

Atlantic County
Municipal Joint
Insurance

Fund

South Jersey Communities Securing Their Future



AGENDA PACKET



Wednesday, March 20, 2024 at 3:00 PM

Via Microsoft Teams

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

Meeting ID: 298 171 293 972

Meeting Passcode: msjx3U

Audio Access: 1-331-256-5069

Audio Conference ID: 459 798 84#

WWW.ACMJIF.ORG

ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

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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. 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 1-15
 - A. Adoption of the **February 21, 2023** minutes – **Motion – All in Favor**
- VIII. Closed Session Minutes
 - A. Approval of the **February 21, 2023** Closed Session minutes – **Motion – All in Favor**

The Closed Session Minutes shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has an opportunity to review them.
- 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 – March 14, 2024.....	Handout
XIV.	Claims Administrator’s Report	
	A. Lessons Learned from Losses	Page 16
	B. Claims Roadmaps.....	Pages 17-20
XV.	Managed Health Care Report	
	A. ACMJIF Summary.....	Page 21
	B. Average Days to Report.....	Page 22
	C. Claims Reported by Type.....	Page 23
	D. Nurse Case Management Reports.....	Page 24
	E. Transitional Duty Report.....	Page 25
	F. PPO Savings and Penetration Reports.....	Pages 26-27
	G. Top 10 Providers & Paid Provider by Specialty.....	Page 28
	H. Quick Notes.....	Page 29
XVI.	Law Enforcement Liability Consultant’s Report.....	Pages 30-31
	A. Bulletin 24:01: Fatigue in Law Enforcement.....	Pages 32-35
XVII.	Solicitor’s Report	
	A. MEL Helpline and Contact List.....	Pages 36-38
XVIII.	Committee Reports	
	A. Safety Committee Meeting Minutes – February 22, 2024.....	Pages 39-66
	1. Motion to Approve revisions to the Safety Committee Charter – Motion – All in Favor	Pages 47-48
XIX.	Executive Director.....	Pages 67-123
	A. Lost Time Accident Frequency.....	Pages 71-72
	B. Certificates of Insurance.....	Pages 73-107
	C. Financial Fast Track Report.....	Page 108
	D. Regulatory Filing Checklists.....	Pages 109-110
	E. 2023 Safety Incentive Program Awards	
	F. 2024 Optional Safety Budget.....	Page 111
	G. 2024 EPL/Cyber Risk Management Budget.....	Page 112
	H. EPL Compliance Status	Page 113
	I. Statutory Bond Status.....	Pages 114-116
	J. Skateboard Park Approval Status.....	Page 117
	K. Capehart Scatchard Updates	
	L. Land Use Training Certification.....	Page 118
	M. Monthly Calendars.....	Pages 119-120
	N. Elected Officials Training.....	Pages 121-122
	O. Payroll Audit	
	P. Property Appraisals	
	Q. 2024 Safety Breakfast.....	Page 123
	R. Safety & Claims Coordinator Roundtable	
	S. New Fund Commissioner Orientation	
	T. Financial Disclosure Statement	
	U. Inclement Weather Policy	
	V. Website	
	W. New Member Activity	

- XX. Safety Director's Report
A. Activity Report Pages 124-126
- XXI. Technology Risk Services Director's Report.....Pages 127-129
- XXII. Treasurer's Report as of February 29, 2024.....Pages 130-227
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 224
F. Analysis of Non-Assessment Receipts
- XXIII. MEL/RCF/Cyber Reports
Nothing to Report
- XXIV. Miscellaneous Business

<p>The Next Meeting of the ACMJIF will be held on Wednesday, April 17, 2024 at 3:00 pm at the Atlantic County Library, Mays Landing</p>
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- XXV. Public Comment
A. Motion to Open Meeting to Public Comment – **Motion - All in Favor**
B. Motion to Close Meeting to Public Comment – **Motion – All in Favor**
- XXVI. Motion to Adjourn Meeting – **All in Favor**



ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

Via Teams Conferencing

February 21, 2024 at 3:00 PM

OPEN SESSION MINUTES

The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on February 21, 2024 at 3:00 PM, prevailing time, via Teams Conferencing, Chair Liz Woods, Ocean City, presiding. The meeting was called to order at 3:00 PM.

FLAG SALUTE

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

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

ROLL CALL of 2024 FUND COMMISSIONERS

Those in attendance were:

Kayla Lovallo, **Absecon City**
Scott Wahl, **Avalon Borough**
Karen Blowers, Alt., **Brigantine City**
Bill Nimohay **Buena Borough**
Paul Dietrich, **Cape May City**
Ed Grant, **Cape May Point**
Heather Miller, **Commercial Twp.**
Dawn Marie Bascelli, **Deerfield Twp.**
Jessica Bishop, *Secretary*, **Dennis Twp.**
Nadine Lockey, Alt., **Downe Twp.**
Lisa Marcolongo, **Estell Manor City**
Patricia Gatto, **Folsom Borough**
Alim Parks, Sr., **Galloway Twp.**
Shantele Pollock, **Hamilton Twp.**
Pam Tomassi, **Longport Borough**
Karen Fournier, **Lower Township**
Leigh Ann Napoli, **Linwood City**
Dan Adams, **Margate City**
Varvara Keun, **Middle Twp.**
Joe Calchi, **Millville City**
Dawn Stollenwerk, **Mullica Twp.**
Jennifer VanSant, **North Wildwood City**
Mary Canesi, **Northfield City**
Liz Woods, *Fund Chair*, **Ocean City**
Chief Williams, **Pleasantville City**
Kellie Seib, **Sea Isle City**

Shelby Heath, Alt., **Somers Point City**
Jim Craft, **Stone Harbor Borough**
Gary Demarzo, **Upper Twp.**
Roy Spoltore, **Upper Deerfield Twp.**
Jim Pacanowski, **Ventnor City**
Michael Dougherty, **Waterford Twp.**
George Dick, **West Cape May Borough**
Joe Segrest, **West Wildwood City**
Teresa Seelman, Alt., **Weymouth Twp.**
Dan Dunn, **Wildwood City**
Connie Mahon, **Wildwood Crest**
Laurie Boyd, **Woodbine Borough**

Absent Fund Commissioners:

Jared Marandino, **Newfield 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*
Chief Hummel, Safety Director, *J.A. Montgomery Consulting*
Robert Garish, Assistant Director of Public Sector, *J.A. Montgomery Consulting*
David DeWeese, Esquire, Fund Attorney, *The DeWeese Law Firm, P.C.*
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
Barclay Insurance Group
J. Byrne Agency, Inc.
Conner Strong & Buckelew
Glenn Insurance
Hardenbergh Insurance
Thomas Heist Insurance Agency
Insurance Agencies Inc.
Marsh & McLennan Agency
McMahon Agency, Inc.
William R. Mints Agency
Siracusa-Kauffman Insurance

Absent Risk Management Consultants were:

BCA Insurance

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

APPROVAL OF MINUTES—OPEN SESSION

Chair Woods entertained a motion to approve the meeting minutes of the January 17, 2024 Executive Committee Meeting.

Motion by Ms. Keun, seconded by Ms. Bishop, to approve the meeting minutes of the January 17, 2024 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 January 17, 2024 Executive Committee meeting.

Motion by Mr. Wahl, seconded by Ms. Keun, to approve the Closed Session minutes of the January 17, 2024 Executive Committee meeting as presented. All in Favor. Motion carried by unanimous vote.

The Closed Session meeting minutes of the January 17, 2024 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.

OATHS OF OFFICE

Oaths of Office were administered by Mr. DeWeese, Fund Solicitor, to the elected Executive Committee, and Alternates for the 2024 Fund Year who were not present at the January meeting.

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

MOVE UP ALTERNATES

No Alternates needed to be moved up.

CLOSED SESSION - RESOLUTION #2024-18

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 2024-18.

Motion by Ms. Bishop, seconded by Ms. Seib, to adopt Resolution 2024-18 as presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Dawn Marie Bascelli, **Deerfield Twp.**
Jessica Bishop, Sec., **Dennis Twp.**
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. Keun, seconded by Mr. Wahl to approve the claims payments as discussed in Closed Session.

They are as follows:

January 2024 PARs:

<i>Workers' Compensation</i>	<i>Property</i>	<i>GL</i>
2022263876	2024318088	2021240314
2024315684	2023298805	2021216082
2022259808		2024312284
202131659		2021215929
2022246709		2022243939
2020181397		20234308823
2024322063		
2023292862		
2023302221		
2022274827		
2023295622		
2023302179		

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Dawn Marie Bascelli, **Deerfield Twp.**
Jessica Bishop, Sec., **Dennis Twp.**
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 two (2) files presented for Abandonment of Subrogation:

2023283484

2022262352

Motion by Ms. Bishop, seconded by Ms. Keun to abandon subrogation on the files presented.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
Heather Miller, **Commercial**
Dawn Marie Bascelli, **Deerfield Twp.**
Jessica Bishop, Sec., **Dennis Twp.**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS

Ms. Napoli noted that twenty (20) PARs including twelve (12) Workers’ Compensation (*5 Police, 4 Fire, and 3 Other*), six (6) General Liability, zero (0) Auto, and two (2) Property claims were reviewed for settlement, continuing defense, or to advise of trial date. She asked members to please keep an eye on “days to report” for claims as delays can haunt the claim and we need to encourage employees to report claims immediately.

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

CLAIMS ADMINISTRATOR’S REPORT

Lessons Learned from Losses – February

Mr. Roselli reported that the *Lessons Learned from Losses* this month focuses on truck safety. He noted that there have been several claims lately that have been related to this topic all of which were not during emergencies and certainly preventable. He noted there should always be three points of contact with the vehicle and everyone should slow down and pay attention.

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

MANAGED HEALTH CARE REPORT

Lost Time v. Medical Only Cases

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

	<i>Jan</i>	<i>YTD</i>
<i>Total Intakes (New Claims)</i>	45	45
<i>Report Only</i>	12	12
<i>Report Only % of Total</i>	27%	27%
<i>Medical Only</i>	26	26
<i>Lost Time</i>	6	6

<i>Medical Only/Lost Time Ratio</i>	<i>81:19</i>	<i>81:19</i>
<i>Occupational, Claim Petition, Cancer Presumption</i>	<i>1</i>	<i>1</i>
<i>COVID-19</i>	<i>0</i>	<i>0</i>
<i>Average Days to Report to QL</i>	<i>3.5</i>	<i>3.5</i>
<i>Average Days to Report to employer</i>	<i>1.3</i>	<i>1.3</i>

Nurse Case Management:

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

<i>Nurse Case Management</i>	<i>Jan</i>
<i># of Cases Assigned to Case Management</i>	79
<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>Jan</i>	<i>YTD</i>
<i>Bill Count</i>	559	559
<i>Original Provider Charges</i>	\$857,657	\$857,657
<i>Re-priced Bill Amount</i>	\$251,499	\$251,499
<i>Savings</i>	\$606,158	\$606,158
<i>% of Savings</i>	71%	71%
<i>Participating Provider Penetration Rate- Bill count</i>	98%	98%
<i>Participating Provider Penetration Rate-Provider Charges</i>	99%	99%
<i>EPO Penetration Rate – Bill Count</i>	98%	98%
<i>EPO Penetration Rate –Provider Charges</i>	96%	98%

Transitional Duty Report

Ms. Beatty presented the *Transitional Duty reports*.

<i>Transitional Duty Summary Report</i>	<i>YTD</i>
<i>Transitional Duty Days Available</i>	493
<i>Transitional Duty Days Worked</i>	326
<i>% of Transitional Duty Days Worked</i>	66%
<i>Money Saved by Accommodating</i>	\$27,145
<i>Transitional Duty Days NOT Accommodated</i>	167
<i>% of Transitional Duty Days NOT Accommodated</i>	34%
<i>Cost of Days NOT Accommodated</i>	\$15,269

Ms. Beatty informed the members that the yearly prescription benefit summary report is on page 26. She reminded the members of the Managed Care “quick notes” which is on concussions in the workplace. Ms. Beatty explained what a concussion is, what can cause a concussion, and different symptoms associated with a concussion, including mood, sleep disturbance and thinking difficulties. She noted a recent claim where the concussion symptoms appeared 4 months after the incident due to a torn retina.

Ms. Beatty reported that Work Comp Psych Net merged with Pax Health. There is another company under Pax Health, Reservoir Health, which is in the process of contracting with QualCare. Reservoir Health has providers that can provide prescription management for behavioral health claimants. The hope is to have them in network shortly.

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 provided his report which can be found on pages 28-29 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 agency visits are being scheduled. He is awaiting feedback (deadline February 28) from a survey to the Chiefs to understand their opinions on the different trainings, policy and procedure assistance, potential risk and liability and Accreditation guidance. The 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. Looking to schedule March 1st or 8th for ACM Law Enforcement Committee to meet.

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

SOLICITOR'S REPORT

Closed Claims

Mr. DeWeese noted that there was one (1) new case assigned since last month:

Smith v. Township of Egg Harbor

MEL EPL Helpline

Mr. DeWeese stated that there is a reminder in the agenda packet regarding the MEL EPL Helpline on page 30. He also urged members to review the MEL EPL Helpline Authorized Contact list on pages 31-32 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 stated that a summary of subrogation collection totals can be found on page 33. He stated that 2023 YTD total for subrogation is \$854,712.60 which is due to the efforts of his office and Qual-Lynx. The twelve year total is \$6.5 million recovered which is outstanding.

Resolution 2024-19 Amending 2024 Risk Management Plan

Mr. DeWeese noted that pages 34-35 is Resolution 2024-19 *Amending 2024 Risk Management Plan* for consideration, which was presented to the ACM Claims Review Committee last week. The only revision is subparagraph C, where the authority provided to Qual-Lynx previously indicated they have \$10,000 of legal and file authority plus \$10,000 in settlement authority. In discussion with Mr. Forlenza and Ms. Patel, it was decided to amend the language and require that Qual-Lynx inform Mr. DeWeese of the proposed settlement prior to actions being taken. He noted that the ACM Claims Review Committee accepted the recommending change and is recommending the approval by the Executive Committee. Mr. DeWeese entertained any questions. No questions were entertained.

Motion by Ms. Bishop, seconded by Ms. Seib to approve *Resolution 2024-19 Amending 2024 Risk Management Plan* as presented by Mr. DeWeese.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**

Heather Miller, **Commercial**

Dawn Marie Bascelli, **Deerfield Twp.**
Jessica Bishop, Sec., **Dennis Twp.**
Varvara Keun, **Middle Twp.**
Liz Woods, *Chair*, **Ocean City**
Kellie Seib, **Sea Isle City**

Nays: None
Abstain: None

Motion carried by unanimous vote.

Mr. DeWeese highlighted that on pages 12-14 of the Claims Review Committee meeting minutes that five (5) cases closed since last month. He stated this leaves 84 active GL cases.

COMMITTEE REPORTS

Strategic Committee Meeting Minutes – January 25, 2024

Ms. Patel reported that the Strategic Planning Committee met on January 25, 2024 and the minutes are included in the agenda. She highlighted that the Committee will be adding two additional meetings to their agenda this year to review the Nominating Committee Charter and the 2022 Retreat breakout discussions. These meetings will only cover this one specific item to be able to tackle it and bring results back to the Executive Committee. She stated that the 2024 Retreat would be held at The Flanders Hotel on October 23rd and 24th. She noted that Elected Officials training was discussed and asked members to encourage their elected officials to complete this training noting that the training completed at the League of Municipalities in November 2023 is good through this year.

Mr. Pacanowski asked that the minutes be corrected to list him as a Fund Commissioner for Ventnor, not Upper Deerfield. Ms. Patel will make that correction.

Ms. Patel reported that there is a motion on today's agenda to adopt the amended committee charter.

Motion to Adopt the Amended Strategic Planning Committee Charter

Chair Woods entertained a motion to adopt the amended Strategic Planning Committee Charter.

Motion by Ms. Keun, seconded by Ms. Bishop to adopt the amended Strategic Planning Committee Charter as presented. All in favor. Motion carried by unanimous vote.

EPL/POL Technology Liability Committee Meeting – January 30, 2024

Ms. Seib reported that the EPL/POL Technology Liability Committee met on January 30, 2024 and the minutes are included in the agenda packet. She highlighted that the Committee discussed the Charter and is recommending adoption of the amended charter today. She stated that the Committee discussed the EPL loss ratio reports and member performance noting the Fund's six-year average loss ratio is above the breakeven point of 58.4%. The committee also discussed the EPL Plan of Risk Management revisions; and discussed the current members not in EPL compliance for 2024. She noted that elected officials training was reviewed. She also reminded everyone that all new board members should take the land use board training. She noted that technology compliance was discussed and the annual penetration testing and the value of continuing this process. It was determined to be worth it, but to also consider doing internal penetration testing depending on the cost. The Phishing reports were reviewed and it was discussed that more immediate feedback is needed. She noted that grant funding notices were received by several members. A member suggested holding an in-person meeting to go through the Cyber JIF requirements. The Committee felt this would be a good idea. Mr. Pacanowski offered to coordinate the meeting. The next meeting is April 30, 2024 in Middle Township.

Motion to Adopt the Amended EPL/POL Technology Liability Committee Charter

Chair Woods entertained a motion to adopt the amended EPL/POL Technology Liability Committee Charter.

Motion by Mr. Wahl, seconded by Ms. Bishop to adopt the amended EPL/POL Technology Liability Committee Charter as presented. All in favor. Motion carried by unanimous vote.

EXECUTIVE DIRECTOR'S REPORT

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

JIF Directories – Mr. Forlenza noted that earlier this week the updated JIF directories were posted to the website. Please review them as the information comes directly from Origami so any errors in emails, mailing addresses, phone numbers, need to be corrected in Origami. Please also let our office know what is being corrected.

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 asked that you reach out to Ed Cooney at the Underwriter's office if there are any questions.

Safety, OSB, and EPL/Cyber Reimbursement- Mr. Forlenza stated that the OSB, and EPL/Cyber balances for 2024 are listed in the agenda. He also noted that a letter was emailed to all Fund Commissioners, Safety Coordinators and Risk Managers with the 2024 balances. He reminded members that the Wellness Program has been suspended for 2024. Please submit the purchases made as soon as possible and do not wait until the deadline. He noted that the Safety Incentive Program award money letter will be sent following the announcements at the Safety Breakfast on March 28, 2024 at Merighi's Savoy Inn, Vineland, NJ.

Statutory Bonds – Mr. Forlenza noted that there are statutory positions that require individual bonds so please review the checklist on pages 68-70, as it is the individual, not the position, which is bonded. If your Treasurer works in multiple municipalities, they are required to hold a bond in each municipality where they act in that statutory capacity. 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 77-78 as the platform has changed since last year. He stated that the credit is \$250 per Elected Official, capped at 5% of a member's 2024 MEL assessment. He noted that the turnout is very low this year. He asked that you encourage your elected officials to take this training to receive the credit.

Payroll Audit – Mr. Forlenza noted on or about February 15, 2024 a letter was emailed 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 email 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.

Property Appraisals – Mr. Forlenza reported that 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.

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.

Annual Police Accreditation Announcements - Mr. Forlenza noted that 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.

Safety Kickoff Breakfast - Mr. Forlenza noted that 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.

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

SAFETY DIRECTOR'S REPORT

Mr. Garish stated that the Safety Director's Report begins on page 81. 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 and is due back by next week.

Mr. Garish stated that OSHA A300 Summary Logs MUST be posted in all the facilities that contain employees by February 1, 2024. This contains a log of all accidents occurring in 2023.

MSI Safety Expo – Mr. Garish noted that first Safety Expo is March 13, 2024 at Atlantic Community College and will have 4 different tracks of training. Excavation, Trenching and Shoring is one 4 hr. track; Leadership; and the Fast Track for Safety covering multiple topics. All information is on the J. A. Montgomery website or contact Mr. Garish directly.

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 asked the members to review his report beginning on page 84. He noted that most of January was spent getting the Wizer training completed and now over 90% of members are compliant with this training and 70% are already compliant with the session that began in early February running through July. He did note that 30% have not opened the email. He encourages the members to remind their employees to begin the training.

Mr. Caruso stated that no members were able to be penetrated by D2 last month and they have the current IP addresses for this year.

Mr. Caruso announced that the Cyber framework form for compliance with the “basic” standards is on the JIF website. Compliance with these standards helps reduce your deductible for cyber a cyber-related incident. He noted that he will be working hard to get all members into at least the basis level of protection.

Mr. Caruso reported that his bulletin this month is locating and identifying Personal Identifiable Information (PII). The bad guys are copying out your data and threatening to expose you on the web. He listed a number of places that hold PII and need to be secured. He suggested that you put it in one place and encrypt if possible.

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

TREASURER’S REPORT

Reports – January

Mr. Hansen presented the Treasurer’s Report for the period ending **January 31, 2024**. The reports were made part of the agenda packet beginning on page 87. He noted the following information:

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

Member	1/31/24 (Includes unaudited interest)
Corbin City	828.00
Egg Harbor City	43,908.11
Egg Harbor Township	143,563.00
Hamilton Township	2,001.62
Hammonton Township	231,959.00
Middle Township	180,840.17
Mullica Township	28,953.08
Northfield	115,129.92
Pleasantville City	12.21
Stone Harbor	9,824.62
Upper Deerfield Township	76,826.40
Upper Township	220,157.61
Waterford Township	35,660.80
Total	\$1,089,724.54

Activity:

AELCF	941,069.75
Unaudited Interest	21,801.79
2023 Dividends Transferred	214,182.00
Dividends Applied to Assessment	<87,329.00>
AELCF 1/31/24	1,089,724.54

Receipt Activity for the Period:

	January	YTD
Subrogation Receipts	\$38,111.70	\$38,111.70
Other	\$0	\$0
Adjustment	\$21,606.01	\$21,606.01
Assessments	\$823,698.00	\$823,698.00

Mr. Hansen noted \$4,485 overpayment to Glenn Insurance and \$87,329 dividends applied to 1st quarter assessment installments.

Claim Activity for the Period

Claim activity for the month of **January** for claims paid by the Fund and claims payable by the Fund depict a total of 382 checks issued representing 973 claims payments totaling \$830,966.44, with an effect on cash position of \$753,082.08.

Cash Activity for the Period

The Fund's "Cash Position" at month end for **January** was \$47,321,868.53

Investment Interest

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

Rate of Return: Only interest from the *ANALYSIS WORKSHEET* **11.06%** for **January**.

Mr. Hansen noted that the Rate of Return was "badly skewed" for January.

Allocation of Invested Funds

FUND	December Total	December Percentage	January Total	January Percentage
------	----------------	---------------------	---------------	--------------------

Treasury	\$22,623,969.35	46%	\$22,022,399.00	49%
JCMI	\$20,334,047.19	42%	\$20,400,066.58	43%
Citizens	\$6,022,070.47	12%	\$3,899,402.95	8%
TOTALS	\$48,980,087.01		\$47,321,868.53	

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

Payment Register

Chair Woods entertained a motion to approve the ***January 2024 Payment Register*** (Claims Activity).

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

Motion by Ms. Bascelli, seconded by Mr. Wahl to approve the ***January 2024 Payment Register*** (Claims Activity) as submitted.

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Heather Miller, **Commercial**
 Dawn Marie Bascelli, **Deerfield Twp.**
 Jessica Bishop, Sec., **Dennis Twp.**
 Varvara Keun, **Middle Twp.**
 Liz Woods, *Chair*, **Ocean City**
 Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

Bill List – February

For the Executive Committee's consideration, Mr. Hansen presented the ***February 2024 Bill List*** in the amount of **\$1,341,779.87**.

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

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

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

ROLL CALL

Yeas:

Scott Wahl, **Avalon**
 Heather Miller, **Commercial**
 Dawn Marie Bascelli, **Deerfield Twp.**
 Jessica Bishop, Sec., **Dennis Twp.**
 Varvara Keun, **Middle Twp.**
 Liz Woods, *Chair*, **Ocean City**
 Kellie Seib, **Sea Isle City**

Nays:

None

Abstain:

None

Motion carried by unanimous vote.

RMC Bill List – February AMENDED

For the Executive Committee's consideration, Mr. Hansen presented the ***Amended February 2024 RMC Bill List*** in the amount of **\$118,077.00**.

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

Chair Woods entertained a motion for approval of the ***Amended February 2024 RMC Bill List***.

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

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

Motion carried by unanimous vote.

MEL/RCF/CYBER/EJIF REPORTS

Mr. Forlenza encouraged any members that have an interest in being the MEL, RCF, and/or E-JIF representative to 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. Mr. Pacanowski, Ventnor, has agreed to be the Cyber JIF representative for 2024, but we are still in need of a MEL/RCF/EJIF representative.

Mr. Forlenza noted the reports are included in the agenda packet for your review on page 191. He highlighted that the 14th Annual MEL, MRHIF & NJCE is open for registration. It is virtual on April 19th and 26th. He encouraged members to attend. CEU's are available.

Resolution 2024-20 Appointing James Pacanowski as Cyber JIF Rep for 2024

Chair Woods entertained a motion to adopt resolution 2024-20 appointing James Pacanowski as the ACM's representative for 2024 to the NJ Cyber Risk Management JIF.

Motion by Ms. Bascelli, seconded by Mr. Wahl, to adopt resolution 2024-20 appointing James Pacanowski as the ACM JIF's representative for 2024 to the NJ Cyber Risk Management JIF as presented.

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

Motion carried by unanimous vote.

Mr. Forlenza asked that any member interested in being a MEL, RCF or EJIF representative to please contact his office to discuss further.

MISCELLANEOUS BUSINESS

Motion Authorizing Paul Forlenza to be primary contact for AGRiP

Chair Woods entertained a motion to authorize Paul Forlenza, Executive Director, to be the primary contact for AGRiP.

Motion by Ms. Keun, seconded by Ms. Bishop, to authorize Paul Forlenza, Executive Director, to be the primary contact for AGRiP. All in favor. Motion carried.

Next Meeting

Chair Woods reminded the members that the next meeting will be held in virtually on **Wednesday, March 20, 2024 at 3:00 PM** via Microsoft Teams Conferencing.

PUBLIC COMMENT

Open Public Comment

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

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

Close Public Comment

Chair Woods entertained a motion to close the public comment.

Motion by Ms. Keun, seconded by Ms. Seib, to close the meeting to the public. All in favor. Motion carried.

MOTION TO ADJOURN

Motion by Ms. Keun, seconded by Ms. Bishop to adjourn the February 21, 2024 meeting of the ACM JIF. All in favor. Motion carried.

The meeting was adjourned at 4:07 PM.

Tracy Forlenza, *Recording Secretary* for

Jessica Bishop, *Fund Secretary*

LESSONS LEARNED FROM LOSSES

MARCH 2024 NEWSLETTER OFFICE/BUILDING SAFETY



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

Examples:

- Employee tripped over computer/printer cords sticking out from under a desk causing a fall into the wall with resulting shoulder and concussion injuries. Total incurred on the file is \$67,000.
- Employee tripped walking down steps and fell onto left side of his body injuring left knee and left elbow. Several surgeries and multiple courses of physical therapy and the total incurred on the claim is \$185,000.

LIABILITY CLAIMS ROADMAP

When someone is Claiming Damage or Injury Resulting from the Action/Inaction of the Municipality.



Qual-Lynx Liability Claims

Qual-Lynx Main Number:
609-653-8400

Liability Claims Manager
Dominic Spaventa
dominic.spaventa@qual-lynx.com
609.833.9362

Fund Solicitor:
David DeWeese
david@deweese-lawfirm.com
609.522.5599



Step 1

Notice of Claim received by the municipality. Complete Liability ACORD form found @ www.acmjif.org.

Step 2

Forward Notice of Claim and Liability ACORD form by email to Liability Unit Supervisor and Fund Solicitor with a copy to the Claims Coordinator.

Step 3

Qual-Lynx's assigned adjuster forwards the Tort Claims Act Questionnaire (TCQ) to claimant/attorney with a copy to Claims Coordinator/Fund Solicitor.

Step 4

Completed TCQ received from claimant/attorney by Qual-Lynx w/copy provided to Claims Coordinator/Fund Solicitor.

Step 5

If Municipal Clerk is served with Summons & Complaint forward it to the Claims Coordinator. Claims Coordinator shall send it to Liability Unit Supervisor and Fund Solicitor.

Step 6

Fund Solicitor will copy Claims Coordinator on defense counsel assignment letter. Defense counsel and Qual-Lynx adjuster will be listed as contacts.

