 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	M-PHYSICIAN FEES	\$2,177.55	2023-2023	Loss
Check Amount:					\$2,177.55		
Check Number: 44821 Check Date: 01/16/2024 Payee Name: ATLANTICARE SURGERY CENTER EHT							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-AMBULATORY SURGERY CENTER	\$2,515.02	2021-2021	Loss
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$2,051.01	2021-2021	Loss
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$911.56	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 146

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$1,367.34	2023-2023	Loss
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-AMBULATORY SURGERY CENTER	\$1,367.34	2023-2023	Loss
Check Amount:					\$8,212.27		
Check Number: 44822 Check Date: 01/16/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-ORTHO/NEURO FEES	\$2,495.59	2022-2022	Loss
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$858.82	2023-2023	Loss
Check Amount:					\$3,354.41		
Check Number: 44823 Check Date: 01/16/2024 Payee Name: ATLANTIC PHYSICAL THERAPY CENTER							
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$800.00	2023-2023	Loss
Check Amount:					\$800.00		
Check Number: 44824 Check Date: 01/16/2024 Payee Name: CAPE REGIONAL URGENT CARE							
2024311244	MEDICAL ONLY	08/14/2023	STONE HARBOR BOROUGH	M-URGENT CARE CENTER	\$258.48	2023-2023	Loss
2024320022	MEDICAL ONLY	11/16/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$203.75	2023-2023	Loss
2024320636	MEDICAL ONLY	11/30/2023	MIDDLE TOWNSHIP	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
Check Amount:					\$581.59		
Check Number: 44825 Check Date: 01/16/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
Check Amount:					\$88.09		
Check Number: 44826 Check Date: 01/16/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$60.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$60.00	2023-2023	Loss
2024316251	MEDICAL ONLY	10/07/2023	WEST CAPE MAY BOROUGH	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$720.00		
Check Number: 44827 Check Date: 01/16/2024 Payee Name: THERASPORT PHYSICAL THERAPY							
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$65.00	2023-2023	Loss
Check Amount:					\$65.00		
Check Number: 44828 Check Date: 01/16/2024 Payee Name: THE FRANKEL ORTHOPEDICS AND SPORTS							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$112.00	2023-2023	Loss
Check Amount:					\$112.00		
Check Number: 44829		Check Date: 01/16/2024	Payee Name: PRINCETON BRAIN AND SPINE AND SPORTS MEDICINE				
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$293.25	2023-2023	Loss
Check Amount:					\$293.25		
Check Number: 44830		Check Date: 01/16/2024	Payee Name: PREMIER ORTHO ASSOCSURG				
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-AMBULATORY SURGERY CENTER	\$2,389.53	2021-2021	Loss
Check Amount:					\$2,389.53		
Check Number: 44831		Check Date: 01/16/2024	Payee Name: HOME CARE CONNECT LLC				
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-DME/PROSTHETICS	\$1,392.90	2021-2021	Loss
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-DME/PROSTHETICS	\$3,214.20	2022-2022	Loss
Check Amount:					\$4,607.10		
Check Number: 44832		Check Date: 01/16/2024	Payee Name: SOUTH JERSEY HAND CENTER				
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$483.00	2023-2023	Loss
Check Amount:					\$483.00		
Check Number: 44833		Check Date: 01/16/2024	Payee Name: WORKERS COMP PSYCH NET				
2024316603	MEDICAL ONLY	10/09/2023	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$170.00	2023-2023	Loss
Check Amount:					\$170.00		
Check Number: 44834		Check Date: 01/16/2024	Payee Name: FUSION HEALTHCARE SOLUTIONS				
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-DME/PROSTHETICS	\$1,928.00	2023-2023	Loss
Check Amount:					\$1,928.00		
Check Number: 44835		Check Date: 01/16/2024	Payee Name: SPECTRUM FITNESS LLC				
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$159.00	2022-2022	Loss
Check Amount:					\$159.00		
Check Number: 44836		Check Date: 01/16/2024	Payee Name: myMATRIXX				
2021223057	INDEMNITY	12/09/2020	CAPE MAY CITY	M-PHARMACY	\$31.69	2020-2020	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHARMACY	\$28.88	2023-2023	Loss
2024320702	MEDICAL ONLY	11/27/2023	VENTNOR CITY	M-PHARMACY	\$25.74	2023-2023	Loss
Check Amount:					\$86.31		

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 148

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44837 Check Date: 01/16/2024 Payee Name: ORTHONJ, LLC							
2020205151	INDEMNITY	04/29/2020	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$255.28	2020-2020	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$287.70	2023-2023	Loss
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024312031	MEDICAL ONLY	08/24/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$637.54	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$2,085.97	2023-2023	Loss
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$239.32	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$165.00	2023-2023	Loss
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$1,531.39	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$695.42	2023-2023	Loss
Check Amount:					\$6,234.12		
Check Number: 44838 Check Date: 01/16/2024 Payee Name: ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-AMBULATORY SURGERY CENTER	\$1,396.10	2022-2022	Loss
Check Amount:					\$1,396.10		
Check Number: 44839 Check Date: 01/16/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2021238003	INDEMNITY	05/17/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$360.00	2021-2021	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$1,440.00		
Check Number: 44840 Check Date: 01/16/2024 Payee Name: ISO SERVICES INC							
2024319504	PUB OFF BI	08/19/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
Check Amount:					\$13.75		
Check Number: 44841 Check Date: 01/16/2024 Payee Name: QUALCARE INC							
2024314346	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$555.00	2023-2023	Loss



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024323246	MEDICAL ONLY	01/08/2024	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323253	MEDICAL ONLY	01/05/2024	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323258	MEDICAL ONLY	01/05/2024	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323331	MEDICAL ONLY	12/01/2023	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2023-2023	Loss
2024323481	INDEMNITY	01/05/2024	NORTH WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323497	MEDICAL ONLY	01/10/2024	DENNIS TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323671	MEDICAL ONLY	01/10/2024	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024323799	MEDICAL ONLY	01/11/2024	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$5,640.00		
Check Number: 44842 Check Date: 01/16/2024 Payee Name: QUAL-LYNX							
2021219651	INDEMNITY	11/05/2020	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$5.42	2020-2020	Expense
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	E-MISC ALL OTHER WC	\$26.00	2020-2020	Expense
2021234267	INDEMNITY	04/03/2021	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$16.25	2021-2021	Expense
2022258213	INDEMNITY	12/08/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$5.42	2021-2021	Expense
2023277682	INDEMNITY	12/16/2021	ABSECON CITY	E-MISC ALL OTHER WC	\$3.25	2021-2021	Expense
Check Amount:					\$56.34		
Check Number: 44843 Check Date: 01/23/2024 Payee Name: CAPEHART & SCATCHARD PA							
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	L-LEGAL WC	\$1,637.00	2023-2023	Legal
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	L-LEGAL WC	\$749.00	2023-2023	Legal
Check Amount:					\$2,386.00		
Check Number: 44844 Check Date: 01/23/2024 Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA							
2023278507	INDEMNITY	07/18/2022	SEA ISLE CITY	I-ASSESSMENT-W.C. IND	\$2,492.00	2022-2022	Loss
2023281461	INDEMNITY	08/24/2022	OCEAN CITY	I-ASSESSMENT-W.C. IND	\$5,805.00	2022-2022	Loss
Check Amount:					\$8,297.00		
Check Number: 44845 Check Date: 01/23/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2023278507	INDEMNITY	07/18/2022	SEA ISLE CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2023281461	INDEMNITY	08/24/2022	OCEAN CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense
2023295448	INDEMNITY	01/27/2023	PLEASANTVILLE CITY	E-MISC LEGAL EXPENSE WC	\$128.00	2023-2023	Expense
Check Amount:					\$278.00		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44846 Check Date: 01/23/2024 Payee Name: I C U INVESTIGATIONS INC							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	E-MISC ALL OTHER WC	\$475.00	2020-2020	Expense
2024321550	INDEMNITY	12/02/2021	SEA ISLE CITY	E-MISC ALL OTHER WC	\$475.00	2021-2021	Expense
Check Amount:					\$950.00		
Check Number: 44847 Check Date: 01/23/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2020207893	BODILY INJURY	06/10/2020	NORTH WILDWOOD CITY	L-LEGAL GL	\$136.00	2020-2020	Legal
2022244453	BODILY INJURY	07/06/2021	WILDWOOD CITY	L-LEGAL GL	\$1,377.00	2021-2021	Legal
2022251396	BODILY INJURY	07/10/2021	WILDWOOD CITY	L-LEGAL GL	\$578.00	2021-2021	Legal
2022251500	BODILY INJURY	07/06/2021	WILDWOOD CITY	L-LEGAL GL	\$1,513.00	2021-2021	Legal
2022255207	BODILY INJURY	09/01/2021	WILDWOOD CITY	L-LEGAL GL	\$204.00	2021-2021	Legal
Check Amount:					\$3,808.00		
Check Number: 44848 Check Date: 01/23/2024 Payee Name: ATLANTIC SECURITY INT'L							
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$399.84	2024-2024	Expense
Check Amount:					\$399.84		
Check Number: 44849 Check Date: 01/23/2024 Payee Name: PURDY COLLISION LLC							
2024322381	1ST PARTY COLL PD	12/20/2023	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$8,624.84	2023-2023	Loss
Check Amount:					\$8,624.84		
Check Number: 44850 Check Date: 01/23/2024 Payee Name: LEO S PETETTI LLC							
2022272319	1ST PARTY COLL PD	05/04/2022	SOMERS POINT CITY	E-APPRAISERS PR	\$425.00	2022-2022	Expense
2024315754	1ST PARTY COLL PD	09/13/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR	\$325.00	2023-2023	Expense
2024322381	1ST PARTY COLL PD	12/20/2023	SOMERS POINT CITY	E-APPRAISERS PR	\$135.00	2023-2023	Expense
2024323054	1ST PARTY COLL PD	12/28/2023	EGG HARBOR TOWNSHIP	E-APPRAISERS PR	\$535.00	2023-2023	Expense
Check Amount:					\$1,420.00		
Check Number: 44851 Check Date: 01/23/2024 Payee Name: DAVID S DEWEESE							
2024315095	PUB OFF PI	09/14/2023	WATERFORD TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
2024315102	PUB OFF PI	09/14/2023	PLEASANTVILLE CITY	L-LEGAL GL	\$750.00	2023-2023	Legal
2024321412	PUB OFF PI	08/16/2023	DOWNE TOWNSHIP	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$2,250.00		
Check Number: 44852 Check Date: 01/23/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 151