The entire Claims team will walk you through every step of the claims process and take actions on your behalf if necessary.



PROPERTY CLAIMS ROADMAP

When there is damage to a vehicle, building or equipment owned by the Municipality, this is a 1st Party Property Claim.



Step 1

Complete Property Acord form found @ www.acmjif.org and email to the Property Unit Supervisor. Please include at least the following 4 pieces of information.

Date of Loss

Description

Location

Contact



Step 2

Mitigate damages by cleaning up water or boarding up windows. Delays can cost money and in some cases coverage. Protect involved equipment, it may be evidence.

Step 3

Remove vehicles from establishments charging storage fees. Take pictures **BEFORE** anything is discarded.

Step 4

Save Receipts – Save Evidence – Save Agreements. This can help with proving the claim and with Subrogation.

Step 5

Qual-Lynx will handle the claim to conclusion and following for any Subrogation/Salvage Potential.



Contact Information

Property Unit Supervisor:
Joe Lisciandri
Joseph.lisciandri@qual-lynx.com
609.833.2090

Fund Solicitor:
David DeWeese
david@deweeseelawfirm.com
609.522.5599



EPL/POL CLAIMS ROADMAP

Employment Practices Liability and Public Officials Liability Claims and Potential Claims



Step 1

Municipality receives notice of potential claim. Report IMMEDIATELY to Liability Unit Supervisor and Fund Solicitor.

Step 2

Qual-Lynx will notify Municipality that claim has been referred to Insurer and their TPA.

Step 3

Municipality will receive acknowledgment of claim from Claims Administrator and must acknowledge back to Claims Administrator that it has been received.

Step 4

Municipality will receive a coverage determination from Claims Administrator which will state that coverage is either denied or there is a Reservation of Rights. Municipality must acknowledge receipt of Coverage Determination Letter.

Step 5

If coverage is denied and Municipality disagrees with the denial, the Fund Solicitor should be contacted.

Step 6

If Reservation of Rights is issued, carrier is providing coverage under a Reservation of Rights. Counsel will be assigned if and when a complaint is filed.

Step 7

Future contact regarding the claim is with Summit Risk Adjuster/Defense Counsel.



Qual-Lynx Liability Claims

Qual-Lynx Main Number:
609-653-8400

Liability Claims Manager
Dominic Spaventa
dominic.spaventa@qual-lynx.com
609.833.9362

Fund Solicitor:
David DeWeese
david@deweeseelawfirm.com
609.522.5599

WORKERS' COMPENSATION CLAIMS ROADMAP

When an employee or qualified volunteer reports an injury arising out of and in the course of their employment.



Step 1 Gather basic information:

See First Accident Report (FAR)* for guidance.

Date, Place and Time of Occurrence

How Injury Occurred

Type of Injury

Witness Info: Name and Phone

EE Info: Name, DOB, SS#, Address, Phone



Step 2

Report the Claim to the Intake Department:
Phone: 1-888-342-3839
Facsimile: 1-609-365-4000

Step 3

If medical treatment is requested, ensure first aid has been administered and/or direct injured EE to an authorized physician.

Step 4

Complete and transmit Supervisor Incident Report per instructions. Send 26 Week Wage Statement to: dbott@qual-lynx.com or fax 609-601-3196.

Step 5

State of New Jersey First Report of Injury or Illness (FROI) is generated and a copy is sent to the Claims Coordinator.

The entire Qual-Lynx Workers' Comp Team is available to assist you as needed with your Workers' Compensation claims.

*Refer to www.acmjif.org for forms and instructions.



Qual-Lynx Workers' Comp Team

Tammy Langsdorf, Claims Supervisor
Tamrae.langsdorf@qual-lynx.com
609.833.2921

Mary Jane Tomasello, Assistant Supv.
maryjane.tomasello@qual-lynx.com
609.833.9217

Kaitlyn Leonard
kaitlyn.leonard@qual-lynx.com
609.833.2826

Denise Hinton-Wilson
Denise.hinton-wilson@qual-lynx.com
732.465.7345

Alexandra McMurren
ally.mcmurren@qual-lynx.com
609-833-9345

Bryana Suggs
bryana.suggs@qual-lynx.com
757-945-6044





Atlantic County Municipal JIF
Managed Care Summary Report
2024

Intake	February-24	February-23	2024 February YTD	2023 February YTD
# of New Claims Reported	38	36	83	100
# of Report Only	10	12	21	39
% Report Only	26%	33%	25%	39%
# of Medical Only	22	18	44	48
# of Lost Time	4	6	15	13
Medical Only to Lost Time Ratio	85:15	75:25	75:25	79:21
Claim Petition First Notice/Occupational	2	0	2	0
COVID-19	0	1	0	6
Average Days Reported To Qual-Lynx (Indemnity, Medical Only, Report Only)	0.8	3.7	1.5	5.0
Average Days Reported to Employer (Indemnity, Medical Only, Report Only)	0.2	0.8	0.3	1.2

Nurse Case Management	February-24	February-23
# of Cases Assigned to Case Management	84	97
# of Cases > 90 days	63	76

Savings	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	463	516	1022	940
Provider Charges	\$703,736	\$520,666	\$1,561,393	\$949,504
Repriced Amount	\$204,621	\$156,738	\$456,120	\$292,943
Savings \$	\$499,116	\$363,928	\$1,105,274	\$656,561
% Savings	71%	70%	71%	69%

QualCare Network Provider Penetration Rate	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	97%	93%	98%	94%
Provider Charges	97%	96%	98%	96%

Exclusive Provider Panel Penetration Rate	February-24	February-23	2024 February YTD	2023 February YTD
Bill Count	98%	94%	98%	95%
Provider Charges	99%	98%	99%	98%

Transitional Duty Summary		2024 February YTD	2023 February YTD
% of Transitional Duty Days Worked		69%	65%
\$ Saved By Accommodating		\$72,390	\$69,603
% of Transitional Duty Days Not Accommodated		31%	35%
Cost Of Days Not Accommodated		\$33,411	\$44,163



Atlantic County Municipal JIF
Average Days To Report By JIF Member
1/1/2024 - 2/29/2024

	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
AVALON BOROUGH	2	1.0	1.0
BRIGANTINE CITY	1	0.0	0.0
CAPE MAY CITY	6	2.0	1.2
DENNIS TOWNSHIP	1	0.0	0.0
GALLOWAY TOWNSHIP	6	1.5	0.7
HAMILTON TOWNSHIP	4	1.5	0.0
LONGPORT BOROUGH	5	1.2	0.0
LOWER TOWNSHIP	4	2.5	1.0
MARGATE CITY	4	0.5	0.0
MIDDLE TOWNSHIP	8	5.9	0.0
MILLVILLE CITY	6	2.2	0.0
MULICA TOWNSHIP	1	3.0	0.0
NORTH WILDWOOD CITY	1	3.0	0.0
NORTHFIELD CITY	1	35.0	35.0
OCEAN CITY	8	1.8	0.6
PLEASANTVILLE CITY	6	1.0	0.8
SEA ISLE CITY	3	0.7	0.0
SOMERS POINT CITY	3	2.3	1.7
UPPER TOWNSHIP	3	1.3	0.0
VENTNOR CITY	2	0.0	0.0
WILDWOOD CITY	5	0.8	0.0
WILDWOOD CREST BOROUGH	1	1.0	0.0
Grand Total	81	2.3	0.8



Atlantic County Municipal JIF
Claims Reported By Claim Type

February 2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	1.0	0.0
MEDICAL ONLY	22	0.6	0.3
REPORT ONLY	10	1.2	0.0
Claim Petition	2	259.0	0.0
Grand Total	38	14.4	0.2

Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	4	1.0	0.0
MEDICAL ONLY	22	0.6	0.3
REPORT ONLY	10	1.2	0.0
Claim Petition	2	259.0	0.0
Grand Total	38	14.4	0.2

Covid-19 Claims Reported
None Reported

1/1/2024 - 2/29/2024

All Claims Reported			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	15	2.0	0.6
MEDICAL ONLY	44	1.9	1.2
REPORT ONLY	21	3.4	0.3
Claim Petition	2	259.0	0.0
Occupational	1	38.0	38.0
Grand Total	83	8.9	1.3

Claims Reported - Not Covid-19			
	# Of Claims Reported	Average Days Reported To Qual-Lynx	Average Days Reported To Employer
INDEMNITY	15	2.0	0.6
MEDICAL ONLY	44	1.9	1.2
REPORT ONLY	21	3.4	0.3
Claim Petition	2	259.0	0.0
Occupational	1	38.0	38.0
Grand Total	83	8.9	1.3

Covid-19 Claims Reported
None Reported



**Atlantic County Municipal JIF
Nurse Case Management Report
2/1/2024 - 2/29/2024**

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	6	0	3	0	9
GALLOWAY TOWNSHIP	2	0	0	0	2
HAMILTON TOWNSHIP	4	0	1	0	5
LINWOOD CITY	1	0	0	0	1
LONGPORT BOROUGH	2	0	0	0	2
LOWER TOWNSHIP	3	1	0	0	4
MARGATE CITY	2	0	2	0	4
MIDDLE TOWNSHIP	1	1	0	0	2
MILLVILLE CITY	4	0	0	0	4
NORTH WILDWOOD CITY	3	0	0	0	3
OCEAN CITY	5	1	2	0	8
PLEASANTVILLE CITY	7	4	2	0	13
SEA ISLE CITY	1	1	0	0	2
SOMERS POINT CITY	1	0	0	0	1
STONE HARBOR BOROUGH	3	1	0	0	4
UPPER TOWNSHIP	3	0	0	0	3
VENTNOR CITY	2	2	1	0	5
WILDWOOD CITY	1	0	1	0	2
Grand Total	59	13	12	0	84



**Atlantic County Municipal JIF
Transitional Duty Summary Report
1/1/2024 - 2/29/2024**

	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	76	76	100%	\$9,621	0	0%	\$0
CAPE MAY CITY	9	0	0%	\$0	9	100%	\$1,004
EGG HARBOR TOWNSHIP	80	80	100%	\$8,540	0	0%	\$0
GALLOWAY TOWNSHIP	51	51	100%	\$4,685	0	0%	\$0
HAMILTON TOWNSHIP	47	30	64%	\$4,847	17	36%	\$2,669
LINWOOD CITY	30	30	100%	\$4,050	0	0%	\$0
LONGPORT BOROUGH	10	0	0%	\$0	10	100%	\$1,616
LOWER TOWNSHIP	131	18	14%	\$1,612	113	86%	\$11,688
MIDDLE TOWNSHIP	38	38	100%	\$4,593	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	68	17	25%	\$799	51	75%	\$5,296
PLEASANTVILLE CITY	121	109	90%	\$14,343	12	10%	\$1,656
STONE HARBOR BOROUGH	187	105	56%	\$7,825	82	44%	\$7,546
VENTNOR CITY	85	63	74%	\$3,123	22	26%	\$1,414
WILDWOOD CITY	59	59	100%	\$4,153	0	0%	\$0
WILDWOOD CREST BOROUGH	21	17	81%	\$2,222	4	19%	\$523
Grand Total	1041	721	69%	\$72,390	320	31%	\$33,411



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

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
QualCare PPO	450	\$679,762	\$189,309	\$490,454	72%
Negotiated	3	\$16,176	\$8,288	\$7,888	49%
Out Of Network	10	\$7,798	\$7,024	\$774	10%
Grand Total	463	\$703,736	\$204,621	\$499,116	71%

	QualCare PPO	EPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	1	0	1	2	\$426
Ambulatory Surgical Center	17	0	0	0	17	\$70,318
Anesthesiology	14	0	0	0	14	\$14,879
Behavioral Health	0	2	2	2	6	\$1,040
Durable Medical Equipment	0	1	0	2	3	\$1,022
Emergency Medicine	1	0	0	4	5	\$99
Hospital	13	0	0	0	13	\$34,625
MRI/Radiology	2	10	0	0	12	\$6,968
Neurosurgery	0	10	0	0	10	\$8,805
Occupational Medicine	0	11	0	0	11	\$1,909
Orthopedic Surgery	0	68	0	0	68	\$207,650
Other	0	0	1	1	2	\$7,596
Pain Management	0	3	0	0	3	\$3,096
Physical Medicine & Rehab	0	7	0	0	7	\$13,766
Physical therapy	0	269	0	0	269	\$99,838
Physicians Fees	3	0	0	0	3	\$2,880
Podiatry	0	6	0	0	6	\$1,987
Radiology	1	0	0	0	1	\$16
Sports Medicine	0	4	0	0	4	\$21,200
Urgent Care Center	0	7	0	0	7	\$999
Grand Total	51	399	3	10	463	\$499,116



**Atlantic County Municipal JIF
PPO Savings Report
1/1/2024 - 2/29/2024**

	Bill Count	Provider Charges	Repriced Amount	\$ Savings	% Savings
Negotiated	4	\$16,368	\$8,439	\$7,929	48%
Out Of Network	20	\$19,265	\$15,756	\$3,509	18%
QualCare PPO	998	\$1,525,760	\$431,925	\$1,093,835	72%
Grand Total	1022	\$1,561,393	\$456,120	\$1,105,274	71%

	QualCare PPO	EPO	Negotiated	Out Of Network	Grand Total	\$ Savings
Ambulance	0	1	0	1	2	\$426
Ambulatory Surgical Center	30	0	0		30	\$253,750
Anesthesiology	22	0	0		22	\$24,600
Behavioral Health	0	7	2	6	15	\$2,733
Durable Medical Equipment	0	10	0	4	14	\$3,893
Emergency Medicine	1	0	0	6	7	\$99
Hospital	22	0	0	0	22	\$49,461
Medical Transportation	0	2	0	0	2	\$278
MRI/Radiology	5	41	0	0	46	\$28,681
Neurology	0	1	0	0	1	\$1,850
Neurosurgery	0	18	0	0	18	\$21,437
Occupational Medicine	0	23	0	0	23	\$3,768
Optometrists	3	0	0	0	3	\$94
Orthopedic Surgery	0	149	1	1	151	\$363,433
Other	0	0	1	1	2	\$7,596
Pain Management	0	8	0	0	8	\$7,131
Physical Medicine & Rehab	0	18	0	0	18	\$47,662
Physical therapy	1	574	0	0	575	\$206,983
Physicians Fees	8	0	0	1	9	\$43,188
Podiatry	0	10	0	0	10	\$8,270
Radiology	1	0	0	0	1	\$16
Sports Medicine	0	10	0	0	10	\$23,778
Urgent Care Center	0	33	0	0	33	\$6,146
Grand Total	93	905	4	20	1022	\$1,105,274

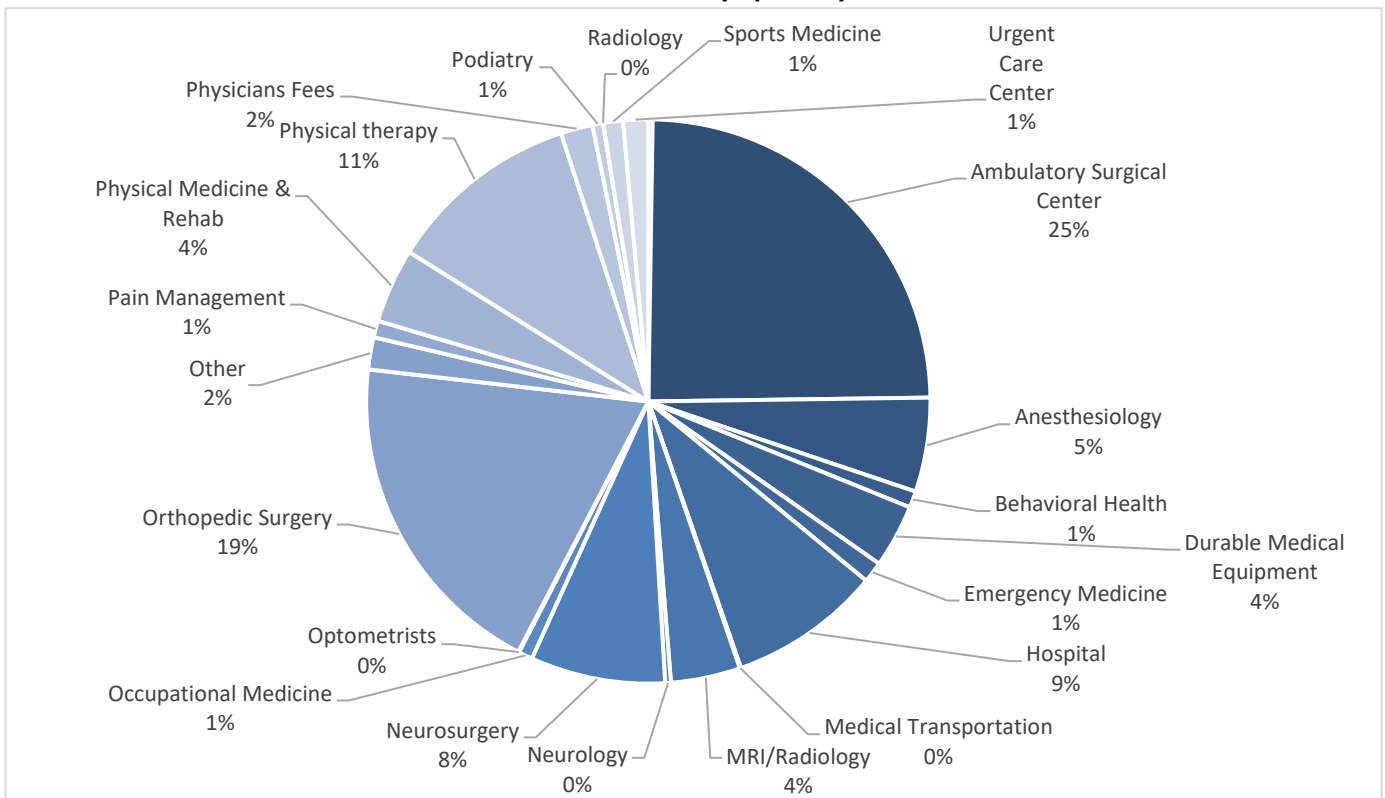


**Atlantic County Municipal JIF
Top 10 Providers And Paid Provider By Specialty
1/1/2024 - 2/29/2024**

Top 10 Providers

	Repriced Amount
JERSEY SHORE AMBULATORY SURGICAL CENTER	\$68,542
FERNANDO J. DELASOTTA MD	\$32,185
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	\$31,397
ORTHONJ, LLC	\$28,545
ORTHO NJ, LLC	\$22,438
PREMIER ORTHO ASSOC SURG CENTER	\$22,009
SOUTH JERSEY REHAB & SPINE INC	\$19,488
ONE CALL CARE DIAGNOSTICS	\$17,231
STRIVE PHYSICAL THERAPY SPECIALISTS LLC	\$16,050
TWIN BORO PHYSICAL THERAPY ASSOCIATES PA	\$14,609
Grand Total	\$272,495

Paid Provider By Specialty





MANAGED CARE QUICK NOTES

PHARMACY BENEFIT MANAGEMENT

Effective May 1, 2024 Qual-Lynx's will be partnering with ScriptAdvisor for Pharmacy Benefit Management (PBM) services. ScriptAdvisor is one of the largest PBM solution providers in the workers' compensation industry, processing millions of prescriptions annually. As part of our commitment to provide Qual-Lynx customers with the best claims outcomes, we are pleased to bring this workers' compensation-focused, fully integrated PBM program to our clients in New Jersey.

ScriptAdvisor maintains a pharmacy network of over 72,000 retail locations across the United States and a robust network of pharmacies in New Jersey including Walgreens, CVS, Rite Aid, Wal-Mart, and many other pharmacies for convenient, hassle-free access to facilitate filling work injury-related medication prescriptions.

Highlights of the PBM program include:

- Customized drug formularies focused on workers' compensation injuries and appropriate medications
- Opioid drug controls
- Compound and combined drug controls
- Pharmacist and clinical oversight
- 24/7/365 phone and online support
- Utilization and savings reporting
- A third-party billing solution and streamlined first fill process to ensure no out-of-pocket expense is incurred by any employee
- Automatic notification to pharmacies advising of the transition to ScriptAdvisor PBM ensuring continuity of appropriate medication processing
- A welcome letter and ID card will be sent to actively treating patients advising of the new PBM information

The transition will take place May 1, 2024, and we expect no interruption in providing patients with best-in-class clinical management, appropriate authorized medical treatment and the ability to fill necessary prescriptions. Qual-Lynx maintains the active First Fill letters, and will provide electronic copies of the First Fill letters to claims coordinators and claimants who can share with their local pharmacy to receive their approved medications, with no out-of-pocket expense.



DATE: March 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 (February)

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 Accreditation
Linwood PD	Accreditation, agency updates and Police Licensing.
Galloway PD	Agency updates, JIFactivity, police licensing.

Additional agencies continue to be 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. Results continue to be collected.

4. Law Enforcement Bulletins / Newsletters: Bulletin 24-01 was distributed to all Chiefs in regards to Fatigue in Law Enforcement. (see attached).

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 has been scheduled for March.

6. Meetings Attended:

L/E Consultant Meeting	02/02/2024
ACM Executive Claim Meeting	02/08/2024
ACM Executive Meeting	02/21/2024
ACM Safety Meeting	02/22/2024

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

chriswinter1429@gmail.com

TO: ACM JIF Police Departments

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

DATE: February 29, 2024

SUBJECT: Fatigue in law Enforcement

L/E Bulletin : 24-01

Discussion: The information is provided for guidance. The JIF has handled many cases involving police vehicle accidents and injuries, officer injuries due to arrest situations involving citizen aggression / resistance where officers are compelled to take action at a level of force dictated by the incident. The information below plays a huge part in the day-to-day operations of a police department. In regards to the motor vehicle accidents handled, the number is low as it applies to officers at fault , however for the cases where the officers are at fault, fatigue and distractions have been determined to have great impact. PTSD situations are on the rise as well and at times identified through their actions on the job as noted. For these reasons and others, the following information is provided.

Law enforcement is inherently a 24/7 profession. Calls for service mission-critical that a department's officers be alert and able to respond more efficiently. The nature of shift work and its often-unpredictable scheduling can lead to a substantial occurrence of fatigue in law enforcement, which in turn can manifest as a challenge to an agency's readiness as well as a genuine health concern for officers.

Effects of Fatigue in Law Enforcement

Fatigue isn't always one discrete condition but rather can present feelings of tiredness, depression, other mood disorders, and reduction of sleep can also lead to memory impairment. irritability, stress and hypertension.

More than 90 percent of law enforcement officers report being routinely fatigued, and 85 percent report driving while drowsy. (*National Institute of Justice Journal*).

Effectively, officers are almost always doing their jobs while experiencing some degree of fatigue.

Beyond the health impacts, persistent fatigue creates real-world dangers for officers and the communities they serve. More officers are killed by unintended events like auto collisions, then events related to the commission of felonies. In recent years, up to a third of officer deaths have involved automotive accidents, while driving. The danger doesn't stop with the end of a shift either, as many officers endure substantial commutes to reach their homes.

What is Contributing to Officer Fatigue?

Long workweeks with the possibility of overtime or moonlighting are the most attributable causes of officer fatigue. A study, published in the *National Institute of Justice Journal* looked at officer fatigue's underlying and less-obvious causes. Though it is difficult to establish specific causes and effects of a subject as complicated as fatigue, the research pointed to five(5) main areas of concern related to officer fatigue.

SHIFT LENGTH

Shorter duration shifts that occur with greater frequency are shown to be more disruptive to sleep patterns. Research findings suggest that agencies that schedule a 40-hour workweek over less than five days reduce the fatigue felt by officers.

SHIFT POLICIES

As we age, our ability to cope with fatigue diminishes. This is especially true for shift workers. As such, older officers tend to experience the effects of inconsistent shift scheduling more intensely than their younger colleagues.

COMMUTING

As more officers live outside the communities they work in, commuting times are generally rising throughout the country. Longer commutes, compounded by the stress of heavy traffic in many metro areas, show a strong correlation with reported fatigue levels.

HOME LIFE

Officers with young children experience profound fatigue at a greater rate than officers without children. This may be especially true for women in law enforcement.

Interestingly, though female officers' sleep quality is often reported as lower than their male counterparts, they tend to report less fatigue.

SHIFT REGULARITY

Irregular shift schedules can play havoc with a person's circadian rhythms (the body's natural sleep-wake cycle). In contrast, fixed shift schedules do not seem to produce such a dramatic effect on reported fatigue.

STAFFING SHORTAGES

As many as 86% of officers state their agencies do not have enough sworn and support staff. These shortfalls are causing severe strain in scheduling at agencies around the country.

Compassion Fatigue

Though not a new concept, compassion fatigue is increasingly part of the conversation surrounding officer fatigue. Though much police work is relatively routine, most officers will respond to extreme situations like domestic violence, a mass-casualty event, or child exploitation at least once in their careers. Typically, officers are called to service by a desire to help their communities, and in these intense situations, they operate as caregivers as much as first-responders, comforting victims and working to restore a sense of order to otherwise chaotic situations.

A growing body of research suggests that repeated trauma occurs within an officer among law enforcement officers and other first responders and medical personnel, potentially leading them to have difficulty disengaging from a stressful shift.

Compassion fatigue impacts cognitive processes, feelings of helplessness and hopelessness, and negative behavioral patterns that can often involve substance abuse. Recent survey data shows as many as 23% of officers report high levels of compassion fatigue. The anecdotal discussion suggests this number is likely growing.

Charting a Course of Action

To combat officer fatigue, departments are moving past long-established law enforcement traditions and, instead, are following the data from research to inform their decision-making. Some departments are experimenting with and seeing results from four-day workweeks and compressed shifts as a part of broader wellness programming. Other departments limit officer overtime, capping them at no more than 20-25 hours per week to encourage rest and healthy sleep schedules. Giving officers a say in their shift schedule has also shown promise in reducing the effects of shift work, lending some predictability to an officer's schedule.

While structural forces constitute a significant driver of fatigue risk factors, officers can take action to reduce these risks for themselves. Good physical fitness can mitigate the effects of fatigue. Quitting smoking or nicotine use and moderating caffeine and alcohol intake are also positive steps, often supported by Employee Assistance Programs (EAPs). that promotes the healthy sleep and rest needed to fight fatigue.

The study of compassion fatigue is not as advanced as the study of other forms of fatigue. However, the ability of an officer to experience gratification from their service seems to be an essential factor in managing compassion fatigue. Agency leaders can help promote a feeling of gratification from service by inviting officers to share positive stories of their impact on the community in roll call or other ways. Peer-support programs, mental health support, and different facets of EAP offerings also show real promise in emphasizing the value of an officer's work.

The nature of policing will always create significant challenges to officer wellness. The combination of a 24- hour schedule with calls for service that can be emotionally intense poses real dangers to officers' mental and physical health. By understanding what causes fatigue, departmental leaders can follow the research to craft policies that can help reduce the prevalence of fatigue in law enforcement.

*Posted in 21st Century Policing, Officer Wellness. Risk Management
Fatigue in Law Enforcement
by Nicholas Frankel*

Disclaimer: The materials provided in this correspondence are for general informational and educational purposes only and are not intended to be and should not be considered legal



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 Giangilio, 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	Lisa Brown
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



***Executive Safety Committee Meeting Minutes
February 22, 2024 @ 11:30 AM
Via Microsoft Teams***

An Executive Safety Committee meeting of the Atlantic County Municipal Joint Insurance Fund (“ACMJIF”) was held via Microsoft Team on Thursday, February 22, 2024 at 11:30 AM. The meeting was called to order at 11:31AM.

Those in attendance were:

Scott Wahl, **Chair, Avalon Borough**
Kayla Lovello, **Absecon City**
Shantele Pollock, **Hamilton Township**
Pam Tomassi, **Longport Borough**
Karen Fournier, **Lower Township**
Kellie Seib, **Sea Isle City**
Carl O’Hala, **West Wildwood City**
Dave Miller, **CJ Adams**
Jaclyn Lindsey, **Conner Strong & Buckelew**
Katie Walters, **Conner Strong & Buckelew**
Dennis Brown, **Glenn Insurance**
Joe Henry, **Hardenbergh Insurance**
Jen Modica, **Marsh & McLennan**
Bill McMahan, **McMahon Agency**
J. Eugene Siracusa, **Siracusa Kaufman**
Robert Garish, Assistant Director of Public Sector, **J. A. Montgomery Risk Consulting**
Christopher J. Winter Sr. CPM, Law Enforcement Risk Management Consultant
Paul A. Forlenza, MGA, Executive Director, **RPA a Division of Gallagher**
Kamini Patel, MBA, CIC, CPCU, AIDA®, Deputy Executive Director, **RPA a Division of Gallagher**

Those not in attendance were:

Bill Nimohay, **Buena Borough**
Jared Marandino, **Newfield Borough**
Roy Spoltore, **Upper Deerfield Township**
Rob DeVanna, **Glenn Insurance**
Keith Hummel, Safety Director, **J. A. Montgomery Risk Consulting**

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

I. COMMITTEE VICE CHAIR

Mr. Forlenza explained that the Committee has a practice of appointing a Committee Vice Chair to run the meeting if the Chair is unavailable. He asked for volunteers and suggested Ms. Pollock for the role. Ms. Pollock agreed to serve as Committee Vice Chair. Mr. Forlenza thanked Ms. Pollock.

II. COMMITTEE CHARTER

Mr. Forlenza explained that at the beginning of each year, the Committee reviews the Charter to ensure it accurately reflects the committee's role and responsibilities. He mentioned proposed changes related to removing references to the Wellness program, as it is currently on hold. He also suggest that the Executive Safety Committee Chair should be responsible for approving the meeting minutes, rather than the members. Mr. Forlenza inquired if everyone is comfortable with the proposed changes and encourages anyone with additional suggestions to reach out to his office or Mr. Wahl. The Committee was in agreement with the proposed revisions. He mentioned that the

revised Charter would be attached to the minutes of today's meeting for adoption at the next Executive Committee meeting.

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

For details, please see the Committee Charter attached.

III. MINUTES OF DECEMBER 01, 2023 SAFETY MEETING

Mr. Forlenza mentioned that a copy of December 01, 2023, Executive Safety Committee Meeting minutes were emailed on February 08, 2024 to all Committee members.

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

IV. 2023 ANNUAL SAFETY DIRECTOR'S LOSS CONTROL REPORT

Mr. Garish referred the Committee to a copy of the 2023 Annual Safety Director's Loss Control Report that was emailed to the Committee on February 21, 2024 for their review. He then briefly reviewed an abridged version of the report with the Committee.

Mr. Garish noted that the Safety Director's contract called for a minimum of 127 loss control visits to the 41 members of the ACM JIF. He noted the service visits include fifteen (15) Renewal Surveys, seven (7) Boardwalk Surveys and Law Enforcement Surveys. He noted that the Safety Director's office completed 138 visits in 2023 to ACM JIF Members.

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

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

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

For details, please see the 2023 Annual Safety Director's Loss Control Report attached.

V. SAFETY INTERVENTION/MONITORING

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

VI. MEMBERSHIP RENEWALS

Mr. Forlenza mentions that there are eleven (11) towns up for membership renewal this year. He acknowledged that Mr. Garish has been conducting Safety Directors' renewal visits and asked for any updates. Mr. Garish informed the Committee that out of the 11 renewals, nine have already been started, indicating progress in the renewal process. He expresses the hope of completing all renewals before the next meeting.

Mr. Forlenza also mentioned that the next meeting is scheduled for May, which aligns well with the timing of release of the renewal paperwork, which goes out in June. He noted that arrangements would be made to visit the towns up for renewal, with Mr. Miola, Ms. Patel and himself being involved in the process. He reminded the Committee that Mr. Miola was appointed as the MEL's South Jersey Marketing Representative for ACM, BURLCO and TRICO JIFs and he is currently

engaging with risk management consultants to gather insights on the current situation in different towns.

VII. *JIF LOSS RATIO REPORTS – September 30, 2023*

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio Reports* valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 91.7%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

VIII. *MEL LOSS RATIO REPORTS – September 30, 2023*

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio Reports* valued as of September 30, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 122.5% as of September 30, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment for claims within the MEL's self-insured retention.

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

IX. *JIF LOSS RATIO REPORTS – December 31, 2023*

Mr. Forlenza directed the Committee to a copy of the *JIF Six Year Average Loss Ratio Reports* valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 92.1%. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' JIF loss funding assessment within the JIF's self-insured retention. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

X. *MEL LOSS RATIO REPORTS – December 31, 2023*

Mr. Forlenza directed the Committee to a copy of the *MEL Six Year Average Loss Ratio Reports* valued as of December 31, 2023. The report reflects a six-year period for Fund Years 2017-2022. Mr. Forlenza noted that the six-year average loss ratio for the ACM JIF is 127.9% as of December 31, 2023. He noted that this information pertains to member claims that exceed the Fund's Self Insured Retention (SIR) where the MEL picks up the claim cost after the local JIF exhausts its retention on a claim. He noted that the loss ratios reflect incurred losses, which is money paid on known claims and the reserve to be paid on the known claims versus the members' MEL loss funding assessment for claims within the MEL's self-insured retention.

Mr. Forlenza then explained that the MEL reviews the JIF's 10-year average loss ratio within the MEL layers to determine if the JIF should be experience rated by the MEL. He noted that due to the JIF's consistent high loss ratio within the MEL, the JIF is being experience rated in 2024. Mr. Forlenza briefly reviewed the individual Fund Year loss ratios for 2017-2022 with the Committee.

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

XI. EXECUTIVE DIRECTOR – MONITORING REPORTS

Supervisory Investigation Reports

Ms. Patel referred the Committee to page 35 of the agenda packet, which reflects the Supervisor Investigation Report for January 2024. She reported that there were four (4) incidences out of thirty-one (31) where Supervisor Investigation Reports were not provided.

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

Police MVA: Workers Compensation Claims:

Ms. Patel directed the Committee to page 36 of the agenda that depicts Workers Compensation claims for Police Officers involved in an automobile accident. She briefly reviewed the report highlighting that seventy-seven (77) claims have a total incurred of \$4,528,046.62.

Comorbidities Reports:

Ms. Patel mentioned that several years ago, the Wellness Program kicked off due to national statistics showing that healthy employees are less likely to be injured and, when they are injured, recover more quickly. She noted that while ACM JIF has suspended the Wellness Program, it is still important to track this data to see financial impact on the JIF. She then reviewed the comorbidity statistics for all three (3) JIFs (ACM, BURLCO and TRICO) from December 2019 through December 31, 2023. She noted that the Total Claim Cost is 81% higher for those employees with co-morbidities, while Indemnity & Medical Cost is 108% higher for those with comorbidities vs. those without. Finally, Ms. Patel noted that the Lost Time Days per claim is 87% longer for those with comorbidities vs. those without.

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

XII. REGIONAL TRAINING SCHEDULE

Mr. Garish directed the Committee to pages 15-16 of the 2023 Annual Safety Director's report wherein he reviewed the Regional Training schedule for 2023 and provided a recap of each event. The training events included a Safety, Claims and, Wellness Coordinator Roundtable, Back Safety Training, summer seasonal training for managers and supervisors, CDL entry-level driver training, and indoor air quality training. The indoor air quality training was particularly important due to an uptick in complaints to PEOSH and the Department of Health. The training aimed to ensure employee protection and prevent costly claims. Mr. Garish also addressed liability concerns and explains that appointed individuals following internal policies are protected from additional liability. He then directed the Committee to pages 40-41 of the agenda that depicts the regional training plan for 2024, which includes safety, wellness, and claims roundtable, CDL entry-level driver training, indoor air quality training, accident investigations training, and the Lifeguard Symposium.

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

XIII. SAFETY DIRECTOR'S BULLETINS

Mr. Garish stated that the MEL distributes Safety Bulletins that are released in a MSI Newsletter twice a month. The Newsletter recaps the bulletins and messages that are released from the Safety Director's office or the MEL via their Mobile App. Mr. Garish then directed the members to the list of Safety Bulletins that were released since the Committee's last meeting as included on the Safety Committee agenda and highlighted a few bulletins.

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

XIV. MEL SAFETY INSTITUTE

Mr. Garish provided a brief review of the activity within the MEL Safety Institute for January 01, 2023 thru December 31, 2023:

1. MSI NOW – 2,531
2. MSI Live – via Zoom / In-Person – 1,243

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

XV. S:ERVE

Mr. Garish advised the Committee that S:ERVE is available to Police, Fire, Public Works, and EMS personnel. He stated they have been getting lots of interest recently on this training. The Attention and Distracted Driving course is geared towards employees that drive municipal vehicles and is approximately 30 minutes in length. It is strongly recommended that all employees that drive municipally owned vehicles complete this course.

XVI. POLICE TOPICS

Mr. Forlenza provided an update on the Police Command Staff training as well as the Police Ad Hoc meetings held in 2023. He then reviewed the topics covered, which included the first-line supervisor course, Police Command Staff training, Below 100, implicit bias, and preparing for First Amendment audits. He then preceded to review the other topics discussed included legal considerations for agreements, firearms and the use of medical marijuana, injury reduction, litigation, incident command systems training, challenges related to facial hair for medical and religious reasons, and the importance of using the EPL helpline to mitigate future lawsuits.

Mr. Forlenza noted that Ms. Plavchak from his office sent the annual police accreditation incentives memorandum to the membership on January 25, 2024.

XVII. LAW ENFORCEMENT RISK MANAGEMENT CONSULTANT

Mr. Winter mentions that a Members agreement, specifically the MOA (Memorandum of Agreement), was distributed to Chiefs last year. This agreement was reviewed by the Fund Solicitor, Mr. DeWeese, and received positive feedback from the Chiefs. He emphasized the importance of keeping Chiefs informed and mentioned that agency visits are ongoing, with eight visits scheduled in both Atlantic and Cape May Counties.

Mr. Winter also discussed the Resiliency program for officers and the need for additional training. He mentioned that a proposal is currently under review for a course that will be led by Dr. Kelly and Captain Walsh from Voorhees, which will provide officers with additional information and support. This training is aimed at helping officers in their role of supporting and recommending their peers. He acknowledged the turnover in police officers and the need to bring new appointees up to speed with the resiliency program.

Additionally, Mr. Winter mentioned working with agencies such as Avalon, North Wildwood, and Wildwood Crest on police licensing policies. He stated that he is providing them with information on individual policies that are impacted by the police-licensing program. He noted that accredited agencies already have the necessary information in their policies, and he references New Jersey statutes to support the adoption of the police-licensing program.

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

XVIII. MEL SAFETY & EDUCATION MEETING

Mr. Forlenza noted that the MEL Safety & Education Committee met on February 09, 2024. He noted the minutes from the February 09, 2024 meeting are pending and would be included in the next meeting agenda.

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

XIX. *PEOSHA ADVISORY COMMITTEE UPDATES*

Mr. Garish provided an update on the first quarter meeting, specifically highlighting the increase in indoor air quality citations and complaints received by the Department of Health. He emphasizes the importance of addressing indoor air quality issues and mentions the need for documentation and following appropriate procedures outlined in policies. Mr. Garish mentioned that the organization has a template for indoor air quality policies, which is a state requirement. He also mentions that Mr. Callahan and he have applied to be part of the Advisory Board to stay updated on the latest information.

Mr. Garish mentioned the positive relationships they have built with inspectors and consultants from the South Jersey Office. He noted that the inspectors often reference the MEL website and local JIF websites for resources. He also mentioned that the inspectors offer consultative visits where they provide guidance on what needs to be done without issuing citations. The visits help members improve their facilities and stay off the radar for a certain period. Mr. Garish concludes by inviting any members who need information or assistance to reach out.

XX. *SMALL MUNICIPALITIES REGIONAL JOINT SAFETY COMMITTEE MEETING*

Mr. Garish provided an update on the Small Municipalities Regional Joint Safety Committee, mentioning that the small municipalities group consists of Corbin City, Estell Manor, Folsom, Deerfield, and Weymouth. He notes that Corbin is no longer a member, but the remaining towns have been actively participating and taking safety seriously. He commends the strong leadership of Mr. Carroll from Weymouth and the dedication of the members. He mentions that the first meeting of 2024 is scheduled for March 14, 2024 in Woodbine. Mr. Brown adds that the advantage of these meetings is the participation and communication among the towns, allowing them to learn from each other and address their unique issues. Ms. Patel commented that she attended a meeting in December, and highlights the benefit of bringing in outside speakers to enhance learning.

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

XXI. *OPTIONAL SAFETY BALANCE*

Mr. Forlenza directed the Committee to page 51 of the agenda packet, which depicts the optional safety budget balances. He mentioned that the 2023 optional safety budget has been utilized well, with all but \$160 out of the original \$28,000 being claimed by participating towns. He expressed satisfaction with the towns utilizing the funding as intended. Mr. Forlenza informed the Committee that survey letters were sent out on January 24 regarding participation in the 2024 program, and there were no changes to the program. All towns listed in the spreadsheet will be participating again this year. The combined optional safety budget and EPL Cyber Fund program letters were emailed to all members on February 13. Mr. Forlenza emphasized the importance of encumbering funds by December 31 and collecting them by February 1, 2025. He explained that this policy was implemented about 15 years ago to prevent towns from holding unclaimed funds for extended periods.

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

XXII. *SAFETY INCENTIVE PROGRAM*

Mr. Forlenza directed the Committee to page 52 of the agenda packet that depicts the 2022 Safety Incentive Program Qualifies Award balances. He expressed disappointment that some towns did not

collect their funds despite encumbering them. He explained that the program requires towns to notify the JIF if they want the money in the form of a check, and if they do not respond, it is assumed they will use the reimbursement process. He mentions that the majority of members were paid in April and May, and the remaining balances were collected from July to the end of the year.

Mr. Forlenza then confirmed with Mr. Garish that all members would qualify for the safety incentive program in 2023. Mr. Forlenza mentioned that notification letters for members' awards will be sent out after the safety breakfast, and he emphasized the importance of encumbering funds by the end of December and claiming them by February 1, 2025. He notes that the 2024 program was emailed to all members on January 11 and mentions that the Safety Director's office has been receiving executed safety contracts, although there are still some pending. Mr. Garish assures that they will work with the towns to ensure all necessary documents are received.

Mr. Forlenza asked if there were any questions, no questions were entertained.

XXIII. REIMBURSEMENT PROGRAMS

Mr. Forlenza raised the issue of reimbursement programs and the challenges faced by smaller towns in utilizing the funds allocated to them for various programs such as safety, wellness, and EPL (Employment Practices Liability). He mentioned that in other JIFs they work with, there are discussions about whether it makes sense for small towns to be required to participate in these programs, especially if they have no full-time employees and minimal exposure. However, he noted that this is not currently an issue for the ACM JIF.

XXIV. 2024 SAFETY KICKOFF BREAKFAST

Mr. Forlenza announced that the 2024 safety kickoff breakfast is scheduled for March 28 at Merighi's Savory Inn. He confirms that the facility has already been secured. He mentioned that Captain Walsh will be the guest speaker at the breakfast and will discuss the challenges faced by public employees and the higher standards to which they are held. Mr. Forlenza noted that he and Chief Hummel would also speak about global trends and the perception of the JIF as a "four-letter" word. Mr. Forlenza emphasized that the JIF does not mandate training and clarifies that their goal is to make compliance with programs as easy as possible. He discussed the Special Safety Awards program, where individuals or departments that have gone beyond in ensuring employee safety are recognized with a lunch award of up to \$1000. Mr. Forlenza requested authorization from the Committee to re-institute the Special Safety Award program, noting the funding is already in the budget. The Committee granted authorization to re-institute the Special Safety Award Program.

XXV. 2024 SAFETY, WELLNESS, & CLAIMS COORDINATOR ROUNDTABLE

Mr. Forlenza noted that the 2024 Safety Wellness and Claims Roundtable is scheduled for April 30, 2024. He mentioned that it would be held separately from the safety breakfast and will be conducted via Zoom or Microsoft Teams. Mr. Garish confirmed that an email has already been sent to professionals, and once the topics are finalized, the initial invite will be sent out.

XXVI. NEXT MEETING

Mr. Forlenza reviewed the scheduled meetings for 2024, which are as follows:

May 16, 2024- 11:30am – Microsoft Teams
September 19, 2024 -11:30am – Avalon, NJ
December 05, 2024 – 11:30am – Microsoft Teams

Mr. Wahl from Avalon discussed the security measures implemented in their public spaces following a security check conducted by the County Prosecutors office in 2015. They recently had a meeting with Mr. Super and his staff to address security concerns in the building. Mr. Wahl recommended that anyone in Cape May County interested in improving workplace safety should seek assistance from these professionals, as they provide valuable services at no cost. He noted that

Avalon intends to utilize their safety funds to implement recommendations from a draft report they received.

Mr. Forlenza noted that the minutes of the meeting would be prepared and provided to Mr. Wahl for review before being included in the March agenda packet, along with the proposed amended Charter and the Safety Director's Report.

There being no further business, the meeting adjourned at 12:41 PM.

File: ACMJIF/2024/Safety Committee

Tab: 02/22/2024

Safety Committee Charter

The Atlantic County Municipal Joint Insurance Fund (ACMJIF) Executive Committee hereby constitutes and establishes a Safety 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 Safety Committee.
3. Serving on the Committee shall be the Fund Safety Director, ~~Wellness Director,~~ and a representative from the Administrator's office.
4. Risk Management Consultants may serve as deemed appropriate by the Executive Committee Chair.
5. Members of the Committee may appoint a Vice Chair to serve in the absence of the Committee Chair.

Authority and Responsibility

The Safety Committee is to serve as a focal point for communication between the ACMJIF, the Executive Director/Administrator, the Safety Director, and member municipalities. ~~The Safety Committee shall also serve as a focal point for communication between the ACMJIF, the Executive Director/Administrator, the Wellness Director, and member municipalities. The function of the Committee is advisory in nature and is not intended to infringe upon the responsibility of the Safety Director, Wellness Director, or employees of member towns.~~ The Safety Committee shall advise the Executive Committee on safety and wellness related policies, performance of municipalities in terms of safety and wellness, and of the individual firms responsible for reporting on same. The Safety Committee shall also work with the Executive Director, ~~Wellness Director,~~ and the Safety Director in attempting to identify services that may be provided by the Joint Insurance Fund to member municipalities in order to reduce the risks of accidents to member employees and volunteers and improve the overall health and wellness of member employees and volunteers to reduce the risk of accidents and decrease the severity of injuries associated with those accidents..

Safety Committee Bylaws

The Safety Committee of the ACMJIF was established by charter approved by motion of the JIF's Executive Committee on April 19, 1995. The Committee's operational guidelines are set down herein and may be amended by majority vote of the Executive Committee.

Meetings

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

Attendance

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

A representative of the Administrator's, ~~Wellness,~~ and Safety Director's office shall attend all meetings and shall serve as staff to the Safety Committee.

Minutes

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

Specific Duties

The Safety Committee is to:

- (1) Develop with the Executive Director and the Safety Director on-going and annual safety programs, which shall provide for the planning, organization, control and leadership of the JIF's directed safety efforts.
- ~~(2) — Develop with the Executive Director and the Wellness Director on-going wellness programs that shall provide for the planning, organization, control, and leadership of the JIF's directed wellness efforts.~~
- ~~(3)~~(2) Identify and analyze loss exposures and claims information for the JIF as a whole and for individual members to determine where resources should be directed to reduce claims.
- (4) Examine alternative risk techniques to determine the most efficient method for reducing the risk of loss.
- (5) Recommend to the Executive Committee any appropriate expenditures on programs or services which, in the opinion of the Committee, will likely result in long-term savings for the JIF.
- (6) Implement, monitor and evaluate all safety ~~and wellness~~ programs, services and vendors.
- (7) Recommend to the Executive Committee the retention or replacement of safety ~~and/or wellness~~ vendors and provide a written summary of the basis of such recommendations.
- (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 Safety Committee including the Safety Director, ~~Wellness Director~~, Police Law Enforcement Consultant 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.



**2023
ANNUAL SAFETY
DIRECTOR'S REPORT**

**ATLANTIC COUNTY
MUNICIPAL JOINT INSURANCE FUND
2023**

PREPARED BY

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ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND

2023 ANNUAL SAFETY DIRECTOR'S REPORT

A. GENERAL DUTIES – EXECUTIVE SUMMARY

The Annual Safety Director's Report covers service activities from January through December of 2023. The 2023 Safety Director's contract calls for a minimum of 127 Loss Control Visits to the 41 Atlantic County Municipal Joint Insurance Fund members.

Service visits included (15) Renewal Surveys, (7) Boardwalk Surveys, and Law Enforcement Surveys. The remaining service visits included but were not limited to physical facility surveys, playground inspections, seasonal operations, Job Safety Observations, Safety Committee meetings, special training requests, PEOSH violation remediation assistance, and other services requested by the membership.

Renewal surveys were completed for the Fifteen (15) members renewing in 2024. The following members were visited; Absecon, Cape May City, Cape May Point, Corbin City, Deerfield Township, Egg Harbor Township, Estell Manor, Folsom Borough, Linwood, Mullica Township, Ocean City, Upper Township, West Wildwood, Weymouth, and Wildwood. During the surveys, all municipal operations are reviewed. Buildings more than 50 + years old or of significant value are visited. The following elements are reviewed: SIP participation, Suggestions for Improvement, any unusual exposures, and comments on their loss metrics.

The J. A. Montgomery, Risk Control Team, consisted of our Safety Director, Chief Keith Hummel (Ret.), and Loss Control Consultants, John Saville, Robert Garish, and Thomas Reilly. We will be your primary contact for all Loss Control / Safety related services. Keith is also available to provide Law Enforcement Risk Control Consultation Services as requested by the Joint Insurance Fund. The team is administratively supported by Melissa Meccariello.

Training support is administered by the MSI Learning Management System staff, Susan Kopec, Andrea Felip, and Natalie Dougherty.

1. Executive Safety Committee

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

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

2. Participation in Claims Process / Accident Investigation

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

3. Written Compliance Programs / Bulletin Updates

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

B. PROGRAMS

1. Safety Incentive Program (SIP)

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

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

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

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

- Uniform program. See the 2023 Safety Incentive Program (SIP) for additional details.
- Submit the 2023 Safety Committee meeting dates (2/24/2023) and return the 2023 Safety Contract (3/24/2023).
- Send a delegate to the Safety Kickoff Breakfast (3/23/2023)
- Each member is required to send a delegate to the Safety Coordinator/ Claims Coordinator/Wellness Coordinator Roundtable, which will be held on April 25, 2023, via Zoom (Virtual).
- Each member is required to send a delegate to at least one half-day session of the Annual Planning Retreat (October 18-19,2023)
- Required attendance at all applicable Regional Training events.
- Members will hold at a minimum quarterly Safety Committee meeting.
- Member towns are expected to participate in all aspects of the program. Safety records are kept at the workplace and maintained by the Safety Coordinator. Once or twice a year, the safety records will be reviewed onsite by the JIF Safety Consultants.
- Activities in the safety program are grouped into the “six (6) C’s”, Commitment, Controlling Hazards, Continuing Education, Communication, Coaching, and Claims Management. See *Best Practices of 2023 SIP*.
- JIF Safety Consultants are required to review program records. Safety Coordinators are encouraged to maintain these program records in a centrally located file. The file should contain the member's Safety Committee Minutes, Hazard Inspections, Training Records, Job Safety Observations, and any other documentation to objectively evaluate the member's program efforts. Maintenance of this file will ensure that the member receives full credit for their actions.
- During onsite record checks, all elements of the program will be reviewed. We will work with members to secure a commitment of participation for areas found to be lacking during the review. It is expected that written documentation will be available for review (Safety Committee Minutes, hazard inspections, training records, job safety observations, roadway, signs, and walkway logs, etc.).

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

2. Road, Sign, and Walkway Program

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

3. Law Enforcement Services

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

- April 27, 2023 (In-Person -Avalon)
- December 5, 2023 (Virtual)

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

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

[MSI Law Enforcement](#)

- Key to Agency Stability, Longevity, and Liability Resilience
- Attorney General – Drug Testing – Officer Safety and Wellness (Revision)
- Police Officer Licensure Regulations (Update)
- Law Enforcement – Unique Role in Active Shooter / Mass Violence
- Newly Released Active Shooter Report – Key Findings and Considerations
- Parade Risk Mitigation Considerations
- Crossing Guard Program Resources
- Traffic Controls During Roadway Incidents

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

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

Additional opportunities were made available by Chief Hummel (Ret.) and Chief Earle (Ret.).

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

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

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

4. S:ERVE & Attention and Distracted Driving

S:ERVE - Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum that focuses on code three intersection negotiation scenarios created to educate law enforcement, firefighters, E.M.S., and other emergency responders. Courses are SCORM-compliant and designed to stand alone with minimal instructor participation. Each course is divided into six short lessons of

20-30 minutes, presenting techniques, concepts, rules, and procedural knowledge necessary for emergency responders to drive safely and effectively in emergency response situations. The following modules make up the S:ERVE program:

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

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

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

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

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

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

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

C. TRAINING

1. Regional Training Plan / Additional Training

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

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

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

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

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

Managers and Supervisor Training

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

CDL-ELDT (Entry Level Driver Training)

- 4/3/2023 9:00 AM – 10:30 AM (Camden County)
- 6/26/2023 9:00 AM-10:30 AM (Burlington County)
- 11/29/2023 8:30 AM – 10:00 AM (Virtual)

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

- June 7, 2023 @ 11:00 AM
- September 15, 2023 @ 11:00 AM
- December 11, 2023 @ 9:00 AM

Annual Retreat – October 18-19, 2023 (In-Person)

2. MSI Training and Participation

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

Newer training courses include but are not limited to:

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

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

A "Training Needs Assessment Guide" is available to the membership on the Atlantic JIF / MEL websites. This "YES/NO Guide" is designed to assist members with determining safety training for each employee under various PEOSH and OSHA Standards and other occupational safety regulations.

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

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

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

Training is being offered on the new system for administrators and students.

- Click [here](#) for the FAQ about the MSI LMS System.
- Click [here](#) for the Learner Guide.
- Click [here](#) for the MSI LMS Student Training Video.
- Click [here](#) for the MSI LMS Administrator Training Video.

The MEL Safety Institute has (2) main training platforms offered to members:

MSI LIVE: The MSI LIVE features real-time, instructor-led classes and webinars. Experienced instructors provide an interactive experience for the learner on a broad spectrum of safety and risk control topics. Most MSI LIVE offerings have been awarded continuing education credits for municipal designations and certifications. The MSI LIVE catalog provides a description of the course, the intended audience, and available credits.

How do I know what courses are available?

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

How do I register?

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

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

To maintain the integrity of MSI classes and our ability to offer C.E.U.s, we must abide by the rules of the State agency that issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded C.E.U.s for the class or receive a certificate of completion.***

MSI NOW: The MSI NOW provides on-demand streaming videos and online classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes. The library has over 150 available streaming videos. Periodic reviews of this platform will occur to ensure the content is current and relevant. This will include the removal/addition of courses made available to the membership.

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

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

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

MSI Info Graphics –

- Work Zone Safety- Short-Term Stationary
- Roadway Safety
- Lift Safety
- Three Points of Contact
- Bench Grinder Safety
- Seatbelt Safety
- Entering Residences
- Road to Resolving Conflict
- Leader or Boss
- MSI Constructive Feedback 2023

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

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

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

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

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

Requirements:

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

Academy Open Enrollment:

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

Open Enrollment Dates:

- June 1–22, 2023 (Start Date: July 1, 2023)
- December 1-22, 2023 (Start Date: January 1, 2024)

Additional [MSI Resources](#) but not limited to found at the Atlantic JIF website and M.E.L. website:

- MSI Bulletins
- MSI Briefings
- MSI Fire & EMS
- MSI Forms / DOCS (Safety Checklist, Tool-Box Talks, JSO's)
- Model Policies / Procedures
- Defensive Driving
- MSI Videos
- MSI Model Policies
- MSI Risk Management

Member Participation:

Atlantic JIF members participated in the following training courses in 2023.