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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021222549	INDEMNITY	12/04/2020	AVALON BOROUGH	E-ALLOCATED MED EXAM WC	\$600.00	2020-2020	Expense
2021239499	INDEMNITY	09/20/2020	AVALON BOROUGH	E-ALLOCATED MED EXAM WC	\$600.00	2020-2020	Expense
Check Amount:					\$1,200.00		
Check Number: 44853 Check Date: 01/23/2024 Payee Name: CLIFF GRAY APPRAISAL SERVICE							
2024321160	BODILY INJURY	12/06/2023	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR AL	\$115.00	2023-2023	Expense
Check Amount:					\$115.00		
Check Number: 44854 Check Date: 01/23/2024 Payee Name: ESQUIRE DEPOSITION SOLUTIONS LLC							
2021214185	BODILY INJURY	08/28/2020	NORTH WILDWOOD CITY	E-MISC ALL OTHER AL	\$605.00	2020-2020	Expense
Check Amount:					\$605.00		
Check Number: 44855 Check Date: 01/23/2024 Payee Name: THE DEWEESE LAW FIRM							
2022276919	INDEMNITY	06/26/2022	EGG HARBOR TOWNSHIP	E-SUBROGATION EXPENSE WC	\$2,989.57	2022-2022	Expense
Check Amount:					\$2,989.57		
Check Number: 44856 Check Date: 01/23/2024 Payee Name: REYNOLDS & HORN PC							
2022248865	POLICE PROF PI	06/18/2021	BRIGANTINE CITY	L-LEGAL GL	\$10,234.00	2021-2021	Legal
2024317509	POLICE PROF PI	07/30/2023	GALLOWAY TOWNSHIP	L-LEGAL GL	\$4,287.00	2023-2023	Legal
Check Amount:					\$14,521.00		
Check Number: 44857 Check Date: 01/23/2024 Payee Name: AFFANATO MARUT LLC							
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	L-LEGAL WC	\$194.50	2020-2020	Legal
2022244701	INDEMNITY	08/05/2021	HAMILTON TOWNSHIP	L-LEGAL WC	\$140.00	2021-2021	Legal
2022258827	INDEMNITY	12/27/2021	MILLVILLE CITY	L-LEGAL WC	\$136.50	2021-2021	Legal
2022263037	INDEMNITY	01/30/2022	NORTHFIELD CITY	L-LEGAL WC	\$210.00	2022-2022	Legal
2023277935	INDEMNITY	07/11/2022	SOMERS POINT CITY	L-LEGAL WC	\$411.00	2022-2022	Legal
2023288295	INDEMNITY	11/03/2022	NORTHFIELD CITY	L-LEGAL WC	\$177.50	2022-2022	Legal
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	L-LEGAL WC	\$363.50	2022-2022	Legal
Check Amount:					\$1,633.00		
Check Number: 44858 Check Date: 01/23/2024 Payee Name: TAYLOR DARIN CLAIM SERVICE							
2022270704	GL PROPERTY DAMAGE	04/02/2022	PLEASANTVILLE CITY	E-INDEP ADJUSTOR GL	\$4,692.00	2022-2022	Expense
2024316344	1ST PARTY COLL PD	10/08/2023	LONGPORT BOROUGH	E-APPRAISERS PR	\$1,250.00	2023-2023	Expense
Check Amount:					\$5,942.00		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 152

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44859 Check Date: 01/23/2024 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	\$579.06	2023-2023	Loss
Check Amount:					\$579.06		
Check Number: 44860 Check Date: 01/23/2024 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: 44861 Check Date: 01/23/2024 Payee Name: GENEX SERVICES LLC							
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-OTHER PROVIDER FEES	\$1,150.00	2023-2023	Loss
Check Amount:					\$1,150.00		
Check Number: 44862 Check Date: 01/23/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021224102	INDEMNITY	12/15/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$149.50	2020-2020	Legal
2023278507	INDEMNITY	07/18/2022	SEA ISLE CITY	L-LEGAL WC	\$1,079.50	2022-2022	Legal
2023281461	INDEMNITY	08/24/2022	OCEAN CITY	L-LEGAL WC	\$990.50	2022-2022	Legal
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$544.00	2023-2023	Legal
2023300700	INDEMNITY	01/03/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$149.50	2023-2023	Legal
Check Amount:					\$2,913.00		
Check Number: 44863 Check Date: 01/23/2024 Payee Name: BRIGANTINE CITY							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$3,573.45	2023-2023	Loss
Check Amount:					\$3,573.45		
Check Number: 44864 Check Date: 01/23/2024 Payee Name: PLEASANTVILLE CITY							
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 44865 Check Date: 01/23/2024 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: 44866 Check Date: 01/23/2024 Payee Name: CAPE MAY CITY							
2024311382	INDEMNITY	08/15/2023	CAPE MAY CITY	I-TEMPORARY TOTAL DISABILITY	\$83.65	2023-2023	Loss
Check Amount:					\$83.65		
Check Number: 44867 Check Date: 01/23/2024 Payee Name: Ann King and James King, Sr. and Robert Fendt, their attorney							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021215885	BODILY INJURY	09/05/2020	BRIGANTINE CITY	I-LUMP SUM SETTLEMENT GL BI	\$10,000.00	2020-2020	Loss
Check Amount:					\$10,000.00		
Check Number: 44868 Check Date: 01/23/2024 Payee Name: WILDWOOD CITY							
2024318015	INDEMNITY	10/27/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$541.92	2023-2023	Loss
Check Amount:					\$541.92		
Check Number: 44869 Check Date: 01/23/2024 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: 44870 Check Date: 01/23/2024 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: 44871 Check Date: 01/23/2024 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: 44872 Check Date: 01/23/2024 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: 44873 Check Date: 01/23/2024 Payee Name: HAMILTON TOWNSHIP							
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 44874 Check Date: 01/23/2024 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: 44875 Check Date: 01/23/2024 Payee Name: AVALON BOROUGH							
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	I-TEMPORARY TOTAL DISABILITY	\$586.00	2023-2023	Loss
Check Amount:					\$586.00		
Check Number: 44876 Check Date: 01/23/2024 Payee Name: VENTNOR CITY							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	I-TEMPORARY TOTAL DISABILITY	\$2,130.00	2022-2022	Loss
Check Amount:					\$2,130.00		

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

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44877 Check Date: 01/23/2024 Payee Name: MARGATE CITY							
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,733.72	2023-2023	Loss
Check Amount:					\$1,733.72		
Check Number: 44878 Check Date: 01/23/2024 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2021228757	BODILY INJURY	12/21/2020	BRIGANTINE CITY	L-LEGAL GL	\$3,819.00	2020-2020	Legal
Check Amount:					\$3,819.00		
Check Number: 44879 Check Date: 01/23/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2023277935	INDEMNITY	07/11/2022	SOMERS POINT CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:					\$800.00		
Check Number: 44880 Check Date: 01/23/2024 Payee Name: Jeremy Grouse							
2023281461	INDEMNITY	08/24/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$18,577.00	2022-2022	Loss
Check Amount:					\$18,577.00		
Check Number: 44881 Check Date: 01/23/2024 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: 44882 Check Date: 01/23/2024 Payee Name: Catherine Delguidice							
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$808.48	2024-2024	Loss
Check Amount:					\$808.48		
Check Number: 44883 Check Date: 01/23/2024 Payee Name: Alexander Symanski							
2023278507	INDEMNITY	07/18/2022	SEA ISLE CITY	I-PERMANENT PARTIAL DISABILITY	\$7,748.00	2022-2022	Loss
Check Amount:					\$7,748.00		
Check Number: 44884 Check Date: 01/23/2024 Payee Name: William Ferris							
2023286210	INDEMNITY	10/15/2022	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,253.76	2022-2022	Loss
Check Amount:					\$1,253.76		
Check Number: 44885 Check Date: 01/23/2024 Payee Name: Joseph Switzer							
2022257218	INDEMNITY	12/10/2021	SOMERS POINT CITY	I-PERMANENT PARTIAL DISABILITY	\$272.49	2021-2021	Loss
Check Amount:					\$272.49		
Check Number: 44886 Check Date: 01/23/2024 Payee Name: Michael Blanda							
2024318015	INDEMNITY	10/27/2023	WILDWOOD CITY	I-TEMPORARY TOTAL DISABILITY	\$948.36	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 155

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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:					\$948.36		
Check Number: 44887 Check Date: 01/23/2024 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: 44888 Check Date: 01/23/2024 Payee Name: Frank Wilson							
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$735.24	2023-2023	Loss
Check Amount:					\$735.24		
Check Number: 44889 Check Date: 01/23/2024 Payee Name: Scott Trythall							
2021211931	INDEMNITY	08/07/2020	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$617.80	2020-2020	Loss
Check Amount:					\$617.80		
Check Number: 44890 Check Date: 01/23/2024 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: 44891 Check Date: 01/23/2024 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: 44892 Check Date: 01/23/2024 Payee Name: Craig Dennis							
2023282124	INDEMNITY	09/06/2022	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,198.40	2022-2022	Loss
Check Amount:					\$1,198.40		
Check Number: 44893 Check Date: 01/23/2024 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: 44894 Check Date: 01/23/2024 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: 44895 Check Date: 01/23/2024 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: 44896 Check Date: 01/23/2024 Payee Name: HAMILTON TOWNSHIP							