- MSI LIVE: 1,243
- MSI NOW: 2,531

D. ATTENDANCE / REPORTS

1. Attendance at Meetings of the Fund

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

2. Monthly and Quarterly Reports Semi-Annual Loss Analysis

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



2023 Regional Training Plan

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

Date / Time: April 25, 2023, @ 9:00 AM

Location: Virtual (Zoom)

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

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

#2 Topic: Back Safety Material Handling

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

Location: Virtual (Zoom)

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

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

#3 Topic: Summer Seasonal Employee Training for Supervisors

Date/Time: June 5, 2023 @ 9 AM

Location: Ocean City Library

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

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

#4 Topic: Indoor Air Quality

Date / Time: June 7 @ 11:00 AM, September 15, @ 11:00 AM & December 11, @ 9:00 AM

Location: (Zoom)

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

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

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

Atlantic County Municipal Joint Insurance Fund
P.O. Box 488, Marlton, New Jersey 08053 · P: 856-446-9100 · F: 856-446-9149 ·
www.acmjif.org



2024 Regional Training Plan

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

Date / Time: April 30, 2024 @ 9AM-10:30AM

Location: Virtual (Zoom)

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

We will highlight the 2024 S.I.P., ZERO Harm / Presence of Safety, and review online resources available at the MEL/JIF websites, such as the Job Safety Observations, Tool-Box Talks, Safety Checklists, and the most recent additions to MSI Learning Management System. The Wellness Coordinator will highlight the 2024 theme and review the membership accomplishments. The Claims Coordinator will review the claims process and provide updates/resources.

#2 Topic: CDL: Entry Level Driver Training (ELDT) Train-the-Trainer Program

Date / Time: 3/6 @ 9 AM , 6/21 @ 1 PM, 9/10 @ 9 AM, 11/6 @ 1PM

Location: (Zoom)

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

This class will prepare an experienced Commercial Driver's License Holder to conduct in-house training to satisfy the mandatory minimum Federal Curricula Requirements for Entry Level Driver Training, upgrade their current license, or add endorsements that were mandated to begin on February 7, 2022. Attendees will be provided with materials necessary to present an ELDT program to potential Commercial Motor Vehicle License applicants and satisfy the mandatory FMCSA curriculum.

#3 Topic: Accident Investigation

Date / Time: 3/21 @ 9 AM, 5/1 @ 1 PM, 9/6 @ 1PM, 12/6 8:30 AM

Location: Virtual (Zoom)

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

This course leads the student through the 3-step process of 1) collecting good information about the incident, 2) identifying the root cause and contributing factors and 3) creating an action plan to incorporate what was learned from the investigation.

#4 Topic: Lifeguard Symposium

Date/Time: TBD

Location: TBD

Target Audience: Command Staff / Administration

The Lifeguard/Beach Patrol Symposium will provide an opportunity for Lifeguard Command Staff to exchange information on Workers' Compensation and General Liability issues related to beach operations. The presentation will include but is not limited to information on the Law Against Discrimination (L.A.D.), CEPA, Protection of Minors, and Life Saving Responsibilities. Safety programs and training tools will be discussed to assist with the goal of creating a safer environment for the lifeguards and the community.

#5 Topic: Indoor Air Quality

Date / Time: August 8 @ 8:30 AM-9:30 AM

Location: (Zoom)

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

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

Attendance at all applicable Regional Training programs is mandatory and counts toward successful participation in the 2024 Safety Incentive Program.

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www.acmjif.org



To: Fund Commissioners

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

Date: March 20, 2024

Re: **Executive Director's Report**

A. Lost Time Accident Frequency Report (pgs. 71-72)

The January 2024 Lost Time Accident Frequency Summary and the Statewide Recap for January 2024 are attached for your review.

B. Certificates of Insurance (pgs. 73-107)

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

C. Financial Fast Track Report (pg. 108)

The Financial Fast Track Report for January 31, 2024 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 January 31, 2024 was \$14,201,272

D. Regulatory Filing Checklists (pgs. 109-110)

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. 111)

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. 2024 EPL/Cyber Risk Management Budget (pg. 112)

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.**

H. Employment Practices Liability Compliance Status (pg. 113)

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.

I. Statutory Bond Status (pgs. 114-116)

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.

J. Skateboard Park Approval Status (pg. 117)

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.

K. Capehart & Scatchard Updates

Nothing to report this month

L. Land Use Training Certification (pg. 118)

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.

M. Monthly Activity Calendars (pgs. 119-120)

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

N. Elected Officials Training (pgs. 121-122)

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

O. 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.

P. 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**.

Q. 2024 Safety Breakfast (pg. 123)

The JIF will hold the 2024 Safety Kickoff Breakfast on March 28, 2024 at Merighi's Savoy Inn, Vineland. The invitation was emailed to all Fund Commissioners and Alternates, as well as the Clerks, RMC's, Safety, and Claims Coordinators. We ask that you please respond no later than March 20, 2024.

R. Safety & Claims Coordinator Roundtable

The JIF is looking to hold the 2024 Safety Kickoff Breakfast & Safety, Claims, & Wellness Coordinator will be held online on April 30, 2024. Additional information will be forthcoming.

S. New Fund Commissioner Orientation

This year, the Executive Directors office will hold two (2) New Fund Commissioner Orientation sessions; one in May and the other later this Fall via Microsoft Teams. Anyone who would like an overview of the JIF is welcome to sign up and participate. An email notification with further details on how to participate in this training will be emailed to all members in April.

T. Financial Disclosure Statement Filing

The Division of Local Government Services utilizes an "on line" process for completion and submission of Financial Disclosure forms. Each Fund Commissioner has a unique PIN # for which to file for their position of Fund Commissioner with the JIF. Newly appointed Fund Commissioners receive their Filing PIN # from our office once we are notified of their appointment. Any newly appointed Fund Commissioner that has not yet received their PIN# from the Executive Director's office, or has any questions, should contact Kris Kristie at Kristi_Kristie@rpadmin.com. Additional information will be sent to all Fund Commissioners once it is released by the Department of Community Affairs.

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
2024 LOST TIME ACCIDENT FREQUENCY EXCLUDING SIR MEMBERS/ EXCLUDING COVID CLAIMS

DATA VALUED AS OF January 31, 2024

		# CLAIMS ** FOR * 1/31/2024	Y.T.D. LOST TIME ACCIDENTS	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	TOTAL RATE 2024 - 2022
MEM_ID	MEMBER						MEMBER
1	1 Avalon Borough	0	0	0.00	1.76	1.70	1 Avalon Borough
2	2 Brigantine City	0	0	0.00	2.46	0.41	2 Brigantine City
3	3 Buena Borough	0	0	0.00	0.00	0.00	3 Buena Borough
4	5 Cape May City	0	0	0.00	3.36	2.49	4 Cape May City
5	6 Commercial Township	0	0	0.00	2.90	3.08	5 Commercial Township
6	7 Deerfield Township	0	0	0.00	0.00	0.00	6 Deerfield Township
7	8 Dennis Township	0	0	0.00	0.00	0.00	7 Dennis Township
8	11 Estell Manor City	0	0	0.00	0.00	0.00	8 Estell Manor City
9	12 Folsom Borough	0	0	0.00	0.00	0.00	9 Folsom Borough
10	13 Galloway Township	0	0	0.00	1.62	1.98	10 Galloway Township
11	14 Hamilton Township	0	0	0.00	2.87	1.77	11 Hamilton Township
12	16 Longport Borough	0	0	0.00	0.90	0.00	12 Longport Borough
13	18 Middle Township	0	0	0.00	2.02	1.67	13 Middle Township
14	19 Millville City	0	0	0.00	2.26	3.25	14 Millville City
15	20 Mullica Township	0	0	0.00	7.41	0.00	15 Mullica Township
16	21 Newfield Borough	0	0	0.00	0.00	0.00	16 Newfield Borough
17	22 North Wildwood City	0	0	0.00	0.71	1.08	17 North Wildwood City
18	23 Northfield City	0	0	0.00	1.14	5.78	18 Northfield City
19	24 Ocean City	0	0	0.00	1.89	2.19	19 Ocean City
20	25 Pleasantville City	0	0	0.00	5.60	1.03	20 Pleasantville City
21	26 Sea Isle City	0	0	0.00	1.22	4.03	21 Sea Isle City
22	27 Somers Point City	0	0	0.00	2.33	1.48	22 Somers Point City
23	28 Stone Harbor Borough	0	0	0.00	4.86	2.77	23 Stone Harbor Borough
24	29 Upper Deerfield Township	0	0	0.00	0.00	0.00	24 Upper Deerfield Township
25	30 Ventnor City	0	0	0.00	1.59	0.83	25 Ventnor City
26	31 Waterford Township	0	0	0.00	1.13	1.08	26 Waterford Township
27	32 West Cape May Borough	0	0	0.00	0.00	0.00	27 West Cape May Borough
28	33 West Wildwood Borough	0	0	0.00	0.00	7.69	28 West Wildwood Borough
29	34 Weymouth Township	0	0	0.00	2.63	0.00	29 Weymouth Township
30	36 Woodbine Borough	0	0	0.00	4.08	4.00	30 Woodbine Borough
31	377 Cape May Point Borough	0	0	0.00	0.00	0.00	31 Cape May Point Borough
32	465 Linwood City	0	0	0.00	1.32	1.32	32 Linwood City
33	475 Wildwood City	0	0	0.00	2.50	2.20	33 Wildwood City
34	530 Margate City	0	0	0.00	1.30	0.88	34 Margate City
35	569 Absecon City	0	0	0.00	0.00	0.00	35 Absecon City
36	595 Downe Township	0	0	0.00	0.00	0.00	36 Downe Township
37	35 Wildwood Crest Borough	1	1	5.05	0.44	0.92	37 Wildwood Crest Borough
38	17 Lower Township	1	1	5.39	2.20	1.37	38 Lower Township
39	375 Upper Township	1	1	8.48	3.17	2.14	39 Upper Township
Totals:		3	3	0.61	2.02	1.72	1.82

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

2023 Loss Time Accident
Frequency as of January 31, 2023 0.00

**2024 LOST TIME ACCIDENT FREQUENCY ALL JIFs EXCLUDING SIR MEMBERS/ EXCLUDING
COVID CLAIMS**

January 31, 2024

FUND	2024 LOST TIME FREQUENCY	2023 LOST TIME FREQUENCY	2022 LOST TIME FREQUENCY	TOTAL RATE * 2024 - 2022
Monmouth County	0.00	0.58	0.82	0.67
NJ Public Housing Authority	0.00	1.58	2.01	1.73
NJ Utility Authorities	0.00	1.51	1.35	1.37
Ocean County	0.00	1.30	0.90	1.05
Suburban Metro	0.00	1.34	1.25	1.24
Suburban Municipal	0.00	1.17	1.32	1.19
Morris County	0.17	1.54	0.82	1.14
Central New Jersey	0.23	2.04	1.89	1.89
Bergen County	0.23	1.38	1.29	1.29
South Bergen County	0.32	2.41	1.99	2.13
Gloucester, Salem, Cumberland	0.38	1.29	1.17	1.20
Burlington County Municipal JI	0.58	1.25	0.90	1.06
Atlantic County Municipal JIF	0.61	2.02	1.72	1.82
Professional Municipal Manage	1.37	1.60	1.62	1.60
Camden County	1.84	1.08	1.43	1.28
AVERAGE	0.38	1.47	1.36	1.38

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

Conner Strong - Report by Insured

COIID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
4L52J	Atlantic County Municipal JIF	Borough of West Cape May	RE: Use of Facility 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 facility during the current calendar year.	Lower Cape May Regional School District	687 Route 9		Cape May	NJ	08204	02/07/2024	01/30/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
4LD9G	Atlantic County Municipal JIF	Borough of West Cape May		Lower Cape May Regional School District	687 Route 9		Cape May	NJ	08204	02/07/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Crime
												Excess Liability
												Workers Compensation and Employers' Liability
			RE: WCM Annual Christmas Parade The Certificate Holder is an Additional Insured on the above-referenced Commercial General	Lower Cape May Regional School District	687 Route 9		Cape May	NJ	08204	02/07/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Liability and Excess Liability Policies if required by written contract as respect to transportation of the US Coast Guard to and from the WCM Annual Christmas Parade.									
												Commercial General Liability
												Crime
												Excess Liability
												Workers Compensation and Employers' Liability
4LE85	Atlantic County Municipal JIF	Township of Middle	Re: 2019 Commander Chassis SN: 54F3DF716KWM12364. Value \$999,039.00 Lease #40145108 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2019 Commander Chassis SN: 54F3DF716KWM12364. Value \$999,039.00. Lease #40145108	TD Equipment Finance, Inc	it's successors and assigns and/or ATIMA	12000 Horizon Way, 4th Floor	Mt. Laurel	NJ	08054	02/14/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Thirty (30) days notice of cancellation will be provided, except ten (10) days for non-payment of premium									
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
4LE8S	Atlantic County Municipal JIF	Township of Upper	RE: Ford E-450 Road Rescue valued at \$30,000- VIN # 1FDXE45X9DA4970 6 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 Loaner Vehicle is 2009 Ford E-450 Road Rescue valued at \$30,000. VIN # 1FDXE45X9DA4970 6	Bay Head Investment, Inc.	dba VCI Emergency Vehicle Specialists	43 Jefferson Avenue	Berlin	NJ	08009	02/14/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
												Compensation and Employers' Liability
4LEA7	Atlantic County Municipal JIF	City of Cape May	RE: Loan #10432304. The certificate holder named as additional insured/loss payee/ and mortgagee ATIMA as respect to varies location city wide with blanket coverage on replacement cost bases- and covers all direct and physical loss caused tot he property with respect to Loan #10432304. Notice of Cancellation 10 days for non-payment and 30 days for all other	Berkadia Commercial Mortgage LLC	Berkadia Loan # 10432304	P. O. Box 557	Ambler	PA	19002	02/15/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
4LEDP	Atlantic County Municipal JIF	Township of Upper	RE: Ford E-350 #1FDWE35P55HA90 379 value \$22,000. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written	Bay Head Investments, Inc.	dba VCI Emergency Vehicle Specialists	43 Jefferson Avenue	Berlin	NJ	08009	02/14/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			contract as respect to Loaner Vehicle 2005 Ford E-350 #1FDWE35P55HA90 379 value \$22,000.									
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
4LEMM	Atlantic County Municipal JIF	Borough of Newfield	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 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.	Newfield Board of Education	212 Catawba Avenue		Newfield	NJ	08344	02/12/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
												Workers Compensation and Employers' Liability
4LENQ	Atlantic County Municipal JIF	Member Towns of the Atlantic County	The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.	Member Towns of the Atlantic County Municipal Joint Insurance	Fund PO Box 488		Marlton	NJ	08053	01/23/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4LEQM	Atlantic County Municipal JIF	Member Towns of the Atlantic County	RE: Atlantic JIF Member Towns Certificate Holder is amended to be	County of Cape May Board of Chosen Freeholders	Crest Haven Complex	4 Moore Road	Cape May Court House	NJ	08210	02/01/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			included as additional insured the person(s) or organization(s)as shown in the description section of this certificate of insurance for General Liability & Excess Liability pursuant to the terms, conditions, limitations, and exclusions of the ACMJIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured). However, the designation as an additional insured shall only apply to claims which arise out of or are caused or alleged to have been caused in any manner from the member municipality's sole negligent acts while engaging in the activities of street openings, street and road closings, parades, and hanging of banners by a member municipality of the Atlantic County Municipal Joint Insurance Fund as per the ACMJIF membership list below.									

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4LF2R	Atlantic County Municipal JIF	Township of Lower	<div>RE: Use of Facilities/Fields for Various Recreation Programs/Youth Sports Activities</div> <div>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 facilities and fields for various recreation programs and youth sports activities during the current calendar year.</div>	Lower Cape May Regional School District	687 Route 9		Cape May	NJ	08204	02/07/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4LF47	Atlantic County Municipal JIF	Township of Lower	<div>RE: Use of Premises- Police Training</div> <div>The Certificate Holder is an Additional Insured on the above-referenced</div>	Lower Cape May Regional School District	687 Route 9		Cape May	NJ	08204	02/07/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises by Lower Township Police to hold training during the current calendar year.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4LTUT	Atlantic County Municipal JIF	Township of Upper	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	Advantage Rental & Sales	100 Route 50		Seaville	NJ	08230	01/26/2024	01/26/2024	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4LUYU	Atlantic County Municipal JIF	Borough of Avalon		VCI Emergency Vehicle Specialists LLC	43 Jefferson Avenue		Berlin	NJ	08009	02/14/2024	02/14/2024	Automobile Liability
												Commercial General Liability
												Excess Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			RE: 2010 Ford E-450, VIN: 1FDXE4FPXADA13856 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 2010 Ford E-450, VIN: 1FDXE4FPXADA13856, Value: \$29,000.00	VCI Emergency Vehicle Specialists LLC	43 Jefferson Avenue		Berlin	NJ	08009	02/14/2024	02/14/2024	Property
												Workers Compensation and Employers' Liability
												Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
4LX1S	Atlantic County Municipal JIF	City of Pleasantville	RE: NFL Flag Football League RCV Sports LLC, the National Football League, it's thirty two professional member clubs, NFL Ventures, Inc., NFL Ventures,	RCX Sports LLC	Attn: NFL Flag	250 Hembree Park Drive, Suite 100	Roswell	GA	30076	02/16/2024	02/16/2024	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			LP, National Football League Foundation, NFL Properties LLC and any of their respective related subsidiaries entities and affiliates are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the City of Pleasantville participating in the NFL Flag Football League during the current calendar year:									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
4M66T	Atlantic County Municipal JIF	Township of Hamilton	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for the Senior Citizens Advisory Board Senior Expo at the	Hamilton Township School District	1876 Dr. Dennis Foreman Drive		Mays Landing	NJ	08330	01/26/2024	01/26/2024	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			William Davis Middle School.									
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
FQIIM	Atlantic County Municipal JIF	City of Brigantine	RE: 2007 Ford E450 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 2007 Ford E450 vin#1 FDXE45P97DA7322 0 value \$29,000.00.	Bay Head Investments Inc.	dba VCI Emergency Vehicle Specialists	43 Jefferson Avenue	Berlin	NJ	08009	02/14/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
G2HUA	Atlantic County Municipal JIF	Member Towns of the Atlantic County	RE: Atlantic JIF Member Towns The Certificate Holder is an Additional Insured on the above-referenced	County of Cumberland	60 West Broad St		Bridgeton	NJ	08302	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			<p>Commercial General Liability and Excess Liability Policies if required by written contract.</p> <p>The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.</p>									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
G2HUB	Atlantic County Municipal JIF	Member Towns of the Atlantic County	RE: Member Towns	County of Gloucester	1 North Broad Street		Deptford	NJ	08096	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			<p>The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.</p> <p>The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.</p>									
												Commercial General Liability
												Excess Liability
												Workers Compensation and

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
												Employers' Liability
G2HWU	Atlantic County Municipal JIF	City of Margate	RE: Police Bicycle Training 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 officers from the City of Margate attending Police Bicycle Training Program during the current policy period.	Borough of Avalon	3100 Dune Drive		Avalon	NJ	08202	02/15/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
G2IF1	Atlantic County Municipal JIF	Borough of Newfield	RE: Newfield Day Fall Festival 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 Newfield Day Fall Festival. Does not include amusements or	Gloucester County Improvement Authority	109 Budd Boulevard		Woodbury	NJ	08096	01/26/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			fireworks.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
G2IFS	Atlantic County Municipal JIF	Township of Hamilton	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 the One Day Rabies Clinic.	Absecon Veterinary Hospital	195 S. New Road		Absecon	NJ	08201	02/12/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
G2J40	Atlantic County Municipal JIF	Township of Upper	RE: Mercedes Benz Transit VIN WDAPF3CC4E95710 02 valued at \$50,000. 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	Bay Head Investments, Inc.	dba VCI Emergency Vehicle Specialists	43 Jefferson Avenue	Berlin	NJ	08009	02/14/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Loaner Vehicle is 2014 Mercedes Benz Transit VIN WDAPF3CC4E95710 02 valued at \$50,000.									
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
G2ZC8	Atlantic County Municipal JIF	City of Wildwood	Holder is an Additional Insured on the general and excess liability policies.	Borough of West Wildwood	701 Glenwood Avenue		Wildwood	NJ	08260	02/09/2024	02/09/2024	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
G2ZV1	Atlantic County Municipal JIF	City of Absecon	Evidence of insurance as respects the use of facilities for a Senior Citizens Brunch	United Methodist Church at Absecon	100 Pitney Road		Absecon	NJ	08201	02/15/2024	02/15/2024	Commercial General Liability
												Excess Liability
OSW51	Atlantic County Municipal JIF	Borough of Newfield	RE: After Dinner Play Date 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	Newfield Board of Education	212 Catawba Avenue		Newfield	NJ	08344	02/12/2024	06/09/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			After Dinner Play Date at the Edgarton Christian Academy. DOES NOT INCLUDE AMUSEMENTS OR FIREWORKS									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
OSZW4	Atlantic County Municipal JIF	Township of Lower	RE: Use of Facilities 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 facilities for various events during the calendar year. Does not include Amusements or Fireworks	Lower Cape May Regional School District	687 Route 9		Cape May	NJ	08204	02/07/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
OTHNP	Atlantic County Municipal JIF	Township of Dennis	RE: Rental Equipment CTOS Rentals, LLC and its subsidiaries	CTOS Rentals, LLC	and its subsidiaries and affiliates	7701 Independence Ave	Kansas City	MO	64125	02/07/2024	10/13/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			and affiliates are named as Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to rental equipment Cat/Class: 202-1325 55' BUCKET TRK (TC55) MH (AWD) 2023 Freightline Equip #224925 Model #M2106 VN555-MHI Cost \$173,592									
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
OTMB6	Atlantic County Municipal JIF	City of Northfield		The Bancorp Bank, N.A.	PO Box 4307		Timonium	MD	21094	02/12/2024	02/09/2024	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
			RE: Northfield's Vehicles The Certificate	The Bancorp Bank, N.A.	PO Box 4307		Timonium	MD	21094	02/12/2024	02/09/2024	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: -2023 Chevrolet Malibu LS Sedan #1G1ZB5ST1PF212525 -2023 Chevrolet Malibu LS Sedan #1G1ZB5ST0PF212497 -2023 Chevrolet Malibu LS Sedan #1G1ZB5ST9PF212482									
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
OTPB W	Atlantic County Municipal JIF	Township of Commercial	RE: Annual Rabies Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if	Cumberland County Department of Health	309 Buck Street		Millville	NJ	08332	02/16/2024	02/16/2024	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			required by written contract as respect to the annual Rabies Clinic.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
P4ZV3	Atlantic County Municipal JIF	Member Towns of the Atlantic County	<p>RE: Member Towns</p> <p>The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.</p> <p>The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insureds first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render</p>	City of Sea Isle City	233 John F. Kennedy Blvd.		Sea Isle City	NJ	08243	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
P5LZP	Atlantic County Municipal JIF	City of Ocean City	RE: Rented Equipment: 2007 Volvo A25D V13330 Specialty Rentals & Attachments and/or its affiliates ATMIA are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rented equipment: 2007 Volvo A25D V13330 valued at \$290,000.	Specialty Rentals & Attachments	74 State Route 73		Hammonton	NJ	08037	02/07/2024	02/07/2024	Automobile Liability
												Commercial General Liability
												Crime
												Excess Liability
												Property

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
												Workers Compensation and Employers' Liability
P5M9M	Atlantic County Municipal JIF	City of Brigantine	RE: 60 (Sixty) - 2019 E-Z-Go TXT 48V Electric Golf Carts 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 60 (Sixty) - 2019 E-Z-Go TXT 48V Electric Golf Carts valued at \$255,000.	Golf Cart Services, Inc.	4296 York Road		New Oxford	PA	17350	02/06/2024	02/06/2024	Commercial General Liability
												Excess Liability
												Property
XVMYJ	Atlantic County Municipal JIF	Member Towns of the Atlantic County	RE: Using county premises and/or facilities (Blanket) The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. The Professional Liability exclusion in the General Liability does not apply to	County of Atlantic &	Atlantic County Board of County Commissioners	133 Atlantic Avenue	Atlantic City	NJ	08401	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
XVMZE	Atlantic County Municipal JIF	Member Towns of the Atlantic County	RE: Waterford Township The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	County of Camden	520 Market Street		Camden	NJ	08102	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
XVNAA	Atlantic County Municipal JIF	Member Towns of the Atlantic County	RE: using county premises and/or facilities The Certificate Holder is an Additional Insured on	PHI Service Company	c/o My COI	1075 Broad Ripple Ave., Ste 313	Indianapolis	IN	46220	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
XVNO6	Atlantic County	Township of Dennis	RE: Fire Drill at 1906	B & L Marine	c/o Frank Gripp	701 Old Avalon Blvd.	Avalon	NJ	08202	02/15/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
	Municipal JIF		Route 9 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 Ocean View Volunteer Fire Company/Fire District #1 fire drill located at 1906 Route 9, Clermont, Dennis Township, NJ	Holdings, LLC								
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
XVNQT	Atlantic County Municipal JIF	City of Linwood	RE: Linwood Board of Recreation RCX Sports LLC, The National Football League, it's thirty two professional member clubs, NFL Ventures, Inc., NFL Ventures, LP, National Football League Foundation, NFL Properties LLC and any of their respective related subsidiaries entities and affiliates are an Additional Insured on	RCX Sports LLC	1333 North Kingsbury, 4th floor		Chicago	IL	60642	02/16/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Linwood Board of Recreation as an approved organizer									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
XVP1B	Atlantic County Municipal JIF	City of Millville		City of Millville	12 S. High Street	City Hall	Millville	NJ	08332	02/02/2024	07/19/2023	Crime
												Statutory Bond
			Evidence of insurance as respects to Statutory Bond coverage for Tracey L. Gregoire - Tax Collector, effective 03/01/2018; and Susan Quinones - CFO, effective 01/01/2024.	City of Millville	12 S. High Street	City Hall	Millville	NJ	08332	02/02/2024	07/19/2023	Crime
												Statutory Bond
XW03N	Atlantic County Municipal JIF	City of Wildwood	RE: Planned Purchase Agreement for 3117 Shunpike Road, Middle Township, Cape May County, New Jersey The Certificate Holder is an Additional Insured on the above-referenced Commercial General	Baker, Paul H., III and Elizabeth C.	25 Laurel Avenue		Rio Grande	NJ	08242	02/15/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Liability and Excess Liability Policies if required by written contract as respects to Planned Purchase Agreement for 3117 Shunpike Road, Middle Township, Cape May County, New Jersey									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
Y7N8L	Atlantic County Municipal JIF	Borough of Avalon	RE: Intransit Tags for 10EX, VP83, and WZ94 Tags Evidence of Insurance as respects to registration of equipment Intransit Tags for 10EX, VP83, and WZ94 tags	State of NJ Division of Motor Vehicle	109 Route 36		Eatontown	NJ	07724	02/05/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
Y7NF4	Atlantic County Municipal JIF	City of Cape May	RE: Use of Facilities by PAL Program The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess	Lower Cape May Regional School District	687 Route 9		Cape May	NJ	08204	02/07/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Liability Policies if required by written contract as respect to use of the facilities by Cape May City PAL Program for various events and activities during the calendar year.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
Y7NR7	Atlantic County Municipal JIF	Member Towns of the Atlantic County	<p>RE: Atlantic JIF Member Towns</p> <p>The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.</p> <p>The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first</p>	County of Atlantic	1333 Atlantic Avenue		Atlantic City	NJ	08401	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene of a medical emergency immediately following the occurrence of such emergency.									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
Y7NRN	Atlantic County Municipal JIF	City of Sea Isle City	The Professional Liability exclusion in the General Liability does not apply to nurses, EMTs, paramedics, first aid squads, rescue squads or emergency response teams while acting in the scope of their duties on behalf of the insured, including volunteers of the insured's first aid squads, rescue squads and emergency response teams arising out of the rendering or failure to render medical emergency services at the scene	Member Towns of the Atlantic County Municipal Joint Insurance	6000 Sagamore Dr., Suite 6203		Marlton	NJ	08053	01/23/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			<p>of a medical emergency immediately following the occurrence of such emergency.</p> <p>The following member municipalities of the Atlantic County Municipal Joint Insurance Fund are Named Insureds and limits shown on this certificate of insurance apply separately to each member municipality and not jointly:</p> <p>Borough of Avalon Borough of Buena Borough of Folsom Borough of Longport Borough of Newfield Borough of Stone Harbor Borough of West Cape May Borough of Woodbine Cape May Point City of Absecon City of Brigantine City of Cape May City of Corbin City City of Estelle Manor City of Linwood City of Margate City of Millville City of North Wildwood City of Northfield</p>									