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

Insurance Type(s): All
 Claimant Type(s): All
 Coverage(s): 156

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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024320369	1ST PARTY COLL PD	11/27/2023	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,937.74	2023-2023	Loss
Check Amount:					\$2,937.74		
Check Number: 44897 Check Date: 01/23/2024 Payee Name: VENTNOR CITY							
2024322802	1ST PARTY COLL PD	12/21/2023	VENTNOR CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,387.72	2023-2023	Loss
Check Amount:					\$2,387.72		
Check Number: 44898 Check Date: 01/23/2024 Payee Name: PLEASANTVILLE CITY							
2022269867	1ST PARTY COLL PD	04/03/2022	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2022-2022	Loss
Check Amount:					\$1,000.00		
Check Number: 44899 Check Date: 01/23/2024 Payee Name: SOMERS POINT CITY							
2022272319	1ST PARTY COLL PD	05/04/2022	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,300.59	2022-2022	Loss
Check Amount:					\$2,300.59		
Check Number: 44900 Check Date: 01/23/2024 Payee Name: EGG HARBOR TOWNSHIP							
2024323054	1ST PARTY COLL PD	12/28/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$9,538.60	2023-2023	Loss
Check Amount:					\$9,538.60		
Check Number: 44901 Check Date: 01/23/2024 Payee Name: COASTAL SPINE, PC.							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-ORTHO/NEURO FEES	\$41.58	2020-2020	Loss
Check Amount:					\$41.58		
Check Number: 44902 Check Date: 01/23/2024 Payee Name: ATLANTICARE URGENT CARE & OCCUPATIONAL HEALTH							
2023278962	MEDICAL ONLY	07/22/2022	LONGPORT BOROUGH	M-URGENT CARE CENTER	\$247.00	2022-2022	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-URGENT CARE CENTER	\$243.00	2024-2024	Loss
Check Amount:					\$490.00		
Check Number: 44903 Check Date: 01/23/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$195.82	2024-2024	Loss
Check Amount:					\$195.82		
Check Number: 44904 Check Date: 01/23/2024 Payee Name: IVYREHAB NETWORK INC							
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$319.00	2023-2023	Loss
Check Amount:					\$659.00		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44905 Check Date: 01/23/2024 Payee Name: ARMC ANESTHESIOLOGISTS							
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$660.00	2023-2023	Loss
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$660.00	2023-2023	Loss
Check Amount:					\$1,320.00		
Check Number: 44906 Check Date: 01/23/2024 Payee Name: SHORE MEDICAL CENTER							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-ACUTE CARE HOSPITAL	\$333.75	2023-2023	Loss
Check Amount:					\$333.75		
Check Number: 44907 Check Date: 01/23/2024 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2024321333	MEDICAL ONLY	12/08/2023	MIDDLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$1,404.00		
Check Number: 44908 Check Date: 01/23/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2020-2020	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$240.00	2020-2020	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
Check Amount:					\$1,040.00		
Check Number: 44909 Check Date: 01/23/2024 Payee Name: FERNANDO J. DELASOTTA MD							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-ORTHO/NEURO FEES	\$115.00	2021-2021	Loss
Check Amount:					\$115.00		
Check Number: 44910 Check Date: 01/23/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2021224070	INDEMNITY	12/17/2020	OCEAN CITY	M-MRI	\$485.00	2020-2020	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-MRI	\$1,075.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-MRI	\$1,075.00	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-MRI	\$1,075.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-MRI	\$1,075.00	2023-2023	Loss
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-MRI	\$128.40	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-MRI	\$300.00	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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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:					\$5,213.40		
Check Number: 44911 Check Date: 01/23/2024 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	M-PAIN MANAGEMENT	\$90.68	2023-2023	Loss
Check Amount:					\$90.68		
Check Number: 44912 Check Date: 01/23/2024 Payee Name: CAPE REGIONAL URGENT CARE							
2024314330	MEDICAL ONLY	09/12/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$119.36	2023-2023	Loss
2024321303	MEDICAL ONLY	12/07/2023	OCEAN CITY	M-URGENT CARE CENTER	\$79.48	2023-2023	Loss
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	M-URGENT CARE CENTER	\$160.28	2023-2023	Loss
Check Amount:					\$359.12		
Check Number: 44913 Check Date: 01/23/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$11,565.03	2021-2021	Loss
Check Amount:					\$11,565.03		
Check Number: 44914 Check Date: 01/23/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$168.00	2023-2023	Loss
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024316251	MEDICAL ONLY	10/07/2023	WEST CAPE MAY BOROUGH	M-PHYSICIAN FEES	\$168.00	2023-2023	Loss
Check Amount:					\$606.00		
Check Number: 44915 Check Date: 01/23/2024 Payee Name: SHREWSBURY AMBULATORY ANESTHESIA LLC							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$1,600.00	2023-2023	Loss
Check Amount:					\$1,600.00		
Check Number: 44916 Check Date: 01/23/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024322363	MEDICAL ONLY	12/20/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$297.34	2023-2023	Loss
2024323246	MEDICAL ONLY	01/08/2024	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$236.30	2024-2024	Loss
Check Amount:					\$533.64		
Check Number: 44917 Check Date: 01/23/2024 Payee Name: COMP X MEDICAL MANAGEMENT							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-OTHER PROVIDER FEES	\$80.00	2020-2020	Loss
Check Amount:					\$80.00		
Check Number: 44918 Check Date: 01/23/2024 Payee Name: HOME CARE CONNECT LLC							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023292862	INDEMNITY	11/17/2022	EGG HARBOR TOWNSHIP	M-DME/PROSTHETICS	\$473.74	2022-2022	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-DME/PROSTHETICS	\$333.04	2023-2023	Loss
Check Amount:					\$806.78		
Check Number: 44919		Check Date: 01/23/2024	Payee Name: WORKERS COMP PSYCH NET				
2024316603	MEDICAL ONLY	10/09/2023	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$170.00	2023-2023	Loss
Check Amount:					\$170.00		
Check Number: 44920		Check Date: 01/23/2024	Payee Name: FUSION HEALTHCARE SOLUTIONS				
2024311634	MEDICAL ONLY	08/18/2023	STONE HARBOR BOROUGH	M-DME/PROSTHETICS	\$1,188.00	2023-2023	Loss
Check Amount:					\$1,188.00		
Check Number: 44921		Check Date: 01/23/2024	Payee Name: myMATRIXX				
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-PHARMACY	\$5.13	2022-2022	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHARMACY	\$12.61	2023-2023	Loss
Check Amount:					\$17.74		
Check Number: 44922		Check Date: 01/23/2024	Payee Name: SHORE SPECIALTY CONSULTANTS PA				
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$2,603.99	2023-2023	Loss
Check Amount:					\$2,603.99		
Check Number: 44923		Check Date: 01/23/2024	Payee Name: ORTHONJ, LLC				
2021223057	INDEMNITY	12/09/2020	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$162.16	2020-2020	Loss
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$85.32	2021-2021	Loss
2022253534	INDEMNITY	10/29/2021	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$247.09	2021-2021	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$426.07	2023-2023	Loss
2024320702	MEDICAL ONLY	11/27/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$200.00	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$284.00	2023-2023	Loss
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$36.63	2023-2023	Loss
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$190.79	2023-2023	Loss
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$357.00	2024-2024	Loss
Check Amount:					\$2,074.38		
Check Number: 44924		Check Date: 01/23/2024	Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC				

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$270.00	2021-2021	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024319133	INDEMNITY	10/27/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$2,070.00		
Check Number: 44925 Check Date: 01/23/2024 Payee Name: ORTHONJ, LLC							
2021209739	INDEMNITY	07/12/2020	OCEAN CITY	M-ORTHO/NEURO FEES	\$121.97	2020-2020	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$438.03	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$5,934.40	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
Check Amount:					\$6,616.37		
Check Number: 44926 Check Date: 01/23/2024 Payee Name: ORTHONJ, LLC							
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$271.17	2023-2023	Loss
Check Amount:					\$271.17		
Check Number: 44927 Check Date: 01/23/2024 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$1,694.35	2021-2021	Loss
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$144.35	2023-2023	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$2,040.00	2023-2023	Loss
Check Amount:					\$3,878.70		
Check Number: 44928 Check Date: 01/23/2024 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: 44929 Check Date: 01/23/2024 Payee Name: QUALCARE INC							
2024323875	MEDICAL ONLY	01/14/2024	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss



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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024324099	INDEMNITY	01/16/2024	WILDWOOD CREST BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$1,130.00		
Check Number: 44930 Check Date: 01/30/2024 Payee Name: MADDEN & MADDEN PA							
2022262120	BODILY INJURY	10/24/2021	BUENA BOROUGH	L-LEGAL GL	\$2,263.00	2021-2021	Legal
Check Amount:					\$2,263.00		
Check Number: 44931 Check Date: 01/30/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	E-MISC LEGAL EXPENSE WC	\$276.00	2020-2020	Expense
2022253888	INDEMNITY	10/11/2021	LINWOOD CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2022257729	INDEMNITY	12/19/2021	LOWER TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:					\$426.00		
Check Number: 44932 Check Date: 01/30/2024 Payee Name: MRO CORPORATION							
2024323331	MEDICAL ONLY	12/01/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$25.00	2023-2023	Expense
Check Amount:					\$25.00		
Check Number: 44933 Check Date: 01/30/2024 Payee Name: ROBERT F DAVIS							
2024323378	1ST PARTY COLL PD	12/14/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$379.17	2023-2023	Loss
Check Amount:					\$379.17		
Check Number: 44934 Check Date: 01/30/2024 Payee Name: ARONBERG KOUSER SNYDER & LINDEMANN PA							
2022253888	INDEMNITY	10/11/2021	LINWOOD CITY	I-ASSESSMENT-W.C. IND	\$6,129.00	2021-2021	Loss
Check Amount:					\$6,129.00		
Check Number: 44935 Check Date: 01/30/2024 Payee Name: I C U INVESTIGATIONS INC							
2022244596	INDEMNITY	08/04/2021	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2021-2021	Expense
Check Amount:					\$475.00		
Check Number: 44936 Check Date: 01/30/2024 Payee Name: BAY HEAD INVESTMENTS INC							
2024315754	1ST PARTY COLL PD	09/13/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$10,250.79	2023-2023	Loss
Check Amount:					\$10,250.79		
Check Number: 44937 Check Date: 01/30/2024 Payee Name: PETRO-COHEN ESQS							
2022257729	INDEMNITY	12/19/2021	LOWER TOWNSHIP	I-ASSESSMENT-W.C. IND	\$4,343.00	2021-2021	Loss
Check Amount:					\$4,343.00		
Check Number: 44938 Check Date: 01/30/2024 Payee Name: BIRCHMEIER & POWELL LLC							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022244676	BODILY INJURY	05/08/2021	NORTH WILDWOOD CITY	L-LEGAL GL	\$1,793.00	2021-2021	Legal
2022258519	BODILY INJURY	10/23/2021	OCEAN CITY	L-LEGAL GL	\$1,943.00	2021-2021	Legal
Check Amount:					\$3,736.00		
Check Number: 44939 Check Date: 01/30/2024 Payee Name: ATLANTIC SECURITY INT'L							
2023281068	MEDICAL ONLY	08/20/2022	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$125.00	2022-2022	Expense
Check Amount:					\$125.00		
Check Number: 44940 Check Date: 01/30/2024 Payee Name: LEO S PETETTI LLC							
2024320427	1ST PARTY COLL PD	11/17/2023	OCEAN CITY	E-APPRAISERS PR	\$556.70	2023-2023	Expense
Check Amount:					\$556.70		
Check Number: 44941 Check Date: 01/30/2024 Payee Name: DAVID S DEWEESE							
2024323362	EPL PI	12/29/2023	STONE HARBOR BOROUGH	L-LEGAL GL	\$750.00	2023-2023	Legal
Check Amount:					\$750.00		
Check Number: 44942 Check Date: 01/30/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2021214063	INDEMNITY	09/04/2020	WILDWOOD CITY	E-ALLOCATED MED EXAM WC	\$800.00	2020-2020	Expense
2023277802	INDEMNITY	07/09/2022	PLEASANTVILLE CITY	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
2023300629	INDEMNITY	04/02/2023	EGG HARBOR TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2023-2023	Expense
Check Amount:					\$2,400.00		
Check Number: 44943 Check Date: 01/30/2024 Payee Name: THE DEWEESE LAW FIRM							
2022275973	1ST PARTY COLL PD	06/14/2022	PLEASANTVILLE CITY	L-LEGAL PR	\$90.53	2022-2022	Legal
Check Amount:					\$90.53		
Check Number: 44944 Check Date: 01/30/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2021233008	INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$302.50	2021-2021	Legal
2021233050	INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$442.50	2021-2021	Legal
2021233051	INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$302.50	2021-2021	Legal
2021233065	INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$649.00	2021-2021	Legal
2021233067	INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$728.50	2021-2021	Legal
2021233069	INDEMNITY	03/08/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$549.00	2021-2021	Legal
2022253888	INDEMNITY	10/11/2021	LINWOOD CITY	L-LEGAL WC	\$1,142.00	2021-2021	Legal
Check Amount:					\$4,116.00		

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 44945 Check Date: 01/30/2024 Payee Name: EDDIES AUTO BODY INC							
2024324800	COMPREHENSIVE	12/18/2023	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,468.88	2023-2023	Loss
Check Amount:					\$2,468.88		
Check Number: 44946 Check Date: 01/30/2024 Payee Name: UPPER TOWNSHIP							
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,344.86	2022-2022	Loss
Check Amount:					\$1,344.86		
Check Number: 44947 Check Date: 01/30/2024 Payee Name: Dane Street LLC							
2021216399	INDEMNITY	10/02/2020	MILLVILLE CITY	E-ALLOCATED MED EXAM WC	\$992.50	2020-2020	Expense
Check Amount:					\$992.50		
Check Number: 44948 Check Date: 01/30/2024 Payee Name: Dane Street LLC							
2023295249	INDEMNITY	01/27/2023	MILLVILLE CITY	E-ALLOCATED MED EXAM WC	\$992.50	2023-2023	Expense
Check Amount:					\$992.50		
Check Number: 44949 Check Date: 01/30/2024 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: 44950 Check Date: 01/30/2024 Payee Name: LOWER TOWNSHIP							
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,076.34	2023-2023	Loss
Check Amount:					\$2,076.34		
Check Number: 44951 Check Date: 01/30/2024 Payee Name: BRIGANTINE CITY							
2024315684	INDEMNITY	10/04/2023	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 44952 Check Date: 01/30/2024 Payee Name: PLEASANTVILLE CITY							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,584.36	2021-2021	Loss
Check Amount:					\$1,584.36		
Check Number: 44953 Check Date: 01/30/2024 Payee Name: OCEAN CITY							
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 44954 Check Date: 01/30/2024 Payee Name: MILLVILLE CITY							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$858.42	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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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:					\$858.42		
Check Number: 44955 Check Date: 01/30/2024 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: 44956 Check Date: 01/30/2024 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: 44957 Check Date: 01/30/2024 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: 44958 Check Date: 01/30/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2023290493	INDEMNITY	12/05/2022	GALLOWAY TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
2023295799	INDEMNITY	01/23/2023	EGG HARBOR TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2023-2023	Expense
2024309698	INDEMNITY	07/18/2023	MIDDLE TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2023-2023	Expense
Check Amount:					\$2,400.00		
Check Number: 44959 Check Date: 01/30/2024 Payee Name: Craig Camp							
2022253888	INDEMNITY	10/11/2021	LINWOOD CITY	I-LUMP SUM SETTLEMENT	\$21,371.00	2021-2021	Loss
Check Amount:					\$21,371.00		
Check Number: 44960 Check Date: 01/30/2024 Payee Name: Stephen Flitcroft							
2022257729	INDEMNITY	12/19/2021	LOWER TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$16,435.75	2021-2021	Loss
Check Amount:					\$16,435.75		
Check Number: 44961 Check Date: 01/30/2024 Payee Name: Anna Byer							
2024316386	GL PROPERTY DAMAGE	08/21/2023	BRIGANTINE CITY	M-MISC MED(WC) & PD (NON-WC) GL PD	\$755.17	2023-2023	Loss
Check Amount:					\$755.17		
Check Number: 44962 Check Date: 01/30/2024 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: 44963 Check Date: 01/30/2024 Payee Name: Thomas Kresz							
2021215991	INDEMNITY	09/28/2020	MARGATE CITY	I-PERMANENT PARTIAL DISABILITY	\$2,016.00	2020-2020	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,016.00		
Check Number: 44964 Check Date: 01/30/2024 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: 44965 Check Date: 01/30/2024 Payee Name: William Lakes							
2022246353	INDEMNITY	08/25/2021	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	Loss
Check Amount:					\$1,177.44		
Check Number: 44966 Check Date: 01/30/2024 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: 44967 Check Date: 01/30/2024 Payee Name: Michael Mabkhouti							
2021219674	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$2,268.00	2020-2020	Loss
Check Amount:					\$2,268.00		
Check Number: 44968 Check Date: 01/30/2024 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: 44969 Check Date: 01/30/2024 Payee Name: ABSECON CITY							
2024313358	1ST PARTY COLL PD	08/30/2023	ABSECON CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$50.75	2023-2023	Loss
Check Amount:					\$50.75		
Check Number: 44970 Check Date: 01/30/2024 Payee Name: SEA ISLE CITY							
2023305476	INLAND MARINE	05/28/2023	SEA ISLE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$5,338.24	2023-2023	Loss
Check Amount:					\$5,338.24		
Check Number: 44971 Check Date: 01/30/2024 Payee Name: HAMILTON TOWNSHIP							
2024321813	INLAND MARINE	10/30/2023	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$26,599.00	2023-2023	Loss
Check Amount:					\$26,599.00		
Check Number: 44972 Check Date: 01/30/2024 Payee Name: MIDDLE TOWNSHIP							
2022257392	1ST PARTY COLL PD	12/14/2021	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$563.20	2021-2021	Loss
Check Amount:					\$563.20		
Check Number: 44973 Check Date: 01/30/2024 Payee Name: OCEAN CITY							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024320427	1ST PARTY COLL PD	11/17/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$7,019.50	2023-2023	Loss
Check Amount:					\$7,019.50		
Check Number: 44974 Check Date: 01/30/2024 Payee Name: QUAL-LYNX							
2024320595	MEDICAL ONLY	11/29/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024320702	MEDICAL ONLY	11/27/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024320831	MEDICAL ONLY	12/02/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024321333	MEDICAL ONLY	12/08/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024321550	INDEMNITY	12/02/2021	SEA ISLE CITY	E-MISC ALL OTHER WC	\$4.25	2021-2021	Expense
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024322155	MEDICAL ONLY	12/19/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024322363	MEDICAL ONLY	12/20/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024322610	MEDICAL ONLY	12/21/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
Check Amount:					\$59.50		
Check Number: 44975 Check Date: 01/30/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	M-PHYSICIAN FEES	\$200.00	2023-2023	Loss
Check Amount:					\$200.00		
Check Number: 44976 Check Date: 01/30/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$120.66	2024-2024	Loss
Check Amount:					\$120.66		
Check Number: 44977 Check Date: 01/30/2024 Payee Name: IVYREHAB NETWORK INC							
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$85.00	2023-2023	Loss
Check Amount:					\$170.00		
Check Number: 44978 Check Date: 01/30/2024 Payee Name: SHORE MEDICAL CENTER							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-ACUTE CARE HOSPITAL	\$333.75	2023-2023	Loss
Check Amount:					\$333.75		
Check Number: 44979 Check Date: 01/30/2024 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$1,404.00		
Check Number: 44980 Check Date: 01/30/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021215991	INDEMNITY	09/28/2020	MARGATE CITY	M-PHYSICIAN FEES	\$80.00	2020-2020	Loss
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2020-2020	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$80.00	2020-2020	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$720.00	2023-2023	Loss
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-PHYSICIAN FEES	\$240.00	2024-2024	Loss
Check Amount:					\$2,960.00		
Check Number: 44981 Check Date: 01/30/2024 Payee Name: CAPE EMERGENCY PHYSICIANS, PA							
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-PHYSICIAN FEES	\$1,511.92	2023-2023	Loss
Check Amount:					\$1,511.92		
Check Number: 44982 Check Date: 01/30/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2021229497	INDEMNITY	02/10/2021	WILDWOOD CITY	M-MRI	\$375.00	2021-2021	Loss
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-MRI	\$75.00	2022-2022	Loss
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-MRI	\$485.00	2022-2022	Loss
2024308215	MEDICAL ONLY	06/30/2023	MULLICA TOWNSHIP	M-MRI	\$75.00	2023-2023	Loss
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	M-MRI	\$485.00	2023-2023	Loss
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-MRI	\$1,048.00	2023-2023	Loss
2024315684	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-MRI	\$1,150.00	2023-2023	Loss

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

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-MRI	\$75.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-MRI	\$75.00	2023-2023	Loss
2024319133	INDEMNITY	10/27/2023	PLEASANTVILLE CITY	M-MRI	\$970.00	2023-2023	Loss
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$5,298.00		
Check Number: 44983 Check Date: 01/30/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2023282203	INDEMNITY	08/29/2022	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$270.29	2022-2022	Loss
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$1,018.20	2023-2023	Loss
Check Amount:					\$1,288.49		
Check Number: 44984 Check Date: 01/30/2024 Payee Name: JERSEY SHORE AMBULATORY SURGICAL CENTER							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-AMBULATORY SURGERY CENTER	\$14,885.50	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$12,500.00	2023-2023	Loss
Check Amount:					\$27,385.50		
Check Number: 44985 Check Date: 01/30/2024 Payee Name: NovaCare Rehabilitation							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$201.88	2023-2023	Loss
Check Amount:					\$201.88		
Check Number: 44986 Check Date: 01/30/2024 Payee Name: CAPE REGIONAL URGENT CARE							
2024318552	MEDICAL ONLY	10/31/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$219.11	2023-2023	Loss
2024321303	MEDICAL ONLY	12/07/2023	OCEAN CITY	M-URGENT CARE CENTER	\$588.54	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-PHYSICIAN FEES	\$431.76	2023-2023	Loss
Check Amount:					\$1,239.41		
Check Number: 44987 Check Date: 01/30/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2023300609	INDEMNITY	04/02/2023	WATERFORD TOWNSHIP	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$88.09	2023-2023	Loss
Check Amount:					\$176.18		
Check Number: 44988 Check Date: 01/30/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$120.00	2023-2023	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$60.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$258.00	2023-2023	Loss

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

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$120.00	2023-2023	Loss
Check Amount:					\$558.00		
Check Number: 44989 Check Date: 01/30/2024 Payee Name: THERASPORT PHYSICAL THERAPY							
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$130.00	2023-2023	Loss
Check Amount:					\$130.00		
Check Number: 44990 Check Date: 01/30/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP P A							
2024320831	MEDICAL ONLY	12/02/2023	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2023-2023	Loss
2024323246	MEDICAL ONLY	01/08/2024	PLEASANTVILLE CITY	M-OCCUPATIONAL MEDICINE	\$102.77	2024-2024	Loss
Check Amount:					\$205.54		
Check Number: 44991 Check Date: 01/30/2024 Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC							
2024317566	INDEMNITY	10/23/2023	SOMERS POINT CITY	M-PHYSICIAN FEES	\$71.81	2023-2023	Loss
Check Amount:					\$71.81		
Check Number: 44992 Check Date: 01/30/2024 Payee Name: HOME CARE CONNECT LLC							
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-DME/PROSTHETICS	\$328.69	2022-2022	Loss
Check Amount:					\$328.69		
Check Number: 44993 Check Date: 01/30/2024 Payee Name: WORKERS COMP PSYCH NET							
2024311397	MEDICAL ONLY	08/12/2023	CAPE MAY CITY	M-BEHAVIORAL HEALTH	\$170.00	2023-2023	Loss
2024316603	MEDICAL ONLY	10/09/2023	PLEASANTVILLE CITY	M-BEHAVIORAL HEALTH	\$170.00	2023-2023	Loss
Check Amount:					\$340.00		
Check Number: 44994 Check Date: 01/30/2024 Payee Name: myMATRIX							
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-PHARMACY	\$4.44	2023-2023	Loss
Check Amount:					\$4.44		
Check Number: 44995 Check Date: 01/30/2024 Payee Name: SHORE SPECIALTY CONSULTANTS PA							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$135.72	2023-2023	Loss
Check Amount:					\$135.72		
Check Number: 44996 Check Date: 01/30/2024 Payee Name: ORTHONJ, LLC							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024312829	INDEMNITY	07/14/2023	SOMERS POINT CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024313965	INDEMNITY	09/17/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2024317486	INDEMNITY	10/22/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$85.32	2023-2023	Loss
2024320702	MEDICAL ONLY	11/27/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$200.00	2023-2023	Loss
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024322363	MEDICAL ONLY	12/20/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$239.32	2023-2023	Loss
2024323497	MEDICAL ONLY	01/10/2024	DENNIS TOWNSHIP	M-ORTHO/NEURO FEES	\$239.32	2024-2024	Loss
2024323671	MEDICAL ONLY	01/10/2024	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$246.00	2024-2024	Loss
Check Amount:					\$1,472.05		
Check Number: 44997 Check Date: 01/30/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2021-2021	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2024319133	INDEMNITY	10/27/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$1,260.00		
Check Number: 44998 Check Date: 01/30/2024 Payee Name: ORTHONJ, LLC							
2024318866	MEDICAL ONLY	11/06/2023	WEYMOUTH TOWNSHIP	M-ORTHO/NEURO FEES	\$227.90	2023-2023	Loss
2024319133	INDEMNITY	10/27/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-ORTHO/NEURO FEES	\$232.42	2024-2024	Loss
Check Amount:					\$704.26		
Check Number: 44999 Check Date: 01/30/2024 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$232.03	2023-2023	Loss
Check Amount:					\$232.03		
Check Number: 45000 Check Date: 01/30/2024 Payee Name: COASTAL PHYSICIANS & SURGEONS, PC							
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$167.53	2023-2023	Loss
Check Amount:					\$167.53		
Check Number: 45001 Check Date: 01/30/2024 Payee Name: ISO SERVICES INC							