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			City of Ocean City City of Pleasantville City of Sea Isle City City of Somers Point City of Ventnor Commercial Township Egg Harbor Township Lower Township Middle Township Mullica Township Township of Deerfield Township of Dennis Township of Downe Township of Galloway Township of Hamilton Upper Deerfield Township Upper Township Waterford Township Weymouth Township Wildwood City Wildwood Crest									
												Commercial General Liability
												Excess Liability
												Workers Compensation and Employers' Liability
Y7NR W	Atlantic County Municipal JIF	Township of Galloway	Re: 1998 Dodge Ram The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the	TD Equipment Finance	12000 Horizon Way, 4th Floor		Mt. Laurel	NJ	08054	02/14/2024	07/19/2023	Automobile Liability

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
			Property Policy if required by written contract as respects to 1998 Dodge Ram light rescue vin #22242 valued at \$34,500									
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability
Y7O61	Atlantic County Municipal JIF	City of Northfield	RE: 2020 Chevrolet Tahoe Lease # 21413-77041 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease # 21413-77041 for a 2020 Chevrolet Tahoe PPV Serial Number 256302 valued at \$21,593	The Bancorp Bank	PO Box 4307		Timonium	MD	21094	02/09/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers

COI ID	Insured	Named Insured	Description of Operations	Cert Holder - Name	Cert Holder - Address	Cert Holder - Address 2	Cert Holder - City	Cert Holder - State	Cert Holder - Postal Code	Last Share Date	Initial Share Date	PolicyType
												Compensation and Employers' Liability
Y7O94	Atlantic County Municipal JIF	Township of Middle	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	Albert Morelli	6 South Main Street		Cape May Court House	NJ	08210	02/15/2024	07/19/2023	Automobile Liability
												Commercial General Liability
												Excess Liability
												Property
												Workers Compensation and Employers' Liability

ATLANTIC COUNTY MUNICIPAL FUND
FINANCIAL FAST TRACK REPORT
AS OF January 31, 2024

	<i>THIS MONTH</i>	<i>YTD</i>	<i>PRIOR YEAR END</i>	<i>FUND BALANCE</i>
1. UNDERWRITING INCOME	2,305,907	2,305,907	556,747,494	559,053,402
2. CLAIM EXPENSES				
Paid Claims	753,679	753,679	264,544,150	265,297,829
Case Reserves	(15,085)	(15,085)	20,569,615	20,554,530
IBNR	326,531	326,531	15,883,072	16,209,602
Recoveries	(15,591)	(15,591)	(1,145,316)	(1,160,907)
TOTAL CLAIMS	1,049,534	1,049,534	299,851,520	300,901,054
3. EXPENSES				
Excess Premiums	738,503	738,503	125,206,928	125,945,431
Administrative	281,937	281,937	88,306,418	88,588,355
TOTAL EXPENSES	1,020,441	1,020,441	213,513,345	214,533,786
4. UNDERWRITING PROFIT (1-2-3)	235,933	235,933	43,382,629	43,618,562
5. INVESTMENT INCOME	183,023	183,023	23,868,806	24,051,830
6. DIVIDEND INCOME	0	0	2,749,272	2,749,272
7. STATUTORY PROFIT (4+5+6)	418,956	418,956	70,000,707	70,419,663
8. DIVIDEND	0	0	52,088,945	52,088,945
9. RCF & MEL Additional Assessments	0	0	4,129,447	4,129,447
10. STATUTORY SURPLUS (7-8-9)	418,956	418,956	13,782,315	14,201,272

SURPLUS (DEFICITS) BY FUND YEAR

Closed	58,923	58,923	9,603,536	9,662,458
MEL Unencumbered Surplus Account	9,059	9,059	1,307,264	1,316,323
2020	13,845	13,845	1,344,423	1,358,268
2021	17,606	17,606	(1,079,633)	(1,062,026)
2022	33,605	33,605	2,168,787	2,202,391
2023	50,413	50,413	437,938	488,351
2024	235,506	235,506		235,506
TOTAL SURPLUS (DEFICITS)	418,956	418,956	13,782,315	14,201,272
TOTAL CASH				47,321,854

CLAIM ANALYSIS BY FUND YEAR

TOTAL CLOSED YEAR CLAIMS	(427)	(427)	246,177,676	246,177,249
FUND YEAR 2020				
Paid Claims	86,074	86,074	9,195,198	9,281,272
Case Reserves	(44,410)	(44,410)	2,678,415	2,634,005
IBNR	(26,073)	(26,073)	895,937	869,864
Recoveries	(15,591)	(15,591)	(1,145,316)	(1,160,907)
TOTAL FY 2020 CLAIMS	0	0	11,624,234	11,624,234
FUND YEAR 2021				
Paid Claims	178,089	178,089	8,311,412	8,489,501
Case Reserves	(6,452)	(6,452)	3,968,342	3,961,890
IBNR	(171,637)	(171,637)	1,878,690	1,707,053
Recoveries	-	0	0	0
TOTAL FY 2021 CLAIMS	0	0	14,158,444	14,158,444
FUND YEAR 2022				
Paid Claims	128,776	128,776	5,181,515	5,310,292
Case Reserves	(91,789)	(91,789)	3,742,941	3,651,152
IBNR	(36,987)	(36,987)	3,101,820	3,064,833
Recoveries	-	0	0	0
TOTAL FY 2022 CLAIMS	0	0	12,026,277	12,026,277
FUND YEAR 2023				
Paid Claims	343,951	343,951	2,863,285	3,207,237
Case Reserves	(26,550)	(26,550)	3,926,347	3,899,796
IBNR	(317,401)	(317,401)	9,075,258	8,757,857
Recoveries	-	0	0	0
TOTAL FY 2023 CLAIMS	0	0	15,864,890	15,864,890
FUND YEAR 2024				
Paid Claims	17,216	17,216		17,216
Case Reserves	154,117	154,117		154,117
IBNR	878,628	878,628		878,628
Recoveries	-	0		0
TOTAL FY 2024 CLAIMS	1,049,961	1,049,961		1,049,961
COMBINED TOTAL CLAIMS	1,049,534	1,049,534	299,851,520	300,901,054

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 \$1,553,752 (Paid: \$1,160,907 Reserves: \$392,845)

Atlantic County Municipal Joint Insurance Fund

Monthly Regulatory Filing Check List

Fund Year 2024 for Month of February

ITEM	FILING STATUS
Meeting Minutes	3/21/24
Bylaws Amendments	N/A
Risk Management Program Changes	2/28/24
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	N/A
Executive Committee Changes	N/A

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																	
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	Date Encumbered
Absecon City	725.00														0.00	\$725.00	
Avalon Borough	725.00														0.00	\$725.00	
Brigantine City	725.00														0.00	\$725.00	
Buena Borough	725.00														0.00	\$725.00	
Cape May City	725.00														0.00	\$725.00	
Cape May Point Borough	725.00														0.00	\$725.00	
Commercial Township	725.00														0.00	\$725.00	
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			725.00											725.00	\$0.00	
Hamilton Township	725.00														0.00	\$725.00	
Linwood City	725.00														0.00	\$725.00	
Longport Borough	725.00														0.00	\$725.00	
Lower Township	725.00														0.00	\$725.00	
Margate City	725.00			725.00											725.00	\$0.00	
Middle Township	725.00														0.00	\$725.00	
Millville City	725.00														0.00	\$725.00	
Mullica Township	725.00														0.00	\$725.00	
Newfield Borough	725.00														0.00	\$725.00	
North Wildwood City	725.00														0.00	\$725.00	
Northfield City	725.00														0.00	\$725.00	
Ocean City	725.00														0.00	\$725.00	
Pleasantville City	725.00														0.00	\$725.00	
Sea Isle City	725.00														0.00	\$725.00	
Somers Point City	725.00														0.00	\$725.00	
Stone Harbor Borough	725.00														0.00	\$725.00	
Upper Township	725.00														0.00	\$725.00	
Upper Deerfield Townshi	725.00														0.00	\$725.00	
Ventnor City	725.00														0.00	\$725.00	
Waterford Township	725.00														0.00	\$725.00	
West Cape May Borough	725.00														0.00	\$725.00	
West Wildwood Borough	725.00														0.00	\$725.00	
Weymouth Township	725.00														0.00	\$725.00	
Wildwood City	725.00														0.00	\$725.00	
Wildwood Crest Borough	725.00														0.00	\$725.00	
Woodbine Borough	725.00														0.00	\$725.00	
Total By Line	\$28,275.00	\$0.00	\$0.00	\$1,450.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,450.00	\$26,825.00	

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 :		March 6, 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
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
WOODBINE	No	No	\$ 100,000		\$ 20,000		20% of 1st 2Mil/20% of 1st 250K POL
* Member does NOT participate in EPL coverage							

MEL STATUTORY BONDS as of 3/6/24

Name	Applicant	Active Statutory Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Approval Status Position 2	Effective Date Position 3	Approval Status Position 3	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	No	Treasurer	01/01/2019	Approved		11/01/2023			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 3/6/24

Name	Applicant	Active	Statutory Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 1	Second Pos	Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date	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		02/01/2022	Approved
Sea Isle City	Maureen Conte	Yes	Tax Collector	02/08/2022	Approved							Approved
Sea Isle City	Jennifer McIver	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	Approved		Approved
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 3/6/24

Name	Applicant	Active Statutory Bond Position 1	Effective Date Position 1	Approval Status Position 1	Effective Date Position 2	Second Pos Bond Position 2	Effective Date Position 2	Approval Status Position 2	Delete Date	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
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			

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

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

April 2024						
Mon	Tue	Wed	Thu	Fri	Sat	Sun
1	2	3	4	5	6	7
8	9	10	11 9:00 AM Claims Committee Mtg - virtual	12	13	14
15	16	17 3:00 PM - Exec. Committee Mtg – Atlantic County Library, Mays Landing	18	19	20	21
22	23	24	25	26	27	28
29	30 10:00 AM EPL/Tech Comm Mtg – Middle Twp					



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.

ANNUAL SAFETY CELEBRATION & KICKOFF

Atlantic County
Municipal Joint
Insurance
Fund
South Jersey Communities Securing Their Future



Thursday, March 28, 2024

Merighi's Savoy Inn ♦ 4940 Landis Ave, Vineland

Safety Celebration Breakfast Begins at 8:30am

[Click Here to RSVP](#)
[for the Safety Breakfast](#)
[by 03/20/2024](#)

THEME:

Unlocking the Potential of Your JIF Membership!

- ♦ Celebrate our Safety Accomplishments
- ♦ Strengthen our Commitment for 2024
- ♦ Embrace JIF Resources
- ♦ Plan for the Future: Vision and Goals

INVITED TO ATTEND:

- | | |
|-------------------------------|------------------------------------|
| ♦ Claims Coordinators | ♦ Safety Committee Representatives |
| ♦ Clerks | ♦ Safety Coordinators |
| ♦ Elected Officials | ♦ Safety Delegates |
| ♦ Fund Commissioners | ♦ Supervisors |
| ♦ Risk Management Consultants | |

IMPORTANT:

Attendance at the Safety Breakfast is a mandatory element of the 2024 JIF Safety Incentive Program. Please advise our office ASAP if you are unable to attend, as payment is on a per person basis.

Questions? Contact Kris Kristie at kristi_kristie@RPAdmin.com

Atlantic County Municipal Joint Insurance Fund

TO: Fund Commissioners, Safety Coordinators, and Risk Managers

FROM: Robert Garish, JIF Safety Director

DATE: March 6, 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 Risk Control Consultant jcardenosa@jamontgomery.com Office: 856-552-6888
Melissa Meccariello Administrative Assistant mmeccariello@jamontgomery.com Office: 856-479-2070		

LOSS CONTROL SURVEYS

- City of Somers Point on February 1, 2024
- Township of Upper on February 6, 2024
- Township of Lower on February 7, 2024
- Township of Middle on February 7, 2024
- Borough of Stone Harbor on February 7, 2024
- Township of Upper on February 12, 2024
- City of Sea Isle on February 15, 2024

LAW ENFORCEMENT LOSS CONTROL SURVEYS

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

MEETINGS ATTENDED

- Claims Committee Meeting on February 8, 2024
- Executive Fund Committee Meeting on February 21, 2024
- Executive Safety Committee Meeting on February 22, 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

- Manual on Uniform Traffic Control Devices 11th Edition
- Employer Training Guide
- National Burn Awareness Week
- Dumpster Safety Awareness
- Husqvarna String Trimmer
- Office Safety & Workstation Ergonomics
- Bomb Threat Resources & Best Practices
- Catalytic Converter Theft
- Daniel's Law in New Jersey Requirements & Challenges

MSI FIRE & EMS BULLETIN

- Vaccinations: Who Pays for Required Vaccines?

MSI LAW ENFORCEMENT

- Active Shooter Hostile Event Training Considerations
- Firearms Accessible to Minors Considerations

MSI NOW

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

MSI NOW	
Municipality	Number of Videos
Absecon	1
Avalon	1
Buena	6
Cape May	1

MSI NOW	
Municipality	Number of Videos
Commercial	5
Folsom	1
Galloway	8
Longport	1
Newfield	10
Northfield	11
Pleasantville	6
Sea Isle City	1
Upper	1
Waterford	5
West Cape May	2
Weymouth	2
Wildwood City	21
Wildwood Crest	3

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



March 6, 2024 Summary

February was devoted to the Wizer/D2 kickoffs for 2024. By now everyone should have at least logged into their Wizer training account. As of this report 27% are still in training mode and 3% have never logged in. Please advise your staff that Hygiene training is mandatory for deductible savings and BASIC Cyberframework compliance.

Vulnerability probing and penetration testing continues. There are a few towns with critical vulnerabilities. These have been reported to the POC for each. Please address these open items as soon as possible.

BASIC Cyberframework forms were re-distributed to all Fund Commissioners and then again to their respective IT POC. I am pleased to report that as of this report that across all JIF's that we handle we have a 40% approved rate for BASIC with ACM leading the way with 49% approved submissions. Perhaps some InterJIF competition will spur us to get to 100% well before the 6/30/24 deadline. And there is a good reason for moving this along. The Cyberframework V 2.0 has just been released. Most likely this will be adopted quickly so get your BASIC forms in to be grandfathered.

Remember BASIC is the lowest level of compliance required for \$75,000 of deductible relief. If you need help going over this form with your IT support, I am available any time for a consult. This month I had an opportunity to meet with the Salem County Association of Local Government where I met with the Salem County TRICOJIF members. It was a great opportunity to go over BASIC with the entire group! If anyone knows of any such organizations elsewhere supporting JIF members, I work for food.

This month's bulletin addresses O365 policies that can be enacted to thwart threat actors from infiltrating your email network. Remember over 80% of all breaches start with a compromised email account. I encourage you to go over the list with your IT support. Many of the measures are FREE, some may not apply to your organization. All create another layer of discouragement for those who would seek to attack your town.

Stay Cybersafe,

Jerry Caruso
Technical Risks Services Director



Securing Office 365 (O365)

Securing Office 365 (O365) email accounts against hacking involves implementing multiple layers of security measures. Here are some ways to lock down O365 email accounts effectively:

1. **Enable Multi-Factor Authentication (MFA):** This adds an extra layer of security by requiring users to verify their identity using a second factor, such as a phone or token, in addition to their password.
2. **Use Strong Password Policies:** Implement strong password policies requiring complex passwords that are changed regularly to prevent brute force attacks.
3. **Anti-Phishing Policies:** Set up anti-phishing policies in the Office 365 Security & Compliance Center to detect attempts to impersonate your users and custom domains.
4. **Enable Advanced Threat Protection (ATP):** ATP safeguards your organization against malicious threats posed by email messages, links, and collaboration tools.
5. **Audit and Review Permissions Regularly:** Regularly review and audit permissions for your Office 365 accounts to ensure that only necessary permissions are granted.
6. **Train Users on Security Awareness:** Educate users on the importance of security, how to recognize phishing attempts, and safe email practices.
7. **Implement Conditional Access Policies:** These policies allow you to define conditions under which users can access Office 365 services, such as requiring MFA when logging in from unrecognized devices.
8. **Use Secure Email Gateways:** Deploy secure email gateways that can filter spam and malicious content before it reaches your users' inboxes.
9. **Enable Alert Policies:** Configure alert policies in Office 365 to get notified about suspicious activities, such as multiple failed login attempts or unusual volume of emails sent.
10. **Secure Mail Flow Rules:** Create mail flow rules (also known as transport rules) to block or flag emails with suspicious content, such as attachments with executable files or emails from domains that mimic your own.
11. **Disable Legacy Authentication:** Legacy authentication protocols like IMAP, SMTP, and POP3 do not support modern security features such as MFA. Disabling them helps protect against credential stuffing and brute-force attacks.
12. **Implement Email Encryption:** Use Office 365 Message Encryption (OME) to encrypt sensitive emails. This ensures that only intended recipients can read the content, even if the email is intercepted during transit.
13. **Regularly Update and Patch:** Ensure that all Office 365 and related software are kept up to date with the latest patches and updates to protect against known vulnerabilities.
14. **Utilize Secure Score in Office 365:** Microsoft's Secure Score evaluates your organization's security posture within Office 365 and provides recommendations for improvement. Regularly reviewing and acting on these recommendations can enhance your security.
15. **Implement Data Loss Prevention (DLP) Policies:** DLP policies help prevent sensitive information, such as credit card numbers, social security numbers, or confidential company information, from being accidentally or intentionally shared outside the organization.

And two of my favorite free and easy changes

16. Disable Outlook Web Access (OWA):

- **Reduced Attack Surface:** Disabling OWA reduces the number of entry points available to attackers, making it more difficult for them to gain unauthorized access to your email accounts. Since OWA is accessible from any web browser, it can be a tempting target for attackers looking to exploit user credentials through phishing or other means.

17. Implement Geolocation Restrictions (Geo-blocking):

- **Enhanced Security Posture:** By restricting access to Office 365 services, including email, based on geographic location, organizations can prevent unauthorized access attempts from high-risk regions or countries that are not relevant to their business operations. This is particularly useful for mitigating risks associated with attempts from known malicious IP addresses or regions frequently associated with cyber threats.

March 10, 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 **February 29, 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
2/29/2024
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 2/29/2024	\$1,089,724.54
<u>SUMMARY REPORT OF AELCF/DIVIDENDS/RETRO PROGRAM</u>	
-attached	

RECEIPT ACTIVITY FOR THE PERIOD

Subrogation Receipts

FEB: \$106,800.18 YTD: \$144,911.88

Other:

FEB: \$ -0- YTD: \$ -0-

Adjustment:

FEB: \$ -0- YTD: \$ 21,606.01

Assessments: \$4,419,795

CLAIM ACTIVITY FOR THE PERIOD:

ACTIVITY

The enclosed report shows claim activity during the period:

FEB:

Checks Issued: 334 Claim Payments: 884 Total Issued: \$839,444.56

Effect on Cash Position: \$717,254.58

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>
FEB:	Ending Balance	<u>\$49,540,465.85</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	FEB: \$ 36,154.42	YTD: \$ 72,535.81
Treasury	FEB: \$ 131,168.48	YTD: \$517,747.69
Citizens	FEB: \$ 4,956.25	YTD: \$ 23,182.77
Citizens-sweep	FEB: \$ 13,371.11	YTD: \$ 16,132.53

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

RATE OF RETURN-only interest as FROM ANALYSIS WORKSHEET.
FEB: 3.24%

ALLOCATION OF FUNDS:

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

	<u>FEB</u>	
Treasury-	\$23,061,960.90	47%
JCMI-	\$20,318,090.99	41%
Citizens-	<u>\$ 6,160,413.96</u>	<u>12%</u>
	\$49,540,465.85	

Executive Committee

3/10/2024

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

10	FEB	2/5/2024	NORTH WILDWOOD		\$	54.59
11	FEB	2/5/2024	SEA ISLE CITY		\$	208.33
12	FEB	2/5/2024	MILLVILLE		\$	105.71
13	FEB	2/5/2024	VENTNOR		\$	70.00
14	FEB	2/15/2024	MIDDLE TOWNSHIP		\$	695.20
15	FEB	2/15/2024	PLEASANTVILLE		\$	8,000.00
16	FEB	2/15/2024	PLEASANTVILLE		\$	16,950.03
17	FEB	2/15/2024	ABSECON		\$	3,515.58
18	FEB	2/22/2024	UPPER DEERFIELD		\$	1,342.89
19	FEB	2/22/2024	MIDDLE TOWNSHIP		\$	48,773.42
20	FEB	2/22/2024	PLEASANTVILLE		\$	500.00
21	FEB	2/22/2024	VENTNOR		\$	70.00
22	FEB	2/22/2024	GALLOWAY		\$	471.07
23	FEB	2/26/2024	MARGATE		\$	25,601.00
24	FEB	2/27/2024	GALLOWAY		\$	442.36
25	FEB	2/29/2024	CY ASSESSMENTS		\$	4,419,795.00
26	FEB	2/29/2024	CITIZEN INTEREST		\$	18,327.36
27	FEB					
28					\$	4,544,922.54
29						

SECTION A
INVESTMENT
REPORT

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS
ATLANTIC COUNTY MUNICIPAL JOINT INSURANCE FUND
ALL FUND YEARS COMBINED
CURRENT MONTH **February**
CURRENT FUND YEAR **2024**

	Description:	INVESTORS LOSS	INVESTORS EXPENSE	INVESTORS:IMPRE SS	Wilmington Sweep	Wilmington Trust Asset Manager	JCMI
	ID Number:						
	Maturity (Yrs)						
	Purchase Yield:						
	TOTAL for All Accts & instruments						
Opening Cash & Investment Bal	\$47,321,868.60	3,253,389.13	750.00	645,263.82	68,112.91	22,954,286.16	20,400,066.58
Opening Interest Accrual Bal	\$207,650.95	-	-	-	-	207,650.95	-
1 Interest Accrued and/or Int	\$76,299.94	\$0.00	\$0.00	\$0.00	\$0.00	\$76,299.94	\$0.00
2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 zation and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$4,617.55	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4,617.55
5 Interest Paid - Cash Instr.s	\$45,319.71	\$18,327.36	\$0.00	\$0.00	\$0.00	\$0.00	\$26,992.35
6 Interest Paid - Term Instr.s	\$131,168.48	\$0.00	\$0.00	\$0.00	\$0.00	\$131,168.48	\$0.00
7 Realized Gain (Loss)	-\$205,192.14	\$0.00	\$0.00	\$0.00	\$0.00	-\$91,606.65	-\$113,585.49
8 Net Investment Income	-\$78,954.94	\$18,327.36	\$0.00	\$0.00	\$0.00	-\$15,306.71	-\$81,975.59
9 Deposits - Purchases	\$6,984,216.11	\$4,526,595.18	\$1,461,489.85	\$750,000.00	\$132,457.50	\$113,673.58	\$0.00
10 (Withdrawals - Sales)	-\$4,741,532.56	-\$2,209,856.87	-\$1,461,489.85	-\$824,054.76	-\$113,673.58	-\$132,457.50	\$0.00
Ending Cash & Investment Bal:	\$49,540,465.75	\$5,588,454.80	\$750.00	\$571,209.06	\$86,896.83	\$22,975,064.07	\$20,318,090.99
Ending Interest Accrual Balance:	\$152,782.41	\$0.00	\$0.00	\$0.00	\$0.00	\$152,782.41	\$0.00
Plus Outstanding Checks	\$1,593,771.82	\$0.00	\$1,257,448.19	\$336,323.63	\$0.00	\$0.00	\$0.00
(Less Deposits in Transit)	-\$112,884.25	-\$112,884.25	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$51,021,353.32	\$5,475,570.55	\$1,258,198.19	\$907,532.69	\$86,896.83	\$22,975,064.07	\$20,318,090.99

Investment Income Allocation													
EYE	Interest Allocation Flag 1=	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	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
	Opening Interest Accrual Bal	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 Int	\$53.32	\$109.23	\$19.64	\$411.87	\$0.00	\$109.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$703.63
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$3.23	\$6.61	\$1.19	\$24.93	\$0.00	\$6.63	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$42.58
	5 Interest Paid - Cash Instr.s	\$31.67	\$64.88	\$11.67	\$244.64	\$0.00	\$65.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$417.93
	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)	-\$143.40	-\$293.75	-\$52.82	-\$1,107.64	\$0.00	-\$294.64	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$1,892.25
	8 Net Investment Income	-\$55.18	-\$113.03	-\$20.32	-\$426.21	\$0.00	-\$113.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$728.11
	9 Interest Accrued - Net Char	\$53.32	\$109.23	\$19.64	\$411.87	\$0.00	\$109.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$703.63
	Ending Cash & Investment	\$212,328.05	\$446,885.45	\$79,278.13	\$1,701,613.06	\$85,239.49	\$448,243.66	\$422,207.84	\$1,219,294.30	\$60,720.79	-\$3,052,027.02	\$0.00	\$1,623,783.73
	Ending Interest Accrual Bal	\$53.32	\$109.23	\$19.64	\$411.87	\$0.00	\$109.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$703.63

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2023	Opening Cash & Investment	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
	Opening Interest Accrual Bal	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
	1 Interest Accrued and/or Int	\$129.10	\$3,387.89	\$697.63	\$11,953.81	\$0.00	\$3,750.72	\$0.00	\$0.00	\$0.00	\$649.64	\$0.00	\$20,568.78
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$7.81	\$205.03	\$42.22	\$723.43	\$0.00	\$226.99	\$0.00	\$0.00	\$0.00	\$39.32	\$0.00	\$1,244.79
	5 Interest Paid - Cash Instr.s	\$76.68	\$2,012.29	\$414.37	\$7,100.18	\$0.00	\$2,227.81	\$0.00	\$0.00	\$0.00	\$385.87	\$0.00	\$12,217.20
	6 Interest Paid - Term Instr.s	\$364.93	\$4,387.30	\$902.04	\$15,722.60	\$0.00	\$4,774.65	\$0.00	\$0.00	\$0.00	\$4,392.48	\$0.00	\$30,544.00
	7 Realized Gain (Loss)	-\$347.18	-\$9,110.98	-\$1,876.13	-\$32,147.17	\$0.00	-\$10,086.75	\$0.00	\$0.00	\$0.00	-\$1,747.07	\$0.00	-\$55,315.28
	8 Net Investment Income	-\$133.59	-\$3,505.77	-\$721.91	-\$12,369.76	\$0.00	-\$3,881.23	\$0.00	\$0.00	\$0.00	-\$672.25	\$0.00	-\$21,284.51
	9 Interest Accrued - Net Char	-\$235.84	-\$999.42	-\$204.41	-\$3,768.79	\$0.00	-\$1,023.92	\$0.00	\$0.00	\$0.00	-\$3,742.84	\$0.00	-\$9,975.21
	Ending Cash & Investment	\$116,695.64	\$2,172,279.26	\$439,956.43	\$7,457,430.53	-\$2,777.00	\$2,408,937.07	\$311.00	\$0.10	\$0.00	\$409,686.41	\$0.00	\$13,002,519.44
	Ending Interest Accrual Bal	\$341.88	\$5,946.07	\$1,223.60	\$21,121.47	\$0.00	\$6,534.76	\$0.00	\$0.00	\$0.00	\$3,210.84	\$0.00	\$38,378.63

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2022	Opening Cash & Investment	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
	Opening Interest Accrual Bal	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
	1 Interest Accrued and/or Interest	\$170.64	\$3,204.63	\$624.50	\$5,494.16	\$0.00	\$3,184.50	\$0.00	\$0.00	\$0.00	\$569.80	\$679.40	\$13,927.64
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$10.33	\$193.94	\$37.79	\$332.50	\$0.00	\$192.72	\$0.00	\$0.00	\$0.00	\$34.48	\$41.12	\$842.88
	5 Interest Paid - Cash Instr.s	\$101.35	\$1,903.44	\$370.93	\$3,263.36	\$0.00	\$1,891.49	\$0.00	\$0.00	\$0.00	\$338.45	\$403.54	\$8,272.57
	6 Interest Paid - Term Instr.s	\$140.02	\$5,069.28	\$977.27	\$8,950.94	\$0.00	\$4,993.41	\$0.00	\$0.00	\$0.00	\$5,377.74	\$1,062.73	\$26,571.38
	7 Realized Gain (Loss)	-\$458.90	-\$8,618.15	-\$1,679.45	-\$14,775.36	\$0.00	-\$8,564.03	\$0.00	\$0.00	\$0.00	-\$1,532.37	-\$1,827.10	-\$37,455.36
	8 Net Investment Income	-\$176.58	-\$3,316.14	-\$646.23	-\$5,685.34	\$0.00	-\$3,295.31	\$0.00	\$0.00	\$0.00	-\$589.63	-\$703.04	-\$14,412.27
	9 Interest Accrued - Net Char	\$30.62	-\$1,864.65	-\$352.77	-\$3,456.78	\$0.00	-\$1,808.90	\$0.00	\$0.00	\$0.00	-\$4,807.93	-\$383.33	-\$12,643.74
	Ending Cash & Investment	\$109,517.36	\$2,040,033.36	\$398,456.85	\$3,470,826.91	-\$6,106.60	\$2,046,217.94	\$0.00	-\$0.50	\$0.00	\$358,441.37	\$436,549.93	\$8,853,936.62
	Ending Interest Accrual Bal	\$252.28	\$6,160.46	\$1,194.33	\$10,713.35	\$0.00	\$6,096.10	\$0.00	\$0.00	\$0.00	\$3,705.50	\$1,299.07	\$29,421.09