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021215444	INDEMNITY	09/22/2020	ABSECON CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021223379	INDEMNITY	12/12/2020	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021237523	INDEMNITY	05/11/2021	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2023295622	INDEMNITY	02/06/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024320595	MEDICAL ONLY	11/29/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024320702	MEDICAL ONLY	11/27/2023	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024320831	MEDICAL ONLY	12/02/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321005	POLICE PROF BI	11/12/2023	UPPER DEERFIELD TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024321289	BODILY INJURY	09/22/2023	MILLVILLE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024321333	MEDICAL ONLY	12/08/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321387	MEDICAL ONLY	12/08/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321550	INDEMNITY	12/02/2021	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2024321556	BODILY INJURY	12/10/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024321573	BODILY INJURY	08/10/2023	OCEAN CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321681	BODILY INJURY	09/09/2023	CAPE MAY CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024321798	MEDICAL ONLY	12/08/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321831	BODILY INJURY	12/02/2023	CAPE MAY CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024321873	BODILY INJURY	10/22/2023	CAPE MAY CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024322137	BODILY INJURY	11/03/2023	VENTNOR CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024322155	MEDICAL ONLY	12/19/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024322363	MEDICAL ONLY	12/20/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024322578	BODILY INJURY	07/05/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024322610	MEDICAL ONLY	12/21/2023	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense

Check Amount: \$398.75

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Run Date: 2/2/2024 15:00:05
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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 45002 Check Date: 01/30/2024 Payee Name: QUALCARE INC							
2024324191	MEDICAL ONLY	12/02/2023	LONGPORT BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2023-2023	Loss
2024324457	MEDICAL ONLY	01/20/2024	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324464	MEDICAL ONLY	01/22/2024	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324524	MEDICAL ONLY	01/22/2024	VENTNOR CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324562	MEDICAL ONLY	01/12/2024	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324661	MEDICAL ONLY	01/19/2024	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324683	INDEMNITY	01/23/2024	UPPER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324818	MEDICAL ONLY	01/24/2024	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024324914	MEDICAL ONLY	01/25/2024	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss

Check Amount: \$5,085.00

Total of ATLANTIC CNTY JIF IV Account

Number of Checks:	382	Total Payments:	\$830,966.44
Number of Payments:	973	First Check Number:	44621
Expense Payments:	\$35,916.20	Last Check Number:	45002
Legal Payments:	\$108,670.71		
Loss Payments:	\$686,379.53		

Grand Total

Number of Checks:	382	Total Payments:	\$830,966.44
Number of Payments:	973	First Check Number:	44621
Expense Payments:	\$35,916.20	Last Check Number:	45002
Legal Payments:	\$108,670.71		
Loss Payments:	\$686,379.53		

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	\$ 38,111.70	\$ 38,111.70											
REFUNDS	\$ -												
ALL OTHER	\$ -												
TOTALS	\$ 38,111.70	\$ 38,111.70	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
ADJUSTMENT REGISTER:TOTAL	\$ 21,606.01	\$ 21,606.01											
OTHER RECEIPTS													
OVER PAYMENT FOR RMC	\$ 4,485.00	\$ 4,485.00											
	\$ -												
	\$ -												
	\$ -												
INVESTMENTS REDEEMED	\$ -												
	\$ 4,485.00	\$ 4,485.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST:CITIZENS BANK /INVESTORS BANK	\$ 20,987.94	\$ 20,987.94											
ASSESSMENTS:													
CURRENT YEAR-APPLIED FROM DIVIDEND	\$ 87,329.00	\$ 87,329.00											
CURRENT YEAR	\$ 736,369.00	\$ 736,369.00											
	\$ 823,698.00	\$ 823,698.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL	\$ 908,888.65	\$ 908,888.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ 821,559.65												
BANK STATEMENT LESS SWEEP	\$ 821,559.65												
CHECK EQUAL -0-	\$ -												
RECOVERY REGISTER													
SUBROGATION BY YEAR													
2024	\$ -												
2023	\$ 14,317.42	\$ 14,317.42											
2022	\$ 22,660.75	\$ 22,660.75											
2021	\$ 498.00	\$ 498.00											
2020	\$ 208.33	\$ 208.33											
2019	\$ -												
2018	\$ -												
2017	\$ -												
2016	\$ 407.46	\$ 407.46											
2015	\$ -												
2014	\$ -												
2013	\$ 19.74	\$ 19.74											
2012	\$ -												
2010	\$ -												
2009	\$ -												
	\$ 38,111.70	\$ 38,111.70	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
REFUNDS AND OTHER													
2024	\$ -												
2023	\$ -												
2022	\$ -												
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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
		2022262713	01/04/2024	MONEY/SEC INSIDE	12/30/2021	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	SOMERS POINT CITY	SOMERS POINT CITY	Eileen Stasuk	2021-2021	Loss	(\$19,500.99)
		2024312420	01/20/2024	INDEMNITY	08/27/2023	I-TEMPORARY TOTAL DISABILITY	HAMILTON TOWNSHIP	HAMILTON TOWNSHIP	Bryana Suggs	2023-2023	Loss	(\$2,105.02)
Reimbursement Total:										2		(\$21,606.01)



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
41608	04/25/2023	2020187019	01/26/2024	INDEMNITY	10/11/2019	L-LEGAL WC	PIETRAS SARACINO SMITH & MEEK LLP	HAMILTON TOWNSHIP	Mary Jane Tomasello	2019-2019	Legal	(\$597.00)
41608	04/25/2023	2021233008	01/26/2024	INDEMNITY	03/08/2021	L-LEGAL WC	PIETRAS SARACINO SMITH & MEEK LLP	GALLOWAY TOWNSHIP	Alexandria McMurren	2021-2021	Legal	(\$302.50)
41608	04/25/2023	2021233050	01/26/2024	INDEMNITY	03/08/2021	L-LEGAL WC	PIETRAS SARACINO SMITH & MEEK LLP	GALLOWAY TOWNSHIP	Alexandria McMurren	2021-2021	Legal	(\$442.50)
41608	04/25/2023	2021233051	01/26/2024	INDEMNITY	03/08/2021	L-LEGAL WC	PIETRAS SARACINO SMITH & MEEK LLP	GALLOWAY TOWNSHIP	Alexandria McMurren	2021-2021	Legal	(\$302.50)
41608	04/25/2023	2021233065	01/26/2024	INDEMNITY	03/08/2021	L-LEGAL WC	PIETRAS SARACINO SMITH & MEEK LLP	GALLOWAY TOWNSHIP	Alexandria McMurren	2021-2021	Legal	(\$649.00)
41608	04/25/2023	2021233067	01/26/2024	INDEMNITY	03/08/2021	L-LEGAL WC	PIETRAS SARACINO SMITH & MEEK LLP	GALLOWAY TOWNSHIP	Alexandria McMurren	2021-2021	Legal	(\$728.50)
41608	04/25/2023	2021233069	01/26/2024	INDEMNITY	03/08/2021	L-LEGAL WC	PIETRAS SARACINO SMITH & MEEK LLP	GALLOWAY TOWNSHIP	Alexandria McMurren	2021-2021	Legal	(\$549.00)
41650	04/25/2023	2022247283	01/25/2024	INDEMNITY	09/05/2021	M-PHYSICIAN FEES	BACHARACH INSTITUTE FOR REHABILITATION, INC	EGG HARBOR TOWNSHIP	Kaitlyn Leonard	2021-2021	Loss	(\$59.80)
42169	06/06/2023	2023284867	01/05/2024	INDEMNITY	10/01/2022	M-OTHER PROVIDER FEES	GALLOWAY TOWNSHIP AMBULANCE SQUAD	GALLOWAY TOWNSHIP	Kaitlyn Leonard	2022-2022	Loss	(\$849.30)
43546	10/03/2023	2023306225	01/15/2024	1ST PARTY COLL PD	05/04/2023	M-MISC MED(WC) & PD (NON-WC) PR COLL	SIGNS BY MOE	EGG HARBOR TOWNSHIP	Tanya Johnson	2023-2023	Loss	(\$185.00)
44106	11/14/2023	2024318503	01/03/2024	INDEMNITY	11/01/2023	I-TEMPORARY TOTAL DISABILITY	Jacob Stryker	OCEAN CITY	Bryana Suggs	2023-2023	Loss	(\$952.00)
44196	11/21/2023	2024318015	01/19/2024	INDEMNITY	10/27/2023	I-TEMPORARY TOTAL DISABILITY	WILDWOOD CITY	WILDWOOD CITY	Alexandria McMurren	2023-2023	Loss	(\$1,490.28)
44581	12/26/2023	2024315754	01/24/2024	1ST PARTY COLL PD	09/13/2023	M-MISC MED(WC) & PD (NON-WC) PR COLL	EGG HARBOR TOWNSHIP	EGG HARBOR TOWNSHIP	Tanya Johnson	2023-2023	Loss	(\$10,250.79)
44882	01/23/2024	2024323265	01/31/2024	INDEMNITY	01/05/2024	I-TEMPORARY TOTAL DISABILITY	Catherine Delguidice	LOWER TOWNSHIP	Alexandria McMurren	2024-2024	Loss	(\$808.48)
Void Total:									14			(\$18,166.65)
Grand Total:									16			(\$39,772.66)
Reimbursement Total:									2			(\$21,606.01)
Reversal Total:									0			\$0.00
Reverse/Copy Total:									0			\$0.00
Stop Pay Total:									0			\$0.00
Void Total:									14			(\$18,166.65)



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	01/04/2024	COMPREHENSIVE	12/04/2013	R-SUBROGATION COLL/COMP	FOLSOM BOROUGH	FOLSOM BOROUGH	Tanya Johnson	Loss	(\$9.87)
		001189736	01/20/2024	COMPREHENSIVE	12/04/2013	R-SUBROGATION COLL/COMP	FOLSOM BOROUGH	FOLSOM BOROUGH	Tanya Johnson	Loss	(\$9.87)
2013-2013 Total:									2		(\$19.74)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									2		(\$19.74)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00

Policy Period: 2016-2016

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		001253916	01/04/2024	1ST PARTY COLL PD	07/12/2016	R-SUBROGATION COLL/COMP	NORTH WILDWOOD CITY	NORTH WILDWOOD CITY	Tanya Johnson	Loss	(\$203.73)
		001253916	01/23/2024	1ST PARTY COLL PD	07/12/2016	R-SUBROGATION COLL/COMP	NORTH WILDWOOD CITY	NORTH WILDWOOD CITY	Tanya Johnson	Loss	(\$203.73)
2016-2016 Total:									2		(\$407.46)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									2		(\$407.46)
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	01/11/2024	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
		2022269867	01/23/2024	1ST PARTY COLL PD	04/03/2022	R-SUBROGATION COLL/COMP	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Tanya Johnson	Loss	(\$2,610.29)

Processed Date: Jan 1, 2024 through Jan 31, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Run Date: 2/2/2024 15:00:09
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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		(\$2,610.29)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									1		(\$2,610.29)
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
		2023296308	01/11/2024	INLAND MARINE	02/03/2023	R-SUBROGATION OTR LOSS PR	VENTNOR CITY	VENTNOR CITY	Tanya Johnson	Loss	(\$13,944.18)
		2023304988	01/12/2024	INLAND MARINE	04/28/2023	R-SUBROGATION OTR LOSS PR	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Tanya Johnson	Loss	(\$373.24)
2023-2023 Total:									2		(\$14,317.42)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									2		(\$14,317.42)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00
PROPERTY Total:									8		(\$17,563.24)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									8		(\$17,563.24)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00



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

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	01/05/2024	MEDICAL ONLY	01/16/2021	R-SUBROGATION MED	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$30.25)
		2021226675	01/05/2024	INDEMNITY	01/16/2021	R-SUBROGATION TTD	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$367.75)
		2022245537	01/12/2024	INDEMNITY	08/14/2021	R-SUBROGATION IND	LOWER TOWNSHIP	LOWER TOWNSHIP	Alexandria McMurren	Loss	(\$100.00)
2021-2021 Total:									3		(\$498.00)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									3		(\$498.00)
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
		2023278561	01/06/2024	MEDICAL ONLY	07/18/2022	R-SUBROGATION MED	SEA ISLE CITY	SEA ISLE CITY	Alexandria McMurren	Loss	(\$3.74)
		2023278507	01/06/2024	INDEMNITY	07/18/2022	R-SUBROGATION TTD	SEA ISLE CITY	SEA ISLE CITY	Alexandria McMurren	Loss	(\$46.26)
		2023287458	01/12/2024	MEDICAL ONLY	10/28/2022	R-SUBROGATION MED	VENTNOR CITY	VENTNOR CITY	Denise Hinton-Wilson	Loss	(\$70.00)
		2022276919	01/12/2024	INDEMNITY	06/26/2022	R-SUBROGATION MED	EGG HARBOR TOWNSHIP	EGG HARBOR TOWNSHIP	Alexandria McMurren	Loss	(\$8,549.04)
		2022276919	01/12/2024	INDEMNITY	06/26/2022	R-SUBROGATION PPD	EGG HARBOR TOWNSHIP	EGG HARBOR TOWNSHIP	Alexandria McMurren	Loss	(\$11,381.42)
2022-2022 Total:									5		(\$20,050.46)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									5		(\$20,050.46)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00

WORKERS COMPENSATION Total:									8		(\$20,548.46)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									8		(\$20,548.46)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00
Grand Total:									16		(\$38,111.70)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									16		(\$38,111.70)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00

SECTION C

***BUDGET STATUS
REPORT***

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2024										
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIPTS												
Assessments	37,024.91	70,238.11	12,628.63	279,321.51	13,390.23	70,449.42	66,324.44	191,538.40	9,538.60	73,243.74	0.00	823,698.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	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	4,485.00	0.00	4,485.00
TOTAL	37,024.91	70,238.11	12,628.63	279,321.51	13,390.23	70,449.42	66,324.44	191,538.40	9,538.60	77,728.74	0.00	828,183.00
EXPENSES												0.00
Claims Transfers	2,737.98	0.00	0.00	14,478.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,216.11
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,089,823.21	0.00	2,089,823.21
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,737.98	0.00	0.00	14,478.13	0.00	0.00	0.00	0.00	0.00	2,089,823.21	0.00	2,107,039.32
END BALANCE	34,286.93	70,238.11	12,628.63	264,843.38	13,390.23	70,449.42	66,324.44	191,538.40	9,538.60	(2,012,094.47)	0.00	(1,278,856.32)

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2023										
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN BALANCE	158,197.42	2,194,982.19	452,836.44	7,864,496.37	(2,777.00)	2,396,183.77	311.00	0.10	0.00	427,234.01	0.00	13,491,464.30
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	14,317.42	0.00	0.00	0.00				0.00	0.00		0.00	14,317.42
Invest Pymnts	1,263.25	14,176.65	2,909.45	50,809.68	0.00	15,402.71	0.00	0.00	0.00	20,296.12	0.00	104,857.86
Invest Adj	13.73	190.44	39.29	682.33	0.00	207.90	0.00	0.00	0.00	37.07	0.00	1,170.76
Subtotal Invest	1,276.98	14,367.09	2,948.74	51,492.01	0.00	15,610.61	0.00	0.00	0.00	20,333.19	0.00	106,028.62
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,594.40	14,367.09	2,948.74	51,492.01	0.00	15,610.61	0.00	0.00	0.00	20,333.19	0.00	120,346.04
EXPENSES												
Claims Transfers	90,780.32	30,865.67	7,192.03	229,430.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	358,268.58
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,834.75	0.00	29,834.75
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	90,780.32	30,865.67	7,192.03	229,430.56	0.00	0.00	0.00	0.00	0.00	29,834.75	0.00	388,103.33
END BALANCE	83,011.50	2,178,483.61	448,593.15	7,686,557.82	(2,777.00)	2,411,794.38	311.00	0.10	0.00	417,732.45	0.00	13,223,707.01

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2022										
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN BALANCE	110,608.17	2,053,536.09	398,060.68	3,617,116.80	(6,106.60)	2,029,778.27	0.00	(0.50)	0.00	352,699.66	433,058.05	8,988,750.62
RECEIPTS												
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	2,610.29	0.00	0.00	20,050.46				0.00	0.00			22,660.75
Invest Pymnts	312.62	18,044.07	3,471.09	31,891.38	0.00	17,749.97	0.00	0.00	0.00	25,435.96	3,774.01	100,679.10
Invest Adj	9.60	178.17	34.54	313.83	0.00	176.11	0.00	0.00	0.00	30.60	37.57	780.42
Subtotal Invest	322.22	18,222.24	3,505.63	32,205.21	0.00	17,926.08	0.00	0.00	0.00	25,466.56	3,811.58	101,459.52
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	2,932.51	18,222.24	3,505.63	52,255.67	0.00	17,926.08	0.00	0.00	0.00	25,466.56	3,811.58	124,120.27
EXPENSES												
Claims Transfers	3,816.12	11,114.50	0.00	136,506.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151,436.93
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,769.42	0.00	11,769.42
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	3,816.12	11,114.50	0.00	136,506.31	0.00	0.00	0.00	0.00	0.00	11,769.42	0.00	163,206.35
END BALANCE	109,724.56	2,060,643.83	401,566.31	3,532,866.16	(6,106.60)	2,047,704.35	0.00	(0.50)	0.00	366,396.80	436,869.63	8,949,664.54

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2021										
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN BALANCE	197,647.84	1,587,858.12	299,881.79	582,537.46	(45,632.79)	1,839,049.82	0.00	45,631.00	0.00	205,666.12	0.00	4,712,639.36
RECEIPTS												
Assessments	0.00	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	498.00				0.00	0.00			498.00
Invest Pymnts	1,606.31	16,397.10	2,986.40	9,561.44	0.00	17,940.98	0.00	0.00	0.00	2,111.46	0.00	50,603.69
Invest Adj	17.15	137.76	26.02	50.54	0.00	159.56	0.00	0.00	0.00	17.84	0.00	408.87
Subtotal Invest	1,623.46	16,534.86	3,012.42	9,611.98	0.00	18,100.54	0.00	0.00	0.00	2,129.30	0.00	51,012.56
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,623.46	16,534.86	3,012.42	10,109.98	0.00	18,100.54	0.00	0.00	0.00	2,129.30	0.00	51,510.56
EXPENSES												
Claims Transfers	(18,937.79)	34,608.11	15,000.00	147,916.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178,586.90
Expenses	0.00	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	0.00
TOTAL	(18,937.79)	34,608.11	15,000.00	147,916.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178,586.90
END BALANCE	218,209.09	1,569,784.87	287,894.21	444,730.86	(45,632.79)	1,857,150.36	0.00	45,631.00	0.00	207,795.42	0.00	4,585,563.02

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2020											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN BALANCE	174,868.17	685,723.60	209,350.06	528,152.48	(35,019.56)	1,928,936.74	0.00	34,245.80	0.00	140,662.44	38,150.76	3,705,070.49
RECEIPTS												
Assessments	0.00	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			208.33
Invest Pymnts	1,655.77	10,168.14	2,128.98	8,634.49	0.00	18,817.87	0.00	0.00	0.00	1,448.26	372.21	43,225.72
Invest Adj	15.17	59.49	18.16	45.82	0.00	167.36	0.00	0.00	0.00	12.20	3.31	321.51
Subtotal Invest	1,670.94	10,227.63	2,147.14	8,680.31	0.00	18,985.23	0.00	0.00	0.00	1,460.46	375.52	43,547.23
Other *	0.00	0.00	0.00	597.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	597.00
TOTAL	1,879.27	10,227.63	2,147.14	9,277.31	0.00	18,985.23	0.00	0.00	0.00	1,460.46	375.52	44,352.56
EXPENSES												
Claims Transfers	695.20	33,268.54	1,863.00	50,455.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86,282.26
Expenses	0.00	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	0.00
TOTAL	695.20	33,268.54	1,863.00	50,455.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86,282.26
END BALANCE	176,052.24	662,682.69	209,634.20	486,974.27	(35,019.56)	1,947,921.97	0.00	34,245.80	0.00	142,122.90	38,526.28	3,663,140.79

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	January											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN BALANCE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,657,354.79	0.00	15,657,354.79
RECEIPTS												
Assessments	0.00	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
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159,627.03	0.00	159,627.03
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,358.45	0.00	1,358.45
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160,985.48	0.00	160,985.48
Other *	427.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	427.20
TOTAL	427.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	160,985.48	0.00	161,412.68
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	0.00
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87,329.00	0.00	87,329.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	87,329.00	0.00	87,329.00
END BALANCE	427.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,731,011.27	0.00	15,731,438.47

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

Month January
Current Fund Year 2024

		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid January	Monthly Recoveries January	Calc. Net Paid Thru January	TPA Net Paid Thru January	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2024	Property	0.00	2,737.98	0.00	2,737.98	2,737.98	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	14,478.13	0.00	14,478.13	14,478.13	0.00	0.00	0.00
	Total	0.00	17,216.11	0.00	17,216.11	17,216.11	0.00	0.00	0.00
2023	Property	1,021,861.93	90,780.32	14,317.42	1,098,324.83	1,098,324.83	0.00	0.00	0.00
	Liability	73,394.32	30,865.67	0.00	104,259.99	104,259.99	0.00	0.00	0.00
	Auto	20,841.64	7,192.03	0.00	28,033.67	28,033.67	0.00	0.00	0.00
	Workers Comp	1,747,187.53	229,430.56	0.00	1,976,618.09	1,976,618.09	0.00	0.00	0.00
	Total	2,863,285.42	358,268.58	14,317.42	3,207,236.58	3,207,236.58	0.00	0.00	0.00
2022	Property	1,008,182.02	3,816.12	2,610.29	1,009,387.85	1,009,387.85	0.00	0.00	0.00
	Liability	117,818.10	11,114.50	0.00	128,932.60	128,932.60	0.00	0.00	0.00
	Auto	55,506.55	0.00	0.00	55,506.55	55,506.55	0.00	0.00	0.00
	Workers Comp	4,000,218.57	136,506.31	20,050.46	4,116,674.42	4,116,674.42	0.00	0.00	0.00
	Total	5,181,725.24	151,436.93	22,660.75	5,310,501.42	5,310,501.42	0.00	0.00	0.00
2021	Property	977,323.19	(18,937.79)	0.00	958,385.40	958,385.40	(0.00)	0.00	(0.00)
	Liability	578,539.79	34,608.11	0.00	613,147.90	613,147.90	0.00	0.00	0.00
	Auto	73,192.63	15,000.00	0.00	88,192.63	88,192.63	0.00	0.00	0.00
	Workers Comp	6,682,355.99	147,916.58	498.00	6,829,774.57	6,829,774.57	0.00	0.00	0.00
	Total	8,311,411.60	178,586.90	498.00	8,489,500.50	8,489,500.50	(0.00)	0.00	(0.00)
2020	Property	895,512.46	695.20	208.33	895,999.33	895,999.33	0.00	0.00	0.00
	Liability	1,468,407.94	33,268.54	0.00	1,501,676.48	1,501,676.48	0.00	0.00	0.00
	Auto	152,546.23	1,863.00	0.00	154,409.23	154,409.23	0.00	0.00	0.00
	Workers Comp	6,678,731.46	50,455.52	0.00	6,729,186.98	6,729,186.98	(0.00)	0.00	(0.00)
	Total	9,195,198.09	86,282.26	208.33	9,281,272.02	9,281,272.02	(0.00)	0.00	(0.00)
Closed FY	Property		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
	Auto		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
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		25,551,620.35	791,790.78	37,684.50	26,305,726.63	26,305,726.63	(0.00)	0.00	(0.00)