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2021	Opening Cash & Investment	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
	Opening Interest Accrual Bal	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
	1 Interest Accrued and/or Interest	\$339.35	\$2,441.26	\$447.72	\$691.63	\$0.00	\$2,888.16	\$0.00	\$0.00	\$0.00	\$323.15	\$0.00	\$7,131.28
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$20.54	\$147.74	\$27.10	\$41.86	\$0.00	\$174.79	\$0.00	\$0.00	\$0.00	\$19.56	\$0.00	\$431.57
	5 Interest Paid - Cash Instr.s	\$201.56	\$1,450.03	\$265.93	\$410.80	\$0.00	\$1,715.47	\$0.00	\$0.00	\$0.00	\$191.94	\$0.00	\$4,235.75
	6 Interest Paid - Term Instr.s	\$461.60	\$4,413.04	\$811.18	\$2,334.48	\$0.00	\$4,899.28	\$0.00	\$0.00	\$0.00	\$569.10	\$0.00	\$13,488.69
	7 Realized Gain (Loss)	-\$912.61	-\$6,565.25	-\$1,204.05	-\$1,859.98	\$0.00	-\$7,767.08	\$0.00	\$0.00	\$0.00	-\$869.05	\$0.00	-\$19,178.02
	8 Net Investment Income	-\$351.16	-\$2,526.21	-\$463.30	-\$715.69	\$0.00	-\$2,988.66	\$0.00	\$0.00	\$0.00	-\$334.40	\$0.00	-\$7,379.42
	9 Interest Accrued - Net Char	-\$122.25	-\$1,971.78	-\$363.46	-\$1,642.86	\$0.00	-\$2,011.12	\$0.00	\$0.00	\$0.00	-\$245.95	\$0.00	-\$6,357.41
	Ending Cash & Investment	\$228,764.68	\$1,585,285.94	\$279,502.51	\$288,702.79	-\$45,632.79	\$1,856,172.83	\$0.00	\$45,631.00	\$0.00	\$207,706.97	\$0.00	\$4,446,133.93
	Ending Interest Accrual Bal	\$608.50	\$5,014.46	\$920.71	\$2,052.84	\$0.00	\$5,744.88	\$0.00	\$0.00	\$0.00	\$654.99	\$0.00	\$14,996.37

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
2020	Opening Cash & Investment	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
	Opening Interest Accrual Bal	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
	1 Interest Accrued and/or Interest	\$273.79	\$1,030.58	\$326.01	\$757.32	\$0.00	\$3,029.33	\$0.00	\$0.00	\$0.00	\$221.02	\$59.91	\$5,697.96
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$16.57	\$62.37	\$19.73	\$45.83	\$0.00	\$183.33	\$0.00	\$0.00	\$0.00	\$13.38	\$3.63	\$344.83
	5 Interest Paid - Cash Instr.s	\$162.62	\$612.13	\$193.64	\$449.82	\$0.00	\$1,799.32	\$0.00	\$0.00	\$0.00	\$131.28	\$35.59	\$3,384.41
	6 Interest Paid - Term Instr.s	\$455.73	\$2,528.67	\$575.20	\$2,109.62	\$0.00	\$5,138.74	\$0.00	\$0.00	\$0.00	\$390.07	\$101.64	\$11,299.67
	7 Realized Gain (Loss)	-\$736.30	-\$2,771.51	-\$876.74	-\$2,036.65	\$0.00	-\$8,146.71	\$0.00	\$0.00	\$0.00	-\$594.39	-\$161.13	-\$15,323.44
	8 Net Investment Income	-\$283.32	-\$1,066.44	-\$337.36	-\$783.67	\$0.00	-\$3,134.74	\$0.00	\$0.00	\$0.00	-\$228.71	-\$62.00	-\$5,896.24
	9 Interest Accrued - Net Char	-\$181.94	-\$1,498.10	-\$249.19	-\$1,352.29	\$0.00	-\$2,109.42	\$0.00	\$0.00	\$0.00	-\$169.05	-\$41.73	-\$5,601.71
	Ending Cash & Investment	\$142,988.78	\$526,646.65	\$203,179.28	\$446,257.25	-\$35,019.56	\$1,946,896.65	\$0.00	\$34,245.80	\$0.00	\$142,063.23	\$38,506.01	\$3,445,764.09
	Ending Interest Accrual Bal	\$539.52	\$2,505.02	\$661.41	\$1,987.41	\$0.00	\$6,025.67	\$0.00	\$0.00	\$0.00	\$448.47	\$119.18	\$12,286.67

		Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	Total
Closed FY	Opening Cash & Investment	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
	Opening Interest Accrual Bal	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
	1 Interest Accrued and/or Interest	\$0.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$24,464.20	\$0.00	\$24,464.87
	2 Interest Accrued - discount	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	3 ization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	4 Accretion	\$0.04	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,480.53	\$0.00	\$1,480.57
	5 Interest Paid - Cash Instr.s	\$0.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14,530.95	\$0.00	\$14,531.34
	6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$43,100.01	\$0.00	\$43,100.01
	7 Realized Gain (Loss)	-\$1.79	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$65,791.16	\$0.00	-\$65,792.95
	8 Net Investment Income	-\$0.69	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$25,315.48	\$0.00	-\$25,316.17
	9 Interest Accrued - Net Char	\$0.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	-\$18,635.81	\$0.00	-\$18,635.15
	Ending Cash & Investment	\$1,987.61	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15,720,708.60	\$0.00	\$15,722,696.21
	Ending Interest Accrual Bal	\$0.66	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$49,595.31	\$0.00	\$49,595.98

ANALYSIS OF INVESTMENT ACTIVITY

FISCAL YEAR 2022

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	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99					
INVESTMENT													\$ -	\$21,000,000.00	INTEREST	2024 INTEREST	
INTEREST	\$ 36,381.39	\$ 36,154.42											\$ 72,535.81	\$ 487,247.04	<-----	\$ 72,535.81	
ACTIVITY:																	
REALIZED GAIN/LOSS																	
UNREALIZED GAIN/LOSS	\$ 27,597.92	\$ (113,585.49)															
ACCRETION/AMORTIZATION	\$ 4,250.39	\$ 4,617.55															
TOTAL ACTIVITY	\$ 31,848.31	\$ (108,967.94)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ (77,119.63)	\$ (2,051,536.28)			
ADMINISTRATIVE EXPENSES:																	
TRUSTEE	\$ 510.07	\$ 508.03															
INVESTMENT ADVISORY	\$ 1,190.17	\$ 8,146.01															
CONSULTING	\$ 510.07	\$ 508.03															
MISC.																	
TOTAL ADMINISTRATIVE EXPENSES	\$ 2,210.31	\$ 9,162.07	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,372.38	\$ 55,435.17			
REDEEMED														\$ -			
BALANCE	\$20,400,066.58	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99	\$20,318,090.99		\$19,380,275.59			
CITIZENS	\$ 18,226.52	\$ 4,956.25											\$ 23,182.77	<-----	<-----	\$ 23,182.77	
CITIZENS SWEEP ACCOUNT	\$ 2,761.42	\$ 13,371.11											\$ 16,132.53	<-----	<-----	\$ 16,132.53	
TREASURY-from analysis provided by M&T																	
OPENING BALANCE	\$22,617,786.58	\$22,954,286.16	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07					
OPENING BALANCE-INTEREST ACCRUAL	\$ 510,064.58	\$ 207,650.95	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41					
INTEREST ACCRUED	\$ 84,165.58	\$ 76,299.94															
ACCRETION/AMORTIZATION REALIZED																	
DIVIDEND RECEIVED																	
INTEREST RECEIVED	\$ 386,579.21	\$ 131,168.48											\$ 517,747.69	<-----	<-----	\$ 517,747.69	
REALIZED/UNREALIZED GAIN (LOSS)	\$ 14,686.01	\$ (91,606.65)														\$ 629,598.80	
TRANSFER IN:	\$ 7,114,677.49	\$ 113,673.58															
TRANSFER OUT:	\$ (7,179,443.13)	\$ (132,457.50)															
ENDING CASH & INVESTMENT	\$22,954,286.16	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07	\$22,975,064.07					
ENDING INTEREST ACCRUAL	\$ 207,650.95	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41	\$ 152,782.41					
INTEREST	\$ 386,579.21	\$ 131,168.48	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
EFFECT ON CASH POSITION	\$ 14,686.01	\$ (91,606.65)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -					
MANAGEMENT FEE	\$ 2,835.60	\$ -											\$ 2,835.60	<-----			
FROM ACMCIR FILE																	
NET INVESTMENT INCOME	\$ 183,023.42	\$ (78,954.94)											\$ 104,068.48				

Accounts Included

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

120772-000

Accounting Statement

120772-000 ATLANTIC COUNTY MUNICIPAL JIF

February 01, 2024 - February 29, 2024

Your Portfolio at a Glance

Opening Market Value w/Accrued Income	\$23,161,937.11
Net of Contributions & Withdrawals	-\$18,783.92
Net Investment Change	-\$15,306.71
Closing Market Value w/Accrued Income	\$23,127,846.48

Your Relationship Team

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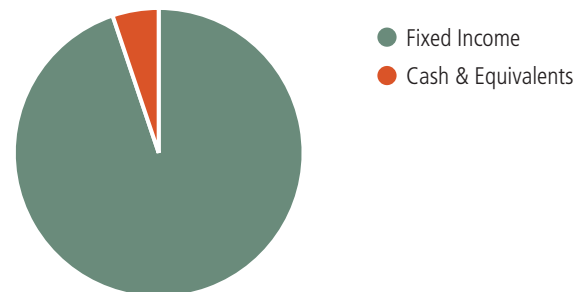
Glossary

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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	\$21,790,316.64	94.84%
Cash & Equivalents	1,184,747.43	5.16
TOTAL	\$22,975,064.07	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$21,790,316.64	\$118,490.11	\$21,908,806.75	\$897,626.25	4.12%
Cash & Equivalents	1,184,747.43	34,292.30	1,219,039.73	62,909.90	5.31
TOTAL	\$22,975,064.07	\$152,782.41	\$23,127,846.48	\$960,536.15	4.18%

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	\$22,954,286.16	\$22,617,786.58
Accrued Income	207,650.95	510,064.58
Opening Market Value w/Accrued Income	\$23,161,937.11	\$23,127,851.16
Contributions		
Cash Receipts	113,673.58	7,228,351.07
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	\$113,673.58	\$7,228,351.07
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-132,457.50	-7,311,900.63
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Withdrawals	-\$132,457.50	-\$7,311,900.63
Net Contributions & Withdrawals	-\$18,783.92	-\$83,549.56
Closing Market Value	22,975,064.07	22,975,064.07
Accrued Income	152,782.41	152,782.41
Closing Market Value w/Accrued Income	\$23,127,846.48	\$23,127,846.48
Net Investment Change	-\$15,306.71	\$83,544.88
Net Investment Change Detail		
	Current Period	Year-to-Date
Net Investment Change	-\$15,306.71	\$83,544.88
Income Earned		
Dividends	-	-
Net Interest	131,168.48	517,747.69
Other Income	-	-
Change in Accrual	-54,868.54	-357,282.17
Total Income Earned	\$76,299.94	\$160,465.52
Market Appreciation	-\$91,606.65	-\$76,920.64

Relationship Summary *(continued)*

20772-000 ATLANTIC COUNTY MUNICIPAL JIF

February 01, 2024 - February 29, 2024

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	-	-
Interest	132,457.50	561,178.65
Other Income	-	-
Total Taxable	\$132,457.50	\$561,178.65
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$132,457.50	\$561,178.65

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	113,673.58	7,228,351.07
Dividends	-	-
Intra-Account Transfers	-	-
Maturities	-	6,750,721.98
Net Interest	131,168.48	517,747.69
Other Income	-	-
Other Receipts	-	-
Sales	-	-
Tax Refunds	-	-
Total Receipts	\$244,842.06	\$14,496,820.74
Disbursements		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-132,457.50	-7,311,900.63
Other Fees	-	-
Purchases	-112,384.56	-7,184,920.11
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-
Total Disbursements	-\$244,842.06	-\$14,496,820.74
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	94.84%	\$21,790,316.64	\$21,797,438.05	-\$7,121.41	\$118,490.11	\$21,908,806.75
Total Fixed Income	94.84%	\$21,790,316.64	\$21,797,438.05	-\$7,121.41	\$118,490.11	\$21,908,806.75
■ Cash & Equivalents						
Taxable	5.16	1,184,747.43	1,184,747.43	-	34,292.30	1,219,039.73
Total Cash & Equivalents	5.16%	\$1,184,747.43	\$1,184,747.43	-	\$34,292.30	\$1,219,039.73
TOTAL ASSETS	100%	\$22,975,064.07	\$22,982,185.48	-\$7,121.41	\$152,782.41	\$23,127,846.48

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	\$99.223	\$3,017,371.43	\$2,993,935.00	\$23,436.43	\$15,288.54	\$91,230.00	0.33	5.41%	13.13%
UNITED STATES TREASURY NOTES DTD 01/31/2023 4.125% 01/31/2025 CUSIP: 91282CGG0 Moody's: AAA	3,000,000	99.133	2,973,990.00	2,981,367.19	-7,377.19	10,199.18	123,750.00	0.89	5.09	12.94
UNITED STATES TREASURY NOTES DTD 02/28/2023 4.625% 02/28/2025 CUSIP: 91282CGN5 Moody's: AAA	3,724,000	99.582	3,708,433.68	3,700,725.00	7,708.68	468.03	172,235.00	0.94	5.04	16.14
UNITED STATES TREASURY NOTES DTD 03/31/2023 3.875% 03/31/2025 CUSIP: 91282CGU9 Moody's: AAA	2,380,000	98.820	2,351,916.00	2,350,900.78	1,015.22	38,764.90	92,225.00	1.03	5.00	10.24
UNITED STATES TREASURY NOTES DTD 06/30/2023 4.625% 06/30/2025 CUSIP: 91282CHL8 Moody's: AAA	4,625,000	99.684	4,610,385.00	4,613,076.17	-2,691.17	35,846.93	213,906.25	1.27	4.88	20.07
UNITED STATES TREASURY NOTES DTD 01/15/2023 3.875% 01/15/2026 CUSIP: 91282CGE5 Moody's: AAA	2,880,000	98.570	2,838,816.00	2,855,475.00	-16,659.00	14,103.30	111,600.00	1.78	4.69	12.36

■ 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	2,317,000	\$98.809	\$2,289,404.53	\$2,301,958.91	-\$12,554.38	\$3,819.23	\$92,680.00	1.86	4.66%	9.96%
Total U.S. Treasury Bonds			\$21,790,316.64	\$21,797,438.05	-\$7,121.41	\$118,490.11	\$897,626.25	1.13	4.97%	94.84%
Total U.S. Taxable Fixed Income			\$21,790,316.64	\$21,797,438.05	-\$7,121.41	\$118,490.11	\$897,626.25	1.13	4.97%	94.84%
TOTAL FIXED INCOME			\$21,790,316.64	\$21,797,438.05	-\$7,121.41	\$118,490.11	\$897,626.25	1.13	4.97%	94.84%

■ 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	1,247,000	\$95.01	\$1,184,747.43	\$1,184,747.43	-	\$34,292.30	\$62,909.90	0.45	5.04%	5.16%
Total U.S. Treasury Bills			\$1,184,747.43	\$1,184,747.43	-	\$34,292.30	\$62,909.90	0.45	5.04%	5.16%
Total Taxable			\$1,184,747.43	\$1,184,747.43	-	\$34,292.30	\$62,909.90	0.45	5.04%	5.16%
TOTAL CASH & EQUIVALENTS			\$1,184,747.43	\$1,184,747.43	-	\$34,292.30	\$62,909.90	0.45	5.04%	5.16%

Grand Total			\$22,975,064.07	\$22,982,185.48	-\$7,121.41	\$152,782.41	\$960,536.15			100%
Accrued Income			\$152,782.41							

Grand Total Market Value w/ Accrued Income			\$23,127,846.48							
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Transaction Activity Detail

Trade Date Settlement Date	Transaction Type	Transaction Description	Quantity	Cash Value	Cash Management
OPENING BALANCE				-	-
02/08/2024	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	\$67,749.88	-
02/08/2024 02/08/2024	Purchases	PURCHASED 67000 PAR VALUE OF U.S. TREASURY NOTES 4.000% 2/15/26 AT 99.1953 TRADE DATE 2024-02-08 SETTLEMENT DATE 2024-02-08	67,000	-66,460.86	-
02/08/2024	Interest	PAID ACCRUED INTEREST ON PURCHASE OF U.S. TREASURY NOTES 4.000% 2/15/26	-	-1,289.02	-
02/15/2024	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 4.000% 2/15/26 AT \$0.020000 /SHARE ON 2317000 PAR VALUE DUE 2024-02-15	-	46,340.00	-
02/15/2024	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-46,340.00	-
02/29/2024	Cash Receipts	CASH RECEIPT ACH TRANSFER FROM CHECKING 9871761889	-	45,923.70	-
02/29/2024	Interest	CASH RECEIPT OF INTEREST EARNED ON U.S. TREASURY NOTES 4.625% 2/28/25 AT \$0.023125 /SHARE ON 3724000 PAR VALUE DUE 2024-02-29	-	86,117.50	-
02/29/2024	Other Disbursements	CASH DISBURSEMENT MISCELLANEOUS - ACH-CHK PAID TO M&T BANK ATLANTIC COUNTY MUNICIPAL JIF 9871761889	-	-86,117.50	-
02/29/2024 02/29/2024	Purchases	PURCHASED 47000 PAR VALUE OF U.S. TREASURY BILLS 8/08/24 AT 97.71 TRADE DATE 2024-02-29 SETTLEMENT DATE 2024-02-29	47,000	-45,923.70	-
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.

MX6F96590802 - ATLANTIC COUNTY JIF

02/29/2024

Status: FINAL

Shares/Par	Description	Price	Cost	Net Income	Market Value	Percent Of Total	Net Unrealized
Security ID	Link Ref	Local/Base	Local/Base	Receivable	Local/Base		Gain/Loss
				Local/Base			Local/Base
UNIT OF PARTICIPATION							
U.S. DOLLAR							
UNITED STATES							
2,092,067.764	MEL JCM I ACCOUNT	9.7120	20,318,090.99	0.00	20,318,090.99		0.00
99VVB5Y75		9.7120	20,318,090.99	0.00	20,318,090.99	100.00	0.00

Statement of Change in Net Assets
Market Value

Report ID: IGLS0002
Base Currency: USD
Status: FINAL

		02/29/2024			
		Current Period		Fiscal Year To Date	
		02/01/2024	02/29/2024	01/01/2024	02/29/2024
NET ASSETS - BEGINNING OF PERIOD			20,400,066.58		20,334,047.19
			20,400,066.58		20,334,047.19
RECEIPTS					
INVESTMENT INCOME					
INTEREST	36,154.42			72,535.81	
UNREALIZED GAIN/LOSS-INVESTMENT	-113,585.49			-85,987.57	
ACCRETION/AMORTIZATION	4,617.55			8,867.94	
TOTAL INVESTMENT INCOME			-72,813.52		-4,583.82
TOTAL RECEIPTS			-72,813.52		-4,583.82
DISBURSEMENTS					
ADMINISTRATIVE EXPENSES					
TRUSTEE/CUSTODIAN	508.03			1,018.10	
INVESTMENT ADVISORY FEES	8,146.01			9,336.18	
CONSULTING	508.03			1,018.10	
TOTAL ADMINISTRATIVE EXPENSES			9,162.07		11,372.38
TOTAL DISBURSEMENTS			9,162.07		11,372.38
NET ASSETS - END OF PERIOD			20,318,090.99		20,318,090.99

MX6F9C 30802 ATLANTIC COUNTY JIF

02/01/2024 - 02/29/2024

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	02/29/2024	0.000000	1,759.85	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	1,759.85	0.00	0.00
		20240307O000030	02/29/2024				

BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	1,539.87	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	03/01/2021	0.000000	1,539.87	0.00	0.00
		20240307O000090	02/29/2024				

BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	1,317.83	0.00	0.00
	99VVB5Y75	AMORIZATION/ACCRETION INCOME	10/01/2021	0.000000	1,317.83	0.00	0.00
		20240307O000150	02/29/2024				

TOTAL U.S. DOLLAR AMORTIZATION/ACCRETION:	4,617.55	0.00	0.00
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4,617.55	0.00	0.00
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TOTAL AMORTIZATION/ACCRETION RECEIPTS AND DISBURSEMENT TRANSACTIONS:	4,617.55	0.00	0.00
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FUND ALLOCATED EARNINGS

U.S. DOLLAR

BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-0.39	0.00	0.00
	99VVB5Y75	UGL ADJ 022924	03/01/2021	0.000000	-0.39	0.00	0.00
		20240307A000200	02/29/2024				

BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-43,289.85	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-43,289.85	0.00	0.00
		20240307O000010	02/29/2024				

Transaction Detail

Reported By Transaction Category

Report ID: IACS0008

Base Currency: USD

MX6F96590802 - ATLANTIC COUNTY JIF

02/01/2024 - 02/29/2024

Status: FINAL

Trans Code Link Ref	Shares/Par Security Id	Description Broker	Trade Date C. Settle Date Reported Date	Price Local/Base	Cost Local/Base	Amount Local/Base	Net Gain/Loss Local/Base
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	13,779.27	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	13,779.27	0.00	0.00
		202403070000020	02/29/2024				
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-193.62	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-193.62	0.00	0.00
		202403070000040	02/29/2024				
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-3,104.63	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-3,104.63	0.00	0.00
		202403070000050	02/29/2024				
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-193.62	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-193.62	0.00	0.00
		202403070000060	02/29/2024				
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-37,878.62	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	03/01/2021	0.000000	-37,878.62	0.00	0.00
		202403070000070	02/29/2024				
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	12,056.86	0.00	0.00
	99VVB5Y75	INTEREST INCOME	03/01/2021	0.000000	12,056.86	0.00	0.00
		202403070000080	02/29/2024				
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-169.42	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	03/01/2021	0.000000	-169.42	0.00	0.00
		202403070000100	02/29/2024				

Transaction Detail

Reported By Transaction Category

Report ID: IACS0008
Base Currency: USD
Status: FINAL

MXGF96590802 ATLANTIC COUNTY JIF

02/01/2024 - 02/29/2024

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 JCMi ACCOUNT	02/29/2024	0.000000	-2,716.55	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	03/01/2021	0.000000	-2,716.55	0.00	0.00
		20240307O000110	02/29/2024				
BVA	0.000	MEL JCMi ACCOUNT	02/29/2024	0.000000	-169.42	0.00	0.00
	99VVB5Y75	CONSULTING FEES	03/01/2021	0.000000	-169.42	0.00	0.00
		20240307O000120	02/29/2024				
BVA	0.000	MEL JCMi ACCOUNT	02/29/2024	0.000000	-32,416.62	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/01/2021	0.000000	-32,416.62	0.00	0.00
		20240307O000130	02/29/2024				
BVA	0.000	MEL JCMi ACCOUNT	02/29/2024	0.000000	10,318.29	0.00	0.00
	99VVB5Y75	INTEREST INCOME	10/01/2021	0.000000	10,318.29	0.00	0.00
		20240307O000140	02/29/2024				
BVA	0.000	MEL JCMi ACCOUNT	02/29/2024	0.000000	-144.99	0.00	0.00
	99VVB5Y75	TRUSTEE/CUSTODN FEES	10/01/2021	0.000000	-144.99	0.00	0.00
		20240307O000160	02/29/2024				
BVA	0.000	MEL JCMi ACCOUNT	02/29/2024	0.000000	-2,324.83	0.00	0.00
	99VVB5Y75	INVEST MANAGER FEES	10/01/2021	0.000000	-2,324.83	0.00	0.00
		20240307O000170	02/29/2024				
BVA	0.000	MEL JCMi ACCOUNT	02/29/2024	0.000000	-144.99	0.00	0.00
	99VVB5Y75	CONSULTING FEES	10/01/2021	0.000000	-144.99	0.00	0.00
		20240307O000180	02/29/2024				

Transaction Detail
Reported By Transaction Category

Report ID: IACS0008
 Base Currency: USD
 Status: FINAL

MX6F96590802 - ATLANTIC COUNTY JIF

02/01/2024 - 02/29/2024

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				
BVA	0.000	MEL JCM I ACCOUNT	02/29/2024	0.000000	-0.01	0.00	0.00
	99VVB5Y75	UNREALIZED GAIN/LOSS	10/29/2021	0.000000	-0.01	0.00	0.00
		202403070000190	02/29/2024				

TOTAL U.S. DOLLAR FUND ALLOCATED EARNINGS:				-86,593.14	0.00	0.00
				-86,593.14	0.00	0.00
TOTAL FUND ALLOCATED EARNINGS RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-86,593.14	0.00	0.00
TOTAL RECEIPTS AND DISBURSEMENT TRANSACTIONS:				-81,975.59	0.00	0.00
TOTAL TRANSACTIONS BASE:				-81,975.59	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: February												
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN 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
RECEIPTS												
Assessments	198,668.10	376,883.35	67,762.63	1,498,782.08	71,849.25	378,017.17	355,883.39	1,027,755.90	51,182.19	393,010.95	0.00	4,419,795.00
Refunds	70,613.63	25,601.00	0.00	8,688.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	104,902.70
Invest Pymnts	(603.60)	(4,918.55)	(1,166.96)	(11,340.36)	0.00	(7,353.96)	0.00	0.00	0.00	(1,126.16)	(2,194.32)	(28,703.91)
Invest Adj	58.52	615.69	128.03	1,168.55	0.00	784.46	0.00	0.00	0.00	1,587.27	275.07	4,617.59
Subtotal Invest	(545.08)	(4,302.86)	(1,038.93)	(10,171.81)	0.00	(6,569.50)	0.00	0.00	0.00	461.11	(1,919.25)	(24,086.32)
Other *	1,897.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,897.48
TOTAL	270,634.13	398,181.49	66,723.70	1,497,298.34	71,849.25	371,447.67	355,883.39	1,027,755.90	51,182.19	393,472.06	(1,919.25)	4,502,508.86
EXPENSES												
Claims Transfers	79,727.81	168,883.94	26,667.00	548,440.29	0.00	0.00	0.00	0.00	0.00	0.00	0.00	823,719.04
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,459,856.87	0.00	1,459,856.87
Other *	335.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335.72
TOTAL	80,063.53	168,883.94	26,667.00	548,440.29	0.00	0.00	0.00	0.00	0.00	1,459,856.87	0.00	2,283,911.63
END BALANCE	812,282.12	6,771,130.66	1,400,373.20	13,364,830.54	(4,296.46)	8,706,468.15	422,518.84	1,299,170.70	60,720.79	13,786,579.56	2,920,683.03	49,540,461.11

REPORT STATUS SECTION

49,540,465.75

Report Month: February		Balance Differences	
Opening Balances:	Opening Balances are NOT equal		-\$4.72
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		-\$4.64
Accrual Balances:	Accrual Balances are equal		\$0.00
Claims Transaction Status:			
Allocation variance 1:	Daily xactions add to monthly totals	0.00	
Allocation variance 2:	Monthly transactions and allocation totals are equal	0.00	
Allocation variance 3:	Treasurer/TPA net / Max/Min	0.00	(0.00)
Pre-existing variance:	No prior unreconcl / 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: 45003 Check Date: 02/06/2024 Payee Name: CAPEHART & SCATCHARD PA							
2022257729	INDEMNITY	12/19/2021	LOWER TOWNSHIP	L-LEGAL WC	\$667.00	2021-2021	Legal
2023283878	INDEMNITY	09/21/2022	LOWER TOWNSHIP	L-LEGAL WC	\$212.00	2022-2022	Legal
Check Amount:					\$879.00		
Check Number: 45004 Check Date: 02/06/2024 Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA							
2023304058	INDEMNITY	04/28/2023	SOMERS POINT CITY	I-CLAIMANT LEGAL EXP IND	\$688.00	2023-2023	Loss
Check Amount:					\$688.00		
Check Number: 45005 Check Date: 02/06/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022247638	INDEMNITY	09/04/2021	UPPER TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2023304058	INDEMNITY	04/28/2023	SOMERS POINT CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2023-2023	Expense
Check Amount:					\$150.00		
Check Number: 45006 Check Date: 02/06/2024 Payee Name: MRO CORPORATION							
2024323331	MEDICAL ONLY	12/01/2023	SEA ISLE CITY	E-MISC ALL OTHER WC	\$23.00	2023-2023	Expense
Check Amount:					\$23.00		
Check Number: 45007 Check Date: 02/06/2024 Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS							
2021237844	INDEMNITY	05/15/2021	HAMILTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2021-2021	Expense
2022270313	INDEMNITY	11/24/2021	EGG HARBOR TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2021-2021	Expense
2022271533	INDEMNITY	04/27/2022	STONE HARBOR BOROUGH	E-ALLOCATED MED EXAM WC	\$400.00	2022-2022	Expense
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	E-ALLOCATED MED EXAM WC	\$800.00	2022-2022	Expense
Check Amount:					\$3,600.00		
Check Number: 45008 Check Date: 02/06/2024 Payee Name: I C U INVESTIGATIONS INC							
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	E-MISC ALL OTHER WC	\$3,975.00	2020-2020	Expense
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$4,450.00		
Check Number: 45009 Check Date: 02/06/2024 Payee Name: D'ARCY JOHNSON DAY PC							
2022247638	INDEMNITY	09/04/2021	UPPER TOWNSHIP	I-CLAIMANT LEGAL EXP IND	\$2,500.00	2021-2021	Loss
Check Amount:					\$2,500.00		

Processed Date: Feb 1, 2024 through Feb 29, 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: 45010 Check Date: 02/06/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2022270704	GL PROPERTY DAMAGE	04/02/2022	PLEASANTVILLE CITY	L-LEGAL GL	\$1,054.00	2022-2022	Legal
Check Amount:					\$1,054.00		
Check Number: 45011 Check Date: 02/06/2024 Payee Name: PURDY COLLISION LLC							
2024325521	1ST PARTY COLL PD	01/30/2024	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$4,123.10	2024-2024	Loss
Check Amount:					\$4,123.10		
Check Number: 45012 Check Date: 02/06/2024 Payee Name: LEO S PETETTI LLC							
2024325521	1ST PARTY COLL PD	01/30/2024	SOMERS POINT CITY	E-APPRAISERS PR	\$135.00	2024-2024	Expense
Check Amount:					\$135.00		
Check Number: 45013 Check Date: 02/06/2024 Payee Name: THE DEWEESE LAW FIRM							
2022242261	INDEMNITY	07/03/2021	PLEASANTVILLE CITY	E-SUBROGATION EXPENSE WC	\$2,664.00	2021-2021	Expense
Check Amount:					\$2,664.00		
Check Number: 45014 Check Date: 02/06/2024 Payee Name: AFFANATO MARUT LLC							
2020194275	INDEMNITY	01/10/2020	LOWER TOWNSHIP	L-LEGAL WC	\$196.00	2020-2020	Legal
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$266.00	2020-2020	Legal
2021214307	INDEMNITY	09/09/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$199.00	2020-2020	Legal
2021219704	INDEMNITY	11/08/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$168.00	2020-2020	Legal
2021222549	INDEMNITY	12/04/2020	AVALON BOROUGH	L-LEGAL WC	\$350.00	2020-2020	Legal
2021226252	INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$296.00	2021-2021	Legal
2021234997	INDEMNITY	03/23/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$126.00	2021-2021	Legal
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	L-LEGAL WC	\$706.00	2021-2021	Legal
2022247638	INDEMNITY	09/04/2021	UPPER TOWNSHIP	L-LEGAL WC	\$322.00	2021-2021	Legal
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	L-LEGAL WC	\$182.00	2021-2021	Legal
2023277868	INDEMNITY	07/10/2022	MILLVILLE CITY	L-LEGAL WC	\$175.00	2022-2022	Legal
2023282229	INDEMNITY	08/31/2022	WILDWOOD CITY	L-LEGAL WC	\$392.00	2022-2022	Legal
2023288059	INDEMNITY	10/26/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$204.50	2022-2022	Legal
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	L-LEGAL WC	\$123.50	2023-2023	Legal
2023295448	INDEMNITY	01/27/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$183.00	2023-2023	Legal
2023299476	INDEMNITY	03/21/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$381.50	2023-2023	Legal

Processed Date: Feb 1, 2024 through Feb 29, 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
2023299800	INDEMNITY	03/21/2023	LOWER TOWNSHIP	L-LEGAL WC	\$275.00	2023-2023	Legal
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	L-LEGAL WC	\$322.00	2023-2023	Legal
2023302705	INDEMNITY	04/25/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$197.00	2023-2023	Legal
2023304058	INDEMNITY	04/28/2023	SOMERS POINT CITY	L-LEGAL WC	\$448.00	2023-2023	Legal
2023306654	INDEMNITY	06/09/2023	MILLVILLE CITY	L-LEGAL WC	\$176.00	2023-2023	Legal
2023307167	INDEMNITY	05/25/2023	STONE HARBOR BOROUGH	L-LEGAL WC	\$295.00	2023-2023	Legal
2024310222	INDEMNITY	07/29/2023	PLEASANTVILLE CITY	L-LEGAL WC	\$241.00	2023-2023	Legal
Check Amount:					\$6,224.50		
Check Number: 45015 Check Date: 02/06/2024 Payee Name: DR CAROL SCHOBES PSYD							
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-BEHAVIORAL HEALTH	\$500.00	2020-2020	Loss
Check Amount:					\$500.00		
Check Number: 45016 Check Date: 02/06/2024 Payee Name: ISO SERVICES INC							
2024321283	BODILY INJURY	08/28/2023	LOWER TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
Check Amount:					\$13.75		
Check Number: 45017 Check Date: 02/06/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	L-LEGAL WC	\$624.50	2020-2020	Legal
2021211338	INDEMNITY	08/04/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$663.50	2020-2020	Legal
2021214063	INDEMNITY	09/04/2020	WILDWOOD CITY	L-LEGAL WC	\$451.00	2020-2020	Legal
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	L-LEGAL WC	\$2,099.00	2020-2020	Legal
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$434.00	2021-2021	Legal
2021238363	INDEMNITY	05/24/2021	PLEASANTVILLE CITY	L-LEGAL WC	\$314.00	2021-2021	Legal
2022273437	INDEMNITY	05/17/2022	BRIGANTINE CITY	L-LEGAL WC	\$378.50	2022-2022	Legal
2022274887	INDEMNITY	05/11/2022	PLEASANTVILLE CITY	L-LEGAL WC	\$277.50	2022-2022	Legal
2023300297	INDEMNITY	03/29/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$458.50	2023-2023	Legal
Check Amount:					\$5,700.50		
Check Number: 45018 Check Date: 02/06/2024 Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA							
2021228757	BODILY INJURY	12/21/2020	BRIGANTINE CITY	I-LUMP SUM SETTLEMENT GL BI	\$125,000.00	2020-2020	Loss
Check Amount:					\$125,000.00		
Check Number: 45019 Check Date: 02/06/2024 Payee Name: WILDWOOD CREST BOROUGH							

Processed Date: Feb 1, 2024 through Feb 29, 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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Check Register

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	I-TEMPORARY TOTAL DISABILITY	\$1,699.40	2024-2024	Loss
Check Amount:					\$1,699.40		
Check Number: 45020 Check Date: 02/06/2024 Payee Name: PLEASANTVILLE CITY							
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 45021 Check Date: 02/06/2024 Payee Name: PLEASANTVILLE CITY							
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,198.00	2023-2023	Loss
Check Amount:					\$2,198.00		
Check Number: 45022 Check Date: 02/06/2024 Payee Name: PLEASANTVILLE CITY							
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$942.00	2023-2023	Loss
Check Amount:					\$942.00		
Check Number: 45023 Check Date: 02/06/2024 Payee Name: LOWER TOWNSHIP							
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$2,521.27	2023-2023	Loss
Check Amount:					\$2,521.27		
Check Number: 45024 Check Date: 02/06/2024 Payee Name: LOWER TOWNSHIP							
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,212.72	2024-2024	Loss
Check Amount:					\$1,212.72		
Check Number: 45025 Check Date: 02/06/2024 Payee Name: BRIGANTINE CITY							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,429.38	2023-2023	Loss
Check Amount:					\$1,429.38		
Check Number: 45026 Check Date: 02/06/2024 Payee Name: ABSECON CITY							
2022246709	INDEMNITY	08/25/2021	ABSECON CITY	I-TEMPORARY TOTAL DISABILITY	\$5,398.71	2021-2021	Loss
Check Amount:					\$5,398.71		
Check Number: 45027 Check Date: 02/06/2024 Payee Name: OCEAN CITY							
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$1,820.85	2023-2023	Loss
Check Amount:					\$1,820.85		
Check Number: 45028 Check Date: 02/06/2024 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		

Processed Date: Feb 1, 2024 through Feb 29, 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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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: 45029 Check Date: 02/06/2024 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: 45030 Check Date: 02/06/2024 Payee Name: MARGATE CITY							
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,486.05	2023-2023	Loss
Check Amount:					\$1,486.05		
Check Number: 45031 Check Date: 02/06/2024 Payee Name: HAMILTON TOWNSHIP							
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,637.24	2023-2023	Loss
Check Amount:					\$1,637.24		
Check Number: 45032 Check Date: 02/06/2024 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: 45033 Check Date: 02/06/2024 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: 45034 Check Date: 02/06/2024 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: 45035 Check Date: 02/06/2024 Payee Name: OCEAN CITY							
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$735.24	2023-2023	Loss
Check Amount:					\$735.24		
Check Number: 45036 Check Date: 02/06/2024 Payee Name: OCEAN CITY							
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$735.24	2023-2023	Loss
Check Amount:					\$735.24		
Check Number: 45037 Check Date: 02/06/2024 Payee Name: PLEASANTVILLE CITY							
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,570.00	2023-2023	Loss
Check Amount:					\$1,570.00		
Check Number: 45038 Check Date: 02/06/2024 Payee Name: MARGATE CITY FIRE DEPARTMENT							
2024308597	MEDICAL ONLY	07/08/2023	LONGPORT BOROUGH	M-MEDICAL TRANSPORTATION	\$1,075.00	2023-2023	Loss

Processed Date: Feb 1, 2024 through Feb 29, 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:					\$1,075.00		
Check Number: 45039 Check Date: 02/06/2024 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2020200356	BODILY INJURY	02/14/2020	PLEASANTVILLE CITY	L-LEGAL GL	\$577.00	2020-2020	Legal
Check Amount:					\$577.00		
Check Number: 45040 Check Date: 02/06/2024 Payee Name: Cape May County							
2024318855	3RD PARTY PD	11/02/2023	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$2,254.88	2023-2023	Loss
Check Amount:					\$2,254.88		
Check Number: 45041 Check Date: 02/06/2024 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: 45042 Check Date: 02/06/2024 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: 45043 Check Date: 02/06/2024 Payee Name: Mark Azagra							
2023304058	INDEMNITY	04/28/2023	SOMERS POINT CITY	I-LUMP SUM SETTLEMENT	\$2,312.00	2023-2023	Loss
Check Amount:					\$2,312.00		
Check Number: 45044 Check Date: 02/06/2024 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: 45045 Check Date: 02/06/2024 Payee Name: Valerie McKim							
2022247638	INDEMNITY	09/04/2021	UPPER TOWNSHIP	I-LUMP SUM SETTLEMENT	\$10,000.00	2021-2021	Loss
Check Amount:					\$10,000.00		
Check Number: 45046 Check Date: 02/06/2024 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: 45047 Check Date: 02/06/2024 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: 45048 Check Date: 02/06/2024 Payee Name: Thomas Ferrence							

Processed Date: Feb 1, 2024 through Feb 29, 2024
 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
2021237523	INDEMNITY	05/11/2021	MIDDLE TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,219.64	2021-2021	Loss
Check Amount:					\$1,219.64		
Check Number: 45049 Check Date: 02/06/2024 Payee Name: William Burns							
2022275475	INDEMNITY	06/06/2022	EGG HARBOR TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,198.40	2022-2022	Loss
Check Amount:					\$1,198.40		
Check Number: 45050 Check Date: 02/06/2024 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: 45051 Check Date: 02/06/2024 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: 45052 Check Date: 02/06/2024 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: 45053 Check Date: 02/06/2024 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: 45054 Check Date: 02/06/2024 Payee Name: John Schauble							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,198.40	2022-2022	Loss
Check Amount:					\$1,198.40		
Check Number: 45055 Check Date: 02/06/2024 Payee Name: VENTNOR CITY							
2024322802	1ST PARTY COLL PD	12/21/2023	VENTNOR CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,148.24	2023-2023	Loss
Check Amount:					\$2,148.24		
Check Number: 45056 Check Date: 02/06/2024 Payee Name: NORTH WILDWOOD CITY							
2024324828	BLDG/CONTENT	09/26/2023	NORTH WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$4,560.34	2023-2023	Loss
Check Amount:					\$4,560.34		
Check Number: 45057 Check Date: 02/06/2024 Payee Name: QUAL-LYNX							
2024320636	MEDICAL ONLY	11/30/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024321303	MEDICAL ONLY	12/07/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense

Processed Date: Feb 1, 2024 through Feb 29, 2024
 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
Check Amount:					\$8.50		
Check Number: 45058 Check Date: 02/06/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024324524	MEDICAL ONLY	01/22/2024	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$148.93	2024-2024	Loss
Check Amount:					\$148.93		
Check Number: 45059 Check Date: 02/06/2024 Payee Name: IVYREHAB NETWORK INC							
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$659.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$744.00	2023-2023	Loss
Check Amount:					\$1,403.00		
Check Number: 45060 Check Date: 02/06/2024 Payee Name: RANCOCAS ANESTHESIOLOGY PA							
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$2,516.25	2020-2020	Loss
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$1,657.38	2023-2023	Loss
Check Amount:					\$4,173.63		
Check Number: 45061 Check Date: 02/06/2024 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
2024323258	MEDICAL ONLY	01/05/2024	LOWER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2024-2024	Loss
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,404.00	2024-2024	Loss
Check Amount:					\$4,212.00		
Check Number: 45062 Check Date: 02/06/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021214290	INDEMNITY	09/10/2020	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	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
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$220.00	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	\$160.00	2023-2023	Loss
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-PHYSICIAN FEES	\$160.00	2024-2024	Loss

Processed Date: Feb 1, 2024 through Feb 29, 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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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,140.00		
Check Number: 45063 Check Date: 02/06/2024 Payee Name: FERNANDO J. DELASOTTA MD							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$115.00	2023-2023	Loss
Check Amount:					\$115.00		
Check Number: 45064 Check Date: 02/06/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$485.00		
Check Number: 45065 Check Date: 02/06/2024 Payee Name: MATTHEW J PITERA MD PA							
2022247283	INDEMNITY	09/05/2021	EGG HARBOR TOWNSHIP	M-BEHAVIORAL HEALTH	\$450.00	2021-2021	Loss
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$450.00	2022-2022	Loss
Check Amount:					\$900.00		
Check Number: 45066 Check Date: 02/06/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2021237391	INDEMNITY	05/11/2021	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$210.71	2021-2021	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$2,038.32	2023-2023	Loss
Check Amount:					\$2,249.03		
Check Number: 45067 Check Date: 02/06/2024 Payee Name: NovaCare Rehabilitation							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
Check Amount:					\$302.82		
Check Number: 45068 Check Date: 02/06/2024 Payee Name: THOMAS JEFFERSON UNIV HOSPITAL							
2023291080	MEDICAL ONLY	12/07/2022	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$823.00	2022-2022	Loss
Check Amount:					\$823.00		
Check Number: 45069 Check Date: 02/06/2024 Payee Name: CAPE REGIONAL URGENT CARE							
2024321303	MEDICAL ONLY	12/07/2023	OCEAN CITY	M-PHYSICIAN FEES	\$79.48	2023-2023	Loss
2024322155	MEDICAL ONLY	12/19/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$275.72	2023-2023	Loss
Check Amount:					\$355.20		
Check Number: 45070 Check Date: 02/06/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$60.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$120.00	2023-2023	Loss
Check Amount:					\$180.00		

Processed Date: Feb 1, 2024 through Feb 29, 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
Check Number: 45071 Check Date: 02/06/2024 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: 45072 Check Date: 02/06/2024 Payee Name: ADVANCED RADIOLOGY SOLUTIONS LLC							
2024317566	INDEMNITY	10/23/2023	SOMERS POINT CITY	M-PHYSICIAN FEES	\$53.01	2023-2023	Loss
Check Amount:					\$53.01		
Check Number: 45073 Check Date: 02/06/2024 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2023306930	MEDICAL ONLY	06/13/2023	HAMILTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2023-2023	Loss
Check Amount:					\$2,511.00		
Check Number: 45074 Check Date: 02/06/2024 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: 45075 Check Date: 02/06/2024 Payee Name: MARGATE CITY FIRE DEPARTMENT							
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-OTHER PROVIDER FEES	\$902.00	2022-2022	Loss
Check Amount:					\$902.00		
Check Number: 45076 Check Date: 02/06/2024 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: 45077 Check Date: 02/06/2024 Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC							
2021226252	INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$193.72	2021-2021	Loss
2021229497	INDEMNITY	02/10/2021	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$600.00	2021-2021	Loss
2024309201	MEDICAL ONLY	07/14/2023	VENTNOR CITY	M-ORTHO/NEURO FEES	\$300.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$464.61	2023-2023	Loss
Check Amount:					\$1,558.33		
Check Number: 45078 Check Date: 02/06/2024 Payee Name: myMATRIXX							
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-PHARMACY	\$399.35	2023-2023	Loss
Check Amount:					\$399.35		
Check Number: 45079 Check Date: 02/06/2024 Payee Name: ORTHONJ, LLC							
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$2,394.99	2023-2023	Loss

Processed Date: Feb 1, 2024 through Feb 29, 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
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$85.32	2023-2023	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024316507	MEDICAL ONLY	10/11/2023	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$202.38	2023-2023	Loss
2024319133	INDEMNITY	10/27/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$242.62	2023-2023	Loss
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	M-PHYSICIAN FEES	\$239.32	2024-2024	Loss
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$470.79	2024-2024	Loss
2024323481	INDEMNITY	01/05/2024	NORTH WILDWOOD CITY	M-ORTHO/NEURO FEES	\$190.79	2024-2024	Loss
Check Amount:					\$4,252.81		
Check Number: 45080 Check Date: 02/06/2024 Payee Name: ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY							
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$2,273.39	2023-2023	Loss
Check Amount:					\$2,273.39		
Check Number: 45081 Check Date: 02/06/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
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	\$180.00	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
Check Amount:					\$1,530.00		
Check Number: 45082 Check Date: 02/06/2024 Payee Name: ORTHONJ, LLC							
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$6,008.51	2023-2023	Loss
Check Amount:					\$6,008.51		
Check Number: 45083 Check Date: 02/06/2024 Payee Name: OSPREY REHABILITATION LLC							
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$100.94	2022-2022	Loss
Check Amount:					\$100.94		

Processed Date: Feb 1, 2024 through Feb 29, 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
Check Number: 45084 Check Date: 02/06/2024 Payee Name: ISO SERVICES INC							
2022267511	INDEMNITY	02/09/2021	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2023277682	INDEMNITY	12/16/2021	ABSECON CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2024320636	MEDICAL ONLY	11/30/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024321303	MEDICAL ONLY	12/07/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
Check Amount:					\$55.00		
Check Number: 45085 Check Date: 02/06/2024 Payee Name: QUALCARE INC							
2024324531	INDEMNITY	01/18/2024	LOWER TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325050	MEDICAL ONLY	01/25/2024	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325103	MEDICAL ONLY	12/22/2023	NORTHFIELD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2023-2023	Loss
2024325155	MEDICAL ONLY	01/22/2024	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325158	INDEMNITY	01/26/2024	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325255	MEDICAL ONLY	01/29/2024	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325279	MEDICAL ONLY	01/28/2024	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325340	INDEMNITY	01/22/2024	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325363	INDEMNITY	01/29/2024	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325411	MEDICAL ONLY	01/30/2024	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325500	INDEMNITY	01/26/2024	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$6,215.00		
Check Number: 45086 Check Date: 02/13/2024 Payee Name: CAPEHART & SCATCHARD PA							
2021216399	INDEMNITY	10/02/2020	MILLVILLE CITY	L-LEGAL WC	\$389.50	2020-2020	Legal
2023279780	INDEMNITY	12/31/2021	LOWER TOWNSHIP	L-LEGAL WC	\$782.00	2021-2021	Legal
2023288213	INDEMNITY	11/01/2022	OCEAN CITY	L-LEGAL WC	\$814.50	2022-2022	Legal
2023298228	INDEMNITY	02/14/2023	VENTNOR CITY	L-LEGAL WC	\$187.50	2023-2023	Legal
Check Amount:					\$2,173.50		
Check Number: 45087 Check Date: 02/13/2024 Payee Name: MADDEN & MADDEN PA							
2023289957	BODILY INJURY	10/09/2022	OCEAN CITY	L-LEGAL GL	\$3,009.49	2022-2022	Legal
Check Amount:					\$3,009.49		
Check Number: 45088 Check Date: 02/13/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							



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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
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2020-2020	Expense
2023279780	INDEMNITY	12/31/2021	LOWER TOWNSHIP	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
Check Amount:					\$150.00		
Check Number: 45089		Check Date: 02/13/2024	Payee Name: I C U INVESTIGATIONS INC				
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$2,100.00	2023-2023	Expense
Check Amount:					\$2,100.00		
Check Number: 45090		Check Date: 02/13/2024	Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION				
2021213081	POLICE PROF BI	06/04/2020	GALLOWAY TOWNSHIP	L-LEGAL GL	\$89.50	2020-2020	Legal
2023291904	POLICE PROF PI	09/24/2022	WILDWOOD CITY	L-LEGAL GL	\$890.00	2022-2022	Legal
Check Amount:					\$979.50		
Check Number: 45091		Check Date: 02/13/2024	Payee Name: D'ARCY JOHNSON DAY PC				
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	I-ASSESSMENT-W.C. IND	\$2,100.00	2020-2020	Loss
Check Amount:					\$2,100.00		
Check Number: 45092		Check Date: 02/13/2024	Payee Name: PETRO-COHEN ESQS				
2023279780	INDEMNITY	12/31/2021	LOWER TOWNSHIP	I-ASSESSMENT-W.C. IND	\$16,771.00	2021-2021	Loss
Check Amount:					\$16,771.00		
Check Number: 45093		Check Date: 02/13/2024	Payee Name: BIRCHMEIER & POWELL LLC				
2022249364	BODILY INJURY	07/27/2021	CAPE MAY CITY	L-LEGAL GL	\$1,360.00	2021-2021	Legal
2022265831	BODILY INJURY	01/29/2022	WATERFORD TOWNSHIP	L-LEGAL AL	\$2,532.00	2022-2022	Legal
2022275818	BODILY INJURY	04/24/2022	WILDWOOD CITY	L-LEGAL GL	\$2,652.00	2022-2022	Legal
2022276309	PERSONAL INJURY	03/05/2022	NORTH WILDWOOD CITY	L-LEGAL GL	\$1,240.50	2022-2022	Legal
2023296798	BODILY INJURY	01/24/2023	CAPE MAY CITY	L-LEGAL GL	\$1,620.00	2023-2023	Legal
Check Amount:					\$9,404.50		
Check Number: 45094		Check Date: 02/13/2024	Payee Name: EXAMWORKS COMPLIANCE SOLUTIONS LLC				
2022244701	INDEMNITY	08/05/2021	HAMILTON TOWNSHIP	E-INDEP ADJUSTOR WC	\$325.00	2021-2021	Expense
Check Amount:					\$325.00		
Check Number: 45095		Check Date: 02/13/2024	Payee Name: State of New Jersey - Div of Worker's Comp				
2024308764	INDEMNITY	07/12/2023	WILDWOOD CITY	E-MISC ALL OTHER WC	\$14.85	2023-2023	Expense
Check Amount:					\$14.85		

Processed Date: Feb 1, 2024 through Feb 29, 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
Check Number: 45096 Check Date: 02/13/2024 Payee Name: LEO S PETETTI LLC							
2024321405	COMPREHENSIVE	12/03/2023	MULLICA TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
2024325067	1ST PARTY COLL PD	01/24/2024	HAMILTON TOWNSHIP	E-APPRAISERS PR	\$675.00	2024-2024	Expense
Check Amount:					\$810.00		
Check Number: 45097 Check Date: 02/13/2024 Payee Name: HECKS SPRAY CRAFT PAINT SHOP INC							
2024314856	1ST PARTY COLL PD	09/23/2023	ABSECON CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$270.12	2023-2023	Loss
Check Amount:					\$270.12		
Check Number: 45098 Check Date: 02/13/2024 Payee Name: THE DEWEESE LAW FIRM							
2022277074	MEDICAL ONLY	06/28/2022	MILLVILLE CITY	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
2023277868	INDEMNITY	07/10/2022	MILLVILLE CITY	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
2023277910	INDEMNITY	07/11/2022	VENTNOR CITY	E-SUBROGATION EXPENSE WC	\$150.00	2022-2022	Expense
Check Amount:					\$450.00		
Check Number: 45099 Check Date: 02/13/2024 Payee Name: AFFANATO MARUT LLC							
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$42.00	2020-2020	Legal
2023285861	INDEMNITY	10/12/2022	OCEAN CITY	L-LEGAL WC	\$252.00	2022-2022	Legal
2023288245	INDEMNITY	11/04/2022	LOWER TOWNSHIP	L-LEGAL WC	\$127.50	2022-2022	Legal
2023294122	INDEMNITY	01/19/2023	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$140.00	2023-2023	Legal
2024310669	INDEMNITY	08/04/2023	NORTH WILDWOOD CITY	L-LEGAL WC	\$351.50	2023-2023	Legal
Check Amount:					\$913.00		
Check Number: 45100 Check Date: 02/13/2024 Payee Name: JOEBOY INC T/A ACTION AUTO BODY							
2024325810	COMPREHENSIVE	01/31/2024	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,288.70	2024-2024	Loss
Check Amount:					\$2,288.70		
Check Number: 45101 Check Date: 02/13/2024 Payee Name: WYBLE REPORTING INC							
2022265831	BODILY INJURY	01/29/2022	WATERFORD TOWNSHIP	L-LEGAL AL	\$284.00	2022-2022	Legal
Check Amount:					\$284.00		
Check Number: 45102 Check Date: 02/13/2024 Payee Name: HOWARD HAMMER PSYD LLC							
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$20.00	2022-2022	Loss
Check Amount:					\$20.00		
Check Number: 45103 Check Date: 02/13/2024 Payee Name: PIETRAS SARACINO SMITH & MEEK LLP							

Processed Date: Feb 1, 2024 through Feb 29, 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
2021216450	INDEMNITY	10/02/2020	PLEASANTVILLE CITY	L-LEGAL WC	\$112.00	2020-2020	Legal
2022253534	INDEMNITY	10/29/2021	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$964.00	2021-2021	Legal
2023288755	INDEMNITY	11/14/2022	EGG HARBOR TOWNSHIP	L-LEGAL WC	\$499.00	2022-2022	Legal
2023290296	INDEMNITY	12/02/2022	MILLVILLE CITY	L-LEGAL WC	\$800.50	2022-2022	Legal
2023302221	INDEMNITY	04/24/2023	VENTNOR CITY	L-LEGAL WC	\$621.00	2023-2023	Legal
2023303903	INDEMNITY	05/10/2023	LINWOOD CITY	L-LEGAL WC	\$1,304.00	2023-2023	Legal
Check Amount:					\$4,300.50		
Check Number: 45104 Check Date: 02/13/2024 Payee Name: PLEASANTVILLE CITY							
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,471.19	2021-2021	Loss
Check Amount:					\$1,471.19		
Check Number: 45105 Check Date: 02/13/2024 Payee Name: UPPER TOWNSHIP							
2024324683	INDEMNITY	01/23/2024	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,774.78	2024-2024	Loss
Check Amount:					\$1,774.78		
Check Number: 45106 Check Date: 02/13/2024 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: 45107 Check Date: 02/13/2024 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: 45108 Check Date: 02/13/2024 Payee Name: FLORIO PERRUCCI STEINHARDT CAPPELLI & TIPTON LLC							
2021211743	BODILY INJURY	07/09/2020	BRIGANTINE CITY	L-LEGAL GL	\$825.00	2020-2020	Legal
Check Amount:					\$825.00		
Check Number: 45109 Check Date: 02/13/2024 Payee Name: William Hulitt							
2024324636	3RD PARTY PD	01/19/2024	MILLVILLE CITY	M-MISC MED(WC) & PD (NON-WC) AL PD	\$500.00	2024-2024	Loss
Check Amount:					\$500.00		
Check Number: 45110 Check Date: 02/13/2024 Payee Name: The Rothman Institute							
2024323138	INDEMNITY	01/02/2024	HAMILTON TOWNSHIP	M-IND MED EXAMS WC	\$2,000.00	2024-2024	Loss
Check Amount:					\$2,000.00		
Check Number: 45111 Check Date: 02/13/2024 Payee Name: LOWER TOWNSHIP							

Processed Date: Feb 1, 2024 through Feb 29, 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
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$808.48	2024-2024	Loss
Check Amount:					\$808.48		
Check Number: 45112 Check Date: 02/13/2024 Payee Name: OCEAN CITY							
2024325500	INDEMNITY	01/26/2024	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$2,262.00	2024-2024	Loss
Check Amount:					\$2,262.00		
Check Number: 45113 Check Date: 02/13/2024 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: 45114 Check Date: 02/13/2024 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: 45115 Check Date: 02/13/2024 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: 45116 Check Date: 02/13/2024 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: 45117 Check Date: 02/13/2024 Payee Name: MILLVILLE CITY							
2024325363	INDEMNITY	01/29/2024	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,262.00	2024-2024	Loss
Check Amount:					\$2,262.00		
Check Number: 45118 Check Date: 02/13/2024 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: 45119 Check Date: 02/13/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2023296228	INDEMNITY	02/09/2023	WEYMOUTH TOWNSHIP	E-ALLOCATED MED EXAM WC	\$1,000.00	2023-2023	Expense
Check Amount:					\$1,000.00		
Check Number: 45120 Check Date: 02/13/2024 Payee Name: Daniel Bonilla							
2023279780	INDEMNITY	12/31/2021	LOWER TOWNSHIP	I-LUMP SUM SETTLEMENT	\$58,229.00	2021-2021	Loss
Check Amount:					\$58,229.00		

Processed Date: Feb 1, 2024 through Feb 29, 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
Check Number: 45121 Check Date: 02/13/2024 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: 45122 Check Date: 02/13/2024 Payee Name: John Schauble							
2022262682	INDEMNITY	01/27/2022	GALLOWAY TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$299.60	2022-2022	Loss
Check Amount:					\$299.60		
Check Number: 45123 Check Date: 02/13/2024 Payee Name: Jacob Hunter							
2020197914	INDEMNITY	02/22/2020	EGG HARBOR TOWNSHIP	I-LUMP SUM SETTLEMENT	\$5,400.00	2020-2020	Loss
Check Amount:					\$5,400.00		
Check Number: 45124 Check Date: 02/13/2024 Payee Name: Brian Fisher							
2020208258	INDEMNITY	06/24/2020	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,190.98	2020-2020	Loss
Check Amount:					\$1,190.98		
Check Number: 45125 Check Date: 02/13/2024 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: 45126 Check Date: 02/13/2024 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: 45127 Check Date: 02/13/2024 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: 45128 Check Date: 02/13/2024 Payee Name: Gerhard Thoresen III							
2022273096	INDEMNITY	05/13/2022	HAMILTON TOWNSHIP	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss
Check Amount:					\$1,136.00		
Check Number: 45129 Check Date: 02/13/2024 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: 45130 Check Date: 02/13/2024 Payee Name: Jeremy Grouse							
2023281461	INDEMNITY	08/24/2022	OCEAN CITY	I-PERMANENT PARTIAL DISABILITY	\$1,136.00	2022-2022	Loss

Processed Date: Feb 1, 2024 through Feb 29, 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:					\$1,136.00		
Check Number: 45131 Check Date: 02/13/2024 Payee Name: OCEAN CITY							
2024323059	COMPREHENSIVE	12/24/2023	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 45132 Check Date: 02/13/2024 Payee Name: HAMILTON TOWNSHIP							
2024325067	1ST PARTY COLL PD	01/24/2024	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,943.33	2024-2024	Loss
Check Amount:					\$2,943.33		
Check Number: 45133 Check Date: 02/13/2024 Payee Name: MULLICA TOWNSHIP							
2024321405	COMPREHENSIVE	12/03/2023	MULLICA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$4,874.43	2023-2023	Loss
Check Amount:					\$4,874.43		
Check Number: 45134 Check Date: 02/13/2024 Payee Name: MIDDLE TOWNSHIP							
2024326436	COMPREHENSIVE	02/05/2024	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$579.96	2024-2024	Loss
Check Amount:					\$579.96		
Check Number: 45135 Check Date: 02/13/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024324457	INDEMNITY	01/20/2024	HAMILTON TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$140.98	2024-2024	Loss
Check Amount:					\$140.98		
Check Number: 45136 Check Date: 02/13/2024 Payee Name: IVYREHAB NETWORK INC							
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-PHYSICIAN FEES	\$659.00	2023-2023	Loss
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	\$170.00	2023-2023	Loss
Check Amount:					\$914.00		
Check Number: 45137 Check Date: 02/13/2024 Payee Name: REGIONAL DIAGNOSTIC IMAGING, PA							
2023306654	INDEMNITY	06/09/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$12.34	2023-2023	Loss
Check Amount:					\$12.34		
Check Number: 45138 Check Date: 02/13/2024 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2024321387	MEDICAL ONLY	12/08/2023	OCEAN CITY	M-ACUTE CARE HOSPITAL	\$5,596.00	2023-2023	Loss
Check Amount:					\$5,596.00		
Check Number: 45139 Check Date: 02/13/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss

Processed Date: Feb 1, 2024 through Feb 29, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

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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
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$640.00	2020-2020	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$110.00	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$240.00	2023-2023	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-PHYSICIAN FEES	\$160.00	2024-2024	Loss
Check Amount:					\$1,790.00		
Check Number: 45140 Check Date: 02/13/2024 Payee Name: CAPE REGIONAL PHYSICIANS ASSOCIATES							
2024321387	MEDICAL ONLY	12/08/2023	OCEAN CITY	M-OCCUPATIONAL MEDICINE	\$299.23	2023-2023	Loss
Check Amount:					\$299.23		
Check Number: 45141 Check Date: 02/13/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2021214290	INDEMNITY	09/10/2020	HAMILTON TOWNSHIP	M-MRI	\$560.00	2020-2020	Loss
2021223057	INDEMNITY	12/09/2020	CAPE MAY CITY	M-MRI	\$485.00	2020-2020	Loss
2023282203	INDEMNITY	08/29/2022	AVALON BOROUGH	M-MRI	\$485.00	2022-2022	Loss
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-MRI	\$560.00	2023-2023	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-MRI	\$75.00	2023-2023	Loss
Check Amount:					\$2,165.00		
Check Number: 45142 Check Date: 02/13/2024 Payee Name: ATLANTICARE SURGERY CENTER EHT							
2021229497	INDEMNITY	02/10/2021	WILDWOOD CITY	M-AMBULATORY SURGERY CENTER	\$1,381.09	2021-2021	Loss
Check Amount:					\$1,381.09		
Check Number: 45143 Check Date: 02/13/2024 Payee Name: SOUTH JERSEY HS EMG PHYS SV, PA							
2024324562	MEDICAL ONLY	01/12/2024	MILLVILLE CITY	M-PHYSICIAN FEES	\$531.00	2024-2024	Loss
Check Amount:					\$531.00		
Check Number: 45144 Check Date: 02/13/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-ORTHO/NEURO FEES	\$114.84	2022-2022	Loss
2024312669	INDEMNITY	09/03/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$114.84	2023-2023	Loss
Check Amount:					\$229.68		
Check Number: 45145 Check Date: 02/13/2024 Payee Name: JERSEY SHORE AMBULATORY SURGICAL CENTER							

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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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
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$12,933.55	2023-2023	Loss
Check Amount:					\$12,933.55		
Check Number: 45146		Check Date: 02/13/2024	Payee Name: NovaCare Rehabilitation				
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
Check Amount:					\$302.82		
Check Number: 45147		Check Date: 02/13/2024	Payee Name: CAPE REGIONAL URGENT CARE				
2023282160	INDEMNITY	09/03/2022	SEA ISLE CITY	M-PHYSICIAN FEES	\$230.74	2022-2022	Loss
Check Amount:					\$230.74		
Check Number: 45148		Check Date: 02/13/2024	Payee Name: SHREWSBURY AMBULATORY ANESTHESIA LLC				
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$1,062.50	2023-2023	Loss
Check Amount:					\$1,062.50		
Check Number: 45149		Check Date: 02/13/2024	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: 45150		Check Date: 02/13/2024	Payee Name: ATLANTICARE PHYSICIAN GROUP P A				
2024324818	MEDICAL ONLY	01/24/2024	GALLOWAY TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$291.93	2024-2024	Loss
Check Amount:					\$291.93		
Check Number: 45151		Check Date: 02/13/2024	Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER				
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-ACUTE CARE HOSPITAL	\$1,308.45	2023-2023	Loss
2024324457	INDEMNITY	01/20/2024	HAMILTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,511.00	2024-2024	Loss
Check Amount:					\$3,819.45		
Check Number: 45152		Check Date: 02/13/2024	Payee Name: NEUROSURGICAL AND SPINE SPECIALIST LLC				
2024308324	INDEMNITY	07/05/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$300.00	2023-2023	Loss
Check Amount:					\$300.00		
Check Number: 45153		Check Date: 02/13/2024	Payee Name: REMOTE NEUROMONITORING PHYSICIANS				
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-ORTHO/NEURO FEES	\$7,388.00	2022-2022	Loss
Check Amount:					\$7,388.00		
Check Number: 45154		Check Date: 02/13/2024	Payee Name: myMATRIXX				
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-PHARMACY	\$28.88	2023-2023	Loss

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$28.88		
Check Number: 45155 Check Date: 02/13/2024 Payee Name: KIRSHNER SPINE INSTITUTE							
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$208.00	2022-2022	Loss
Check Amount:					\$208.00		
Check Number: 45156 Check Date: 02/13/2024 Payee Name: ORTHONJ, LLC							
2021223057	INDEMNITY	12/09/2020	CAPE MAY CITY	M-ORTHO/NEURO FEES	\$125.59	2020-2020	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$311.35	2023-2023	Loss
2024309464	MEDICAL ONLY	07/14/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024318268	INDEMNITY	10/30/2023	WILDWOOD CREST BOROUGH	M-ORTHO/NEURO FEES	\$174.46	2023-2023	Loss
2024320831	MEDICAL ONLY	12/02/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$300.11	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-OCCUPATIONAL MEDICINE	\$702.87	2023-2023	Loss
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
Check Amount:					\$1,950.88		
Check Number: 45157 Check Date: 02/13/2024 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
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$690.00	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	\$270.00	2023-2023	Loss
2024319133	INDEMNITY	10/27/2023	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:					\$2,040.00		
Check Number: 45158 Check Date: 02/13/2024 Payee Name: ORTHONJ, LLC							
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$676.40	2023-2023	Loss
Check Amount:					\$676.40		
Check Number: 45159 Check Date: 02/13/2024 Payee Name: HOWARD HAMMER PSYD LLC							



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$145.00	2022-2022	Loss
Check Amount:					\$145.00		
Check Number: 45160 Check Date: 02/13/2024 Payee Name: QUALCARE INC							
2024325873	MEDICAL ONLY	02/04/2024	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325961	MEDICAL ONLY	02/05/2024	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024325968	MEDICAL ONLY	02/05/2024	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326243	MEDICAL ONLY	02/07/2024	HAMILTON TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326306	MEDICAL ONLY	02/06/2024	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$2,825.00		
Check Number: 45161 Check Date: 02/13/2024 Payee Name: QUAL-LYNX							
2021221162	INDEMNITY	11/06/2020	MARGATE CITY	E-MISC ALL OTHER WC	\$61.75	2020-2020	Expense
2021227113	INDEMNITY	01/21/2021	MILLVILLE CITY	E-MISC ALL OTHER WC	\$19.50	2021-2021	Expense
2022246035	INDEMNITY	08/17/2021	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$32.50	2021-2021	Expense
2022258827	INDEMNITY	12/27/2021	MILLVILLE CITY	E-MISC ALL OTHER WC	\$3.25	2021-2021	Expense
2022267511	INDEMNITY	02/09/2021	MILLVILLE CITY	E-MISC ALL OTHER WC	\$35.75	2021-2021	Expense
Check Amount:					\$152.75		
Check Number: 45162 Check Date: 02/20/2024 Payee Name: CAPEHART & SCATCHARD PA							
2024319228	INDEMNITY	11/01/2023	BRIGANTINE CITY	L-LEGAL WC	\$843.50	2023-2023	Legal
Check Amount:					\$843.50		
Check Number: 45163 Check Date: 02/20/2024 Payee Name: GOLDENBERG, MACKLER & SAYEGH, PA							
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	I-ASSESSMENT-W.C. IND	\$4,980.00	2021-2021	Loss
Check Amount:					\$4,980.00		
Check Number: 45164 Check Date: 02/20/2024 Payee Name: MADDEN & MADDEN PA							
2021219785	BODILY INJURY	08/13/2020	MARGATE CITY	L-LEGAL GL	\$528.00	2020-2020	Legal
2022243874	BODILY INJURY	07/04/2021	NEWFIELD BOROUGH	L-LEGAL GL	\$544.00	2021-2021	Legal
Check Amount:					\$1,072.00		
Check Number: 45165 Check Date: 02/20/2024 Payee Name: STATE SHORTHAND REPORTING SERVICE							
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	E-MISC LEGAL EXPENSE WC	\$75.00	2021-2021	Expense
2023282229	INDEMNITY	08/31/2022	WILDWOOD CITY	E-MISC LEGAL EXPENSE WC	\$75.00	2022-2022	Expense

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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): 184

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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:					\$150.00		
Check Number: 45166 Check Date: 02/20/2024 Payee Name: CENTRAL ORTHOPEDIC ASSOCIATES							
2021228757	BODILY INJURY	12/21/2020	BRIGANTINE CITY	L-LEGAL GL	\$575.00	2020-2020	Legal
Check Amount:					\$575.00		
Check Number: 45167 Check Date: 02/20/2024 Payee Name: ALLERGY AND PULMONARY ASSOC.							
2021216450	INDEMNITY	10/02/2020	PLEASANTVILLE CITY	E-ALLOCATED MED EXAM WC	\$600.00	2020-2020	Expense
Check Amount:					\$600.00		
Check Number: 45168 Check Date: 02/20/2024 Payee Name: ERIC V THOMAS DMD LLC							
2024325411	MEDICAL ONLY	01/30/2024	CAPE MAY CITY	M-PHYSICIAN FEES	\$468.00	2024-2024	Loss
Check Amount:					\$468.00		
Check Number: 45169 Check Date: 02/20/2024 Payee Name: I C U INVESTIGATIONS INC							
2021226687	INDEMNITY	01/18/2021	EGG HARBOR TOWNSHIP	E-INDEP ADJUSTOR WC	\$275.00	2021-2021	Expense
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	E-INDEP ADJUSTOR WC	\$475.00	2023-2023	Expense
Check Amount:					\$750.00		
Check Number: 45170 Check Date: 02/20/2024 Payee Name: BAY HEAD INVESTMENTS INC							
2024325410	1ST PARTY COLL PD	01/29/2024	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$6,977.78	2024-2024	Loss
Check Amount:					\$6,977.78		
Check Number: 45171 Check Date: 02/20/2024 Payee Name: PETRO-COHEN ESQS							
2023282229	INDEMNITY	08/31/2022	WILDWOOD CITY	I-ASSESSMENT-W.C. IND	\$5,473.00	2022-2022	Loss
Check Amount:					\$5,473.00		
Check Number: 45172 Check Date: 02/20/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2021234471	PERSONAL INJURY	03/30/2021	MILLVILLE CITY	L-LEGAL GL	\$331.50	2021-2021	Legal
2022244737	BODILY INJURY	08/05/2021	EGG HARBOR TOWNSHIP	L-LEGAL AL	\$6,662.00	2021-2021	Legal
2022263626	BODILY INJURY	11/06/2021	MIDDLE TOWNSHIP	L-LEGAL GL	\$867.00	2021-2021	Legal
2022266771	BODILY INJURY	02/26/2022	WILDWOOD CITY	L-LEGAL GL	\$1,325.00	2022-2022	Legal
2023279695	BODILY INJURY	07/04/2022	HAMILTON TOWNSHIP	L-LEGAL GL	\$2,922.00	2022-2022	Legal
2023283610	BODILY INJURY	07/03/2022	LOWER TOWNSHIP	L-LEGAL GL	\$2,316.00	2022-2022	Legal
Check Amount:					\$14,423.50		
Check Number: 45173 Check Date: 02/20/2024 Payee Name: State of New Jersey - Div of Worker's Comp							

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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): 185

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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$1.66	2023-2023	Expense
Check Amount:					\$1.66		
Check Number: 45174 Check Date: 02/20/2024 Payee Name: ATLANTIC SECURITY INT'L							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	E-MISC ALL OTHER WC	\$399.84	2021-2021	Expense
2023300580	INDEMNITY	03/31/2023	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$2,385.00	2023-2023	Expense
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	E-MISC ALL OTHER WC	\$399.84	2023-2023	Expense
2024325158	INDEMNITY	01/26/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$375.00	2024-2024	Expense
Check Amount:					\$3,559.68		
Check Number: 45175 Check Date: 02/20/2024 Payee Name: NAGLE & ASSOCIATES LLC							
2024311724	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-INDEP ADJUSTOR WC	\$401.00	2023-2023	Expense
Check Amount:					\$401.00		
Check Number: 45176 Check Date: 02/20/2024 Payee Name: LEO S PETETTI LLC							
2024312435	COMPREHENSIVE	07/07/2023	MULLICA TOWNSHIP	E-APPRAISERS PR	\$135.00	2023-2023	Expense
2024325283	1ST PARTY COLL PD	01/25/2024	MULLICA TOWNSHIP	E-APPRAISERS PR	\$135.00	2024-2024	Expense
2024326683	1ST PARTY COLL PD	02/04/2024	MULLICA TOWNSHIP	E-APPRAISERS PR	\$135.00	2024-2024	Expense
Check Amount:					\$405.00		
Check Number: 45177 Check Date: 02/20/2024 Payee Name: THE DEWEESE LAW FIRM							
2020190355	1ST PARTY COLL PD	11/19/2019	UPPER DEERFIELD TOWNSHIP	L-LEGAL PR	\$335.72	2019-2019	Legal
Check Amount:					\$335.72		
Check Number: 45178 Check Date: 02/20/2024 Payee Name: AFFANATO MARUT LLC							
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	L-LEGAL WC	\$182.00	2021-2021	Legal
2023282229	INDEMNITY	08/31/2022	WILDWOOD CITY	L-LEGAL WC	\$252.00	2022-2022	Legal
Check Amount:					\$434.00		
Check Number: 45179 Check Date: 02/20/2024 Payee Name: HOWARD HAMMER PSY D LLC							
2021225008	INDEMNITY	12/30/2020	SEA ISLE CITY	M-PHYSICIAN FEES	\$330.00	2020-2020	Loss
Check Amount:					\$330.00		
Check Number: 45180 Check Date: 02/20/2024 Payee Name: ANDREW P ASUNCION							
2024308597	MEDICAL ONLY	07/08/2023	LONGPORT BOROUGH	M-PHYSICIAN FEES	\$96.00	2023-2023	Loss
Check Amount:					\$96.00		



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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: 45181 Check Date: 02/20/2024 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: 45182 Check Date: 02/20/2024 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: 45183 Check Date: 02/20/2024 Payee Name: BRIGANTINE CITY							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,429.38	2023-2023	Loss
Check Amount:					\$1,429.38		
Check Number: 45184 Check Date: 02/20/2024 Payee Name: ROTHMAN INSTITUTE							
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-OTHER PROVIDER FEES	\$2,000.00	2023-2023	Loss
Check Amount:					\$2,000.00		
Check Number: 45185 Check Date: 02/20/2024 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: 45186 Check Date: 02/20/2024 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: 45187 Check Date: 02/20/2024 Payee Name: HAMILTON TOWNSHIP							
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$1,637.24	2023-2023	Loss
Check Amount:					\$1,637.24		
Check Number: 45188 Check Date: 02/20/2024 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: 45189 Check Date: 02/20/2024 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2021228757	BODILY INJURY	12/21/2020	BRIGANTINE CITY	L-LEGAL GL	\$697.00	2020-2020	Legal
Check Amount:					\$697.00		
Check Number: 45190 Check Date: 02/20/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2020194275	INDEMNITY	01/10/2020	LOWER TOWNSHIP	E-ALLOCATED MED EXAM WC	\$700.00	2020-2020	Expense

Processed Date: Feb 1, 2024 through Feb 29, 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
2023300442	INDEMNITY	03/27/2023	LOWER TOWNSHIP	E-ALLOCATED MED EXAM WC	\$700.00	2023-2023	Expense
Check Amount:					\$1,400.00		
Check Number: 45191 Check Date: 02/20/2024 Payee Name: Guy Raffa							
2022254087	INDEMNITY	11/10/2021	WILDWOOD CREST BOROUGH	I-PERMANENT PARTIAL DISABILITY	\$19,159.00	2021-2021	Loss
Check Amount:					\$19,159.00		
Check Number: 45192 Check Date: 02/20/2024 Payee Name: Mark Alexander							
2021236465	INDEMNITY	04/26/2021	PLEASANTVILLE CITY	I-PERMANENT PARTIAL DISABILITY	\$686.00	2021-2021	Loss
Check Amount:					\$686.00		
Check Number: 45193 Check Date: 02/20/2024 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: 45194 Check Date: 02/20/2024 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: 45195 Check Date: 02/20/2024 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: 45196 Check Date: 02/20/2024 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: 45197 Check Date: 02/20/2024 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: 45198 Check Date: 02/20/2024 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: 45199 Check Date: 02/20/2024 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		

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

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 45200 Check Date: 02/20/2024 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: 45201 Check Date: 02/20/2024 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: 45202 Check Date: 02/20/2024 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: 45203 Check Date: 02/20/2024 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: 45204 Check Date: 02/20/2024 Payee Name: MULLICA TOWNSHIP							
2024312435	COMPREHENSIVE	07/07/2023	MULLICA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$3,866.61	2023-2023	Loss
Check Amount:					\$3,866.61		
Check Number: 45205 Check Date: 02/20/2024 Payee Name: MIDDLE TOWNSHIP							
2024326436	COMPREHENSIVE	02/05/2024	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$30.00	2024-2024	Loss
Check Amount:					\$30.00		
Check Number: 45206 Check Date: 02/20/2024 Payee Name: MIDDLE TOWNSHIP							
2023305438	1ST PARTY COLL PD	05/26/2023	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$1,000.00	2023-2023	Loss
Check Amount:					\$1,000.00		
Check Number: 45207 Check Date: 02/20/2024 Payee Name: MULLICA TOWNSHIP							
2024326683	1ST PARTY COLL PD	02/04/2024	MULLICA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$168.02	2024-2024	Loss
Check Amount:					\$168.02		
Check Number: 45208 Check Date: 02/20/2024 Payee Name: MULLICA TOWNSHIP							
2024325283	1ST PARTY COLL PD	01/25/2024	MULLICA TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,736.17	2024-2024	Loss
Check Amount:					\$2,736.17		
Check Number: 45209 Check Date: 02/20/2024 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	\$3,201.10	2023-2023	Loss

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Insured Name(s): All
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Insurance Type(s): All
Claimant Type(s): All
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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$3,201.10		
Check Number: 45210 Check Date: 02/20/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP, PA							
2024324818	MEDICAL ONLY	01/24/2024	GALLOWAY TOWNSHIP	M-OCCUPATIONAL MEDICINE	\$78.43	2024-2024	Loss
Check Amount:					\$78.43		
Check Number: 45211 Check Date: 02/20/2024 Payee Name: IVYREHAB NETWORK INC							
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-PHYSICIAN FEES	\$260.00	2023-2023	Loss
2024315985	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$234.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$404.00	2023-2023	Loss
Check Amount:					\$898.00		
Check Number: 45212 Check Date: 02/20/2024 Payee Name: ARMC ANESTHESIOLOGISTS							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-PHYSICIAN FEES	\$1,320.00	2021-2021	Loss
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$770.00	2021-2021	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$1,904.00	2023-2023	Loss
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$770.00	2023-2023	Loss
Check Amount:					\$4,764.00		
Check Number: 45213 Check Date: 02/20/2024 Payee Name: CAPE REGIONAL MEDICAL CENTER							
2024318268	INDEMNITY	10/30/2023	WILDWOOD CREST BOROUGH	M-ACUTE CARE HOSPITAL	\$1,404.00	2023-2023	Loss
Check Amount:					\$1,404.00		
Check Number: 45214 Check Date: 02/20/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021214290	INDEMNITY	09/10/2020	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$400.00	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	\$240.00	2020-2020	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$405.00	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$160.00	2023-2023	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-PHYSICIAN FEES	\$240.00	2024-2024	Loss
2024324464	MEDICAL ONLY	01/22/2024	WILDWOOD CITY	M-PHYSICIAN FEES	\$160.00	2024-2024	Loss
Check Amount:					\$2,085.00		



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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 45215 Check Date: 02/20/2024 Payee Name: CAPE EMERGENCY PHYSICIANS, PA							
2022244428	INDEMNITY	07/31/2021	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$611.12	2021-2021	Loss
2024319226	MEDICAL ONLY	11/08/2023	DENNIS TOWNSHIP	M-PHYSICIAN FEES	\$1,077.44	2023-2023	Loss
Check Amount:					\$1,688.56		
Check Number: 45216 Check Date: 02/20/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-MRI	\$75.00	2023-2023	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$560.00		
Check Number: 45217 Check Date: 02/20/2024 Payee Name: ATLANTICARE SURGERY CENTER EHT							
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$1,367.34	2021-2021	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-AMBULATORY SURGERY CENTER	\$1,367.34	2023-2023	Loss
Check Amount:					\$2,734.68		
Check Number: 45218 Check Date: 02/20/2024 Payee Name: NovaCare Rehabilitation							
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$302.82	2022-2022	Loss
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
Check Amount:					\$605.64		
Check Number: 45219 Check Date: 02/20/2024 Payee Name: ATLANTIC ER ASSOC-KESSLER SED							
2024324457	INDEMNITY	01/20/2024	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$417.60	2024-2024	Loss
Check Amount:					\$417.60		
Check Number: 45220 Check Date: 02/20/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC							
2022262929	INDEMNITY	01/29/2022	WEST WILDWOOD BOROUGH	M-ORTHO/NEURO FEES	\$88.09	2022-2022	Loss
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$162.43	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-OCCUPATIONAL MEDICINE	\$140.94	2023-2023	Loss
Check Amount:					\$391.46		
Check Number: 45221 Check Date: 02/20/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2022-2022	Loss
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-PHYSICIAN FEES	\$60.00	2023-2023	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$168.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$288.00	2023-2023	Loss

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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	\$180.00	2023-2023	Loss
Check Amount:					\$966.00		
Check Number: 45222 Check Date: 02/20/2024 Payee Name: THERASPORT PHYSICAL THERAPY							
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$40.63	2023-2023	Loss
Check Amount:					\$40.63		
Check Number: 45223 Check Date: 02/20/2024 Payee Name: SHORE SPECIALTY CONSULTANTS, PA							
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$491.35	2023-2023	Loss
Check Amount:					\$491.35		
Check Number: 45224 Check Date: 02/20/2024 Payee Name: PRECISION MEDICAL PRODUCTS INC							
2020204206	INDEMNITY	05/01/2020	BRIGANTINE CITY	M-DME/PROSTHETICS	\$995.00	2020-2020	Loss
Check Amount:					\$995.00		
Check Number