SECTION D

BILL LIST REVIEW

**ATLANTIC COUNTY MUNICIPAL JIF
BILL LIST - FEBRUARY 2024**

	Payable To:	FY 2024	FY 2023	FY 2022	Clsd Yrs	Appropriation	Description
1	The Actuarial Advantage	7,610.00				Prof Services/Actuary	January 2024 Fees
2	Risk Program Administrators LLC	90,345.00				Prof Services/Administration	Feb 2024 Fees
3	Risk Program Administrators LLC	277.56				Misc/Postage/Copies/Fax	January 2024 Fees
4	Risk Program Administrators LLC	124.00				Misc/Other	Monkey survey annual fee split
5	The DeWeese Law Firm, P.C.	11,780.00				Prof Services/Attorney	Feb 2024 Fees
6	Qual-Lynx	73,432.00				Prof Services/Claims Administration	Feb 2024 Fees
7	Joyce Media	390.00				Misc/JIF Website	Feb 2024 Fees
8	Christopher J. Winter Sr.	2,083.00				Training/Police Risk Services	Law Enforcement Consultant-Feb 2024 fee
9	Tracy Forlenza	571.00				Misc/Recording Secretary	Feb 2024 Fees
10	J.A. Montgomery Consulting	19,019.00				Prof Services/Safety Director/Loss Control	Feb 2024 Fees
11	Wintsec Consulting LLC	4,584.00				Prof Services/Technology Risk Serv Dir	Feb 2024 Fees
12	John Hansen	2,167.00				Prof Services/Treasurer	Feb 2024 Fees
13	Conner Strong & Buckelew	1,031.00				Prof Services/Underwriting Mgr	Feb 2024 Fees
14	Apex Insurance Services c/o Lexington Insurance	1,025,530.50				EPL/POL Policy - Excess Insurance	EPL and VDO Coverage; P#038248748-01; 1/1/24-1/1/25; 1 of 2 installments
15	AGRiP	5,523.46				Misc/AGRIP/PRIMA	Cust #364; Inv#102570 Annual Membership Renewal
16	Appliedinfo Partners, Inc	67,509.58				EPL/CYBER/Cyber Risk Services	Penetration testing & Vulnerability D2; 50% instmt (dba D2 Cybersecurity)
17	DJs Available Sound and Light Entertainment	650.00				Safety Incentive Program	AV sound system for safety breakfast 3/28/24
18	The Flanders Hotel	1,000.00				Misc/Annual Planning Retreat	Deposit for Annual Retreat 10/23&24/24
19	Gannett NY-NJ LocaliQ	259.95				Misc/Legal Notices	Ad#9761637 2024 mtgs; #9761554 contract awards (courier post)
20	Iron Mountain	144.21				Misc/Records Retention Service	Inv#JDSV909; Storage 2/1-29/24; Service 12/27/23-1/23/24
21	ODP Business Solutions LLC	31.18				Safety Incentive Program	Folders for Safety Breakfast #352807946-001
22	ODP Business Solutions LLC	121.30				Misc/Office Supplies	Cardstock #349635293; file folders #351314355
23	Column Software PBC	257.76				Misc/Legal Notices	Ad#A3498E53 contract awards ; #9761637 2024 mtgs (Press of AC)
24	PRIMA	425.00				Misc/AGRIP/PRIMA	Membership renewal 11100001
25	City of Cape May		1,500.00			Optional Safety Budget	First aid kit and tourniquets
26	Township of Commercial		116.48			Wellness/Wellness Incentive Program	healthy snacks
27	Township of Commercial		720.00			EPL/CYBER/EPL/Cyber Incentive Program	cloud back up
28	Township of Commercial		1,133.87			Optional Safety Budget	safety boots and clothing PW
29	Township of Commercial			1,914.86		Safety Incentive Program	Employee rewards-chairs, holiday lunch; hoodies
30	Downe Township		725.00			EPL/CYBER/EPL/Cyber Incentive Program	Cyber bacck up
31	Downe Township		275.00			Wellness/Wellness Incentive Program	healthy snacks
32	City of Estell Manor				3,623.00	Closed Years-Return of Surplus	2022 Dividend Release not taken
33	Galloway Township		975.16			Wellness/Wellness Incentive Program	Sunscreen and lotion
34	Hamilton Township		2,000.00			Optional Safety Budget	Fit test machine
35	Hamilton Township		1,000.00			Wellness/Wellness Incentive Program	Sun protection gear; lotion; water jugs
36	City of North Wildwood			342.13		Safety Incentive Program	Shore fitness gym members
37	City of Pleasantville			3,000.00		Safety Incentive Program	Employee rewards- holiday lunches
38	City of Sea Isle City			2,000.00		Contingency	Police Re-accreditation June 2023
39	City of Somers Point			2,500.00		Safety Incentive Program	Luncheon
40	City of Somers Point		1,000.00			Wellness/Wellness Incentive Program	table cloths, water, kind bars; Farm market GCs
41	Township of Upper		171.93			Wellness/Wellness Incentive Program	Fruit/veggies
42	Township of Waterford		1,499.20			Optional Safety Budget	safety equipment
43	Township of Waterford			2,416.74		Safety Incentive Program	Fruit/veggies; employee lunches
	Subtotals	1,314,866.50	11,116.64	12,173.73	3,623.00		
	JIF BILL LIST TOTAL				1,341,779.87		
	RMC Bill List Total				1,472,652.00		
	Grand Total				1,459,431.87		

ATLANTIC COUNTY MUNICIPAL JIF
RMCS BILL LIST (1st Installment) - Feb 2024

	Payable To:	FY 2024	Appropriation	Description
1	CJ Adams	10,600.00	Risk Management Consultants	1st Qtr Pymts - Longport, Margate, Northfield
2	Barclay Insurance Group	774.00	Risk Management Consultants	1st Qtr Pymts - Downe
3	BCA Insurance	1,625.00	Risk Management Consultants	1st Qtr Pymts - Upper Deerfield
4	J. Byrne Agency	40,606.00	Risk Management Consultants	1st Qtr Pymts -Deerfield, North Wildwood, Stone Harbor, West Wildwood, Wildwood
5	Conner Strong & Buckelew	4,825.00	Risk Management Consultants	1st Qtr Pymts -Waterford
6	Glenn Insurance Agency	3,500.00	Risk Management Consultants	1st Qtr Pymts - Linwood
7	Hardenbergh Insurance Group	13,177.00	Risk Management Consultants	1st Qtr Pymts - Estell Manor, Folsom, Galloway, Hamilton
8	Heist Insurance Agency	1,750.00	Risk Management Consultants	1st Qtr Pymts -Upper Twp
9	Insurance Agencies Inc	9,703.00	Risk Management Consultants	1st Qtr Pymts -Buena Borough, Newfield and Ventnor
10	Marsh & McLennan Agency, LLC	23,275.00	Risk Management Consultants	1st Qtr Pymts -Avalon, Cape May, Cape May Pt, Dennis Twp, Middle, SIC, West Cape May, Woodbine
11	William Mints Agency	1,817.00	Risk Management Consultants	1st Qtr Pymts -Commercial
12	Siracusa Kaufman Insurance Agency	6,000.00	Risk Management Consultants	1st Qtr Pymts -Brigantine
	RMCS BILL LIST TOTAL	117,652.00		

SECTION E
RECONCILIATIONS

ACMJIF
ACCOUNT ACTIVITY RECONCILIATION
FY 2024

	January	February	March	April	May	June	July	August	September	October	November	December
Opening Balance for the Period:	48,980,087.01	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53
RECEIPTS:												
INTEREST AND INTEREST ACTIVITY												
CITIZENS INVESTORS												
INTEREST	18,226.52											
CITIZENS SWEEP ACCOUNT INTEREST	2,761.42											
JCMi												
JCMi INTEREST	36,381.39											
JCMi ACTIVITY	31,848.31											
JCMi ADMINISTRATIVE EXPENSE	(2,210.41)											
TREASURY												
INTEREST	386,579.21											
TREASURY ACTIVITY	14,686.01											
TREASURY ADMINISTRATIVE EXPENSE	(2,835.50)											
TOTAL INTEREST ACTIVITY	485,436.95	-	-	-	-	-	-	-	-	-	-	-
Premium Assessment Receipts	736,369.00											
APPLIED DIVIDENDS TO Premium Assessment Receipts	67,329.00											
TOTAL ASSESSMENT RECEIPTS	823,698.00	-	-	-	-	-	-	-	-	-	-	-
Subrogation & Reimb. Receipts:												
Fund Year 2024	-											
Fund Year 2023	14,317.42											
Fund Year 2022	22,660.75											
Fund Year 2021	498.00											
Fund Year 2020	208.33											
Closed Fund Year-2019	597.00											
Closed Fund Year-2018												
Closed Fund Year-2017												
Closed Fund Year-2016	407.46											
Closed Fund Year-2015												
Closed Fund Year-2014												
Closed Fund Year-2013	19.74											
Closed Fund Year-2012												
Closed Fund Year-2011												
Closed Fund Year-2010												
Closed Fund Year-2009												
TOTAL SUBROGATION AND OTHER REFUND	38,708.70	-	-	-	-	-	-	-	-	-	-	-
OVERPAYMENT ON 2023 RMC FEE	4,485.00											
TOTAL OTHER RECEIPTS	4,485.00	-	-	-	-	-	-	-	-	-	-	-
TOTAL GRAND RECEIPTS	1,352,328.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DISBURSEMENTS:												
Net Claim Payments:												
Fund Year 2024	17,216.11											
Fund Year 2023	358,268.58											
Fund Year 2022	151,436.93											
Fund Year 2021	178,586.90											
Fund Year 2020	66,282.26											
Closed Fund Year-2019												
Closed Fund Year-2018												
Closed Fund Year-2017												
Closed Fund Year-2016												
Closed Fund Year-2015												
Closed Fund Year-2014												
Closed Fund Year-2013												
Closed Fund Year-2012												
Closed Fund Year-2011												
Closed Fund Year-2010												
Closed Fund Year-2009												
Total Net Claim Payments	879,119.78	-	-	-	-	-	-	-	-	-	-	-
Exp. & Admin Bill List Payments:												
Exp. & Cont. Charges FY 2025												
Exp. & Cont. Charges FY 2024	2,089,823.21											
Exp. & Cont. Charges FY 2023	29,834.75											
Exp. & Cont. Charges FY 2022	11,769.42											
Exp. & Cont. Charges FY 2021												
Exp. & Cont. Charges FY 2020												
Closed Fund Year												
MISC:ROUNDING	(0.03)											
Total Bill List Payments	2,131,427.35	-	-	-	-	-	-	-	-	-	-	-
Auditor's Adjustments												
TOTAL DISBURSEMENTS:	3,010,547.13	-	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Closing Balance for the Period:	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53	47,321,868.53
INVESTORS												
Account Net Cash Change During the Period:												
Loss Account	(2,109,867.73)											
Investment Account	338,499.60											
Wealth Management Account	61,930.05											
INVESTMENT:JCMi	66,019.39											
Exp & Contn Reconciliation Account	-											
Claims Imprest Reconciliation Account	(12,799.79)											
Total Change in Account Net Cash:	(1,658,218.48)	-	-	-	-	-	-	-	-	-	-	-

AELCF REVISED
FYE 2023

FY2024		DECEMBER ACTIVITY				2024		
			AELCF		REVISED BALANCE	APPLIED		
AELCF:	12/31/2023	<u>interest</u>	<u>deposited</u>	<u>withdrawl</u>	<u>12/31/2023</u>	<u>TO BILLING</u>	<u>withdrawl</u>	1/31/2024
MEMBERS	\$ -							
BUENA VISTA TWP	\$ (0.00)				\$ (0.00)			\$ (0.00)
CORBIN CITY	\$ -		\$ 878.00		\$ 878.00			\$ 878.00
EGG HARBOR CITY	\$ 42,913.92	\$ 994.19			\$ 43,908.11			\$ 43,908.11
EGG HARBOR TOWNSHIP	\$ -		\$ 143,563.00		\$ 143,563.00			\$ 143,563.00
Hamilton Township	\$ 86,814.39	\$ 2,011.23			\$ 88,825.62	\$ (86,814.00)		\$ 2,011.62
Hammonton	\$ 196,540.74	\$ 4,553.26	\$ 30,865.00		\$ 231,959.00			\$ 231,959.00
Lower Township	\$ 0.00	\$ -			\$ 0.00			\$ 0.00
Middle Township	\$ 176,745.50	\$ 4,094.67			\$ 180,840.17			\$ 180,840.17
Mullica Township	\$ 28,297.51	\$ 655.57			\$ 28,953.08			\$ 28,953.08
Northfield	\$ 112,523.09	\$ 2,606.83			\$ 115,129.92			\$ 115,129.92
Pleasantville	\$ 515.27	\$ 11.94			\$ 527.21	\$ (515.00)		\$ 12.21
Port Republic	\$ 0.00	\$ -	\$ -		\$ 0.00			\$ 0.00
Stone Harbor	\$ 9,602.17	\$ 222.45			\$ 9,824.62			\$ 9,824.62
Upper Deerfield	\$ 75,086.86	\$ 1,739.54			\$ 76,826.40			\$ 76,826.40
Upper Township	\$ 183,486.77	\$ 4,250.84	\$ 32,420.00		\$ 220,157.61			\$ 220,157.61
Waterford	\$ 28,543.53	\$ 661.27	\$ 6,456.00		\$ 35,660.80			\$ 35,660.80
	\$ 941,069.75	\$ 21,801.79	\$ 214,182.00	\$ -	\$ 1,177,053.54	\$ (87,329.00)	\$ -	\$ 1,089,724.54



AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

THE POWER OF COLLABORATION

njmel.org



Municipal Excess Liability Residual Claims Fund

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

January 8, 2024

Memo to: Atlantic County Municipal Joint Insurance Fund

Re: RCF 2024 Reorganization Meeting

Executive Committee Nominations: Although the RCF conducts its meetings as a Board of Commissioners, regulations require the election of an Executive Committee. Below is a listing of the 2024 Executive Committee and Alternates.

2024 Executive Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Suburban Metro, Secretary
Paul Tomasko, Bergen JIF
Tom Nolan, Monmouth JIF
Joseph Wolk, Camden JIF
Brian Bigler, NJUA JIF
Sherry Sims, NJPHA JIF

Alternates - Executive Committee
Veronica Laureigh, Ocean JIF
William Northgrave, Central JIF
Meghan Jack, Burlco JIF
Brian McNeilly, Morris JIF
Michael Razze, TRICO JIF
Gregory Franz, South Bergen JIF
John Clarke, MEL JIF
Susan Danson, PMM JIF
TBD - Atlantic JIF

RCF Claims Committee: The following commissioners were submitted to serve on the 2024 RCF Claims Committee:

RCF Claims Committee
Megan Champney Kweselait, Suburban Municipal, Chairperson
Steve Rovell, Secretary
Sherry Sims, NJPHA JIF
Veronica Laureigh, Ocean JIF
Gregory Franz, South Bergen JIF
Brian McNeilly, Morris JIF

Reorganizational Resolutions: The Board adopted the following resolutions as part of the reorganization process:

Resolution 1-24 Appointing Fund Depository: The RCF Board awarded a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A –20.4 et. seq. appointing Citizens Bank, (formerly Investors Bank) as the Fund’s Banking Manager.

Resolution 2-24 Fiscal Management Plan: Resolution submitted designating Official Depositories and approving a Cash Management Plan; authorizing Signatories on Administrative Accounts; authorizing Signatories on Claim Accounts; establishing a rate of interest for delinquent assessments; establishing a wire transfer procedure; and certifying Approval Officer for all Fund expenses. In addition to the Chair, Secretary and Treasurer, Commissioner Greg Franz was designated as the additional RCF Commissioner signatory.

Resolution 3-24 Public Meeting Procedures: The Board of Fund Commissioners confirmed the following meeting schedule:

2024 Meeting Schedule & 2025 Reorganization		
March 22, 2024	Forsgate Country Club	10:30 am
June 10, 2024	Forsgate Country Club	10:30 am
September 9, 2024	Forsgate County Club	10:30 am
October 16, 2024	Forsgate County Club	10:30 am
January 6, 2025	Forsgate County Club	10:30 am

The RCF Claims Committee will meet on the same day as the Board of Fund Commissioners / Executive Committee at the above listed locations at 9:30AM before the Fund meeting. The RCF Claims Committee will also meet at 9:30AM on May 7, July 18 and December 4, 2024 and will be held via teleconference.

The Fund’s newspaper is The Star Ledger (Newark). In addition, the MEL’s webpage is designated for official notices – www.njmel.org.

Resolution 4-24 Remote Meeting Procedures: The Board adopted a resolution establishing procedures for including public comment during a remote meeting.

Resolution 5-24 Fund Records: The Board confirmed the establishment of a Fund Records program appointing the Fund Secretary as custodian of records and Account Manager as Assistant Fund Secretary.

Resolution 6-24 Risk Management Plan: The Board adopted the 2024 Risk Management Plan which detailed coverage, assessment methodology and procedure for closure of fund years.

RCF Professional Agreements: A memorandum outlined the renewal of the RCF professional contracts for the 2024 fund year and the dollar amounts associated with the contracts.

Annual Commissioner Retreat: The Board of Fund Commissioners Annual Retreat will be changing this year and current planning is to combine the retreat with the MEL Educational Forum. More information will be shared once the details have been planned.

Claims Committee: The Claims Review Committee met on October 18, 2023 and December 6, 2023 and met the morning of the Commissioner’s meeting.

Next Meeting: The next meeting of the RCF will be March 22, 2024 at 10:30 AM at Forsgate Country Club.



NEW JERSEY CYBER RISK MANAGEMENT FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel 201.881.7632

Date: Thursday January 18, 2024

To: Atlantic County Municipal Joint Insurance Fund

2024 Reorganization: The Cyber JIF conducted its 2024 Reorganization. The Board of Fund Commissioners held elections for officers and board members, noted below.

Chair
Secretary
Executive Committee

Joy Tozzi Mid-Jersey JIF
Adam Brewer Morris JIF

Megan Champney Suburban Municipal JIF
Steve Rovell Suburban Metro JIF
Jim Gant Monmouth JIF
Joe Wolk Camden JIF
Bernard Rutkowski NJUA JIF

Alternates

Marc Schrieks South Bergen JIF
Ted Preusch Bergen JIF
Meghan Jack Burlco JIF
Casey Wagner Central JIF
Matthew Martin FIRST JIF
Diane Lapp Ocean JIF
Frank Elenio PAIC JIF
John Clarke PHA JIF
James Ulrich Self-Insurers JIF
Michael Razze Trico JIF
Susan Danson PMM JIF
TBD Atlantic JIF

The Board of Fund Commissioners then reorganized for Fund Year 2024 and adopted the resolutions noted below:

Resolution 1-24 Fiscal Management Plan

Resolution 2-24 Official Depository

Resolution 3-24 Designation of Meeting Dates & Official Newspapers. The Fund shall hold public meetings during the year 2024 on the third Thursday of the month on the following dates, unless stated otherwise, at 3:30 PM via audio / video teleconference.

March 21, 2024

May 16, 2024

July 18, 2024

September 19, 2024

October 17, 2024

Tuesday, November 26, 2024

January 16, 2025 – Reorganizational Meeting
Resolution 4-24 Designation of Secretary as Custodian of Records
Resolution 5-24 2023 Plan of Risk Management
Resolution 6-24 2023 Remote Meeting Procedures/Public Access
Resolution 7-24 EUS Primary Cyber Liability Insurance Coverage
Resolution 8-24 EUS Excess Cyber Liability Insurance Coverage
Resolution 9-24 Commissioner Meeting Attendance Compensation

Contracts & Professional Services: The Cyber JIF Board of Commissioners re-appointed one-year contracts for those vendors that meet the definition of Professional as well as any vendor below the bid threshold.

Fund Attorney	Susan Sharpe, Esquire of Dorsey & Semrau
Underwriting Manager	Conner Strong & Buckelew
Treasurer	Charles Cuccia
Actuary	The Actuarial Advantage
Auditor	Nisivoccia LLP
Claims Administrator	CB Claims LLC
Qualified Purchasing Agent	The Canning Group LLC

Next Meeting Date: Thursday, March 21, 2024 at 3:30 PM via video / audio teleconference.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

RESOLUTION 2024-

APPOINTING JAMES PACANOWSKI AS THE FUND'S REPRESENTATIVE TO 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 New Jersey Cyber Risk Management Joint Insurance Fund (NJ Cyber JIF); and

Whereas, as a member of the NJ Cyber JIF, the Atlantic County Municipal Joint Insurance Fund actively participates in the meetings and operations of the NJ Cyber JIF through the appointment of a representative to the Cyber JIF; and

Whereas, the appointment of a representative to the NJ Cyber JIF is at the discretion of the Chair of the Atlantic County Municipal Joint Insurance Fund; and

Whereas, James Pacanowski, Fund Commissioner from the City of Ventnor, is a CGCIO and the City's Network Administrator and, as a result, is an ideal candidate to serve as the Atlantic County Municipal Joint Insurance Fund's representative to the NJ Cyber JIF during the 2024 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 appoint James Pacanowski as the Fund's representative to the NJ Cyber JIF for the 2024 Fund Year.

Now, therefore, be it resolved by the Fund Commissioners of the Atlantic County Municipal Joint Insurance Fund that James Pacanowski, Fund Commissioner from the City of Ventnor, is hereby appointed as the Atlantic County Municipal Joint Insurance Fund's representative to the NJ Cyber JIF for the 2024 Fund Year; and

Be it Further Resolved that these appointments shall be effective February 22, 2024; and

Be it Further Resolved that a fully executed copy of this resolution be forwarded to the NJ Cyber JIF.

This resolution was duly adopted by the Atlantic County Municipal Joint Insurance Fund at a public meeting held on February 21, 2024.

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

By: _____
CHAIRPERSON

Attest: _____
SECRETARY

Date: _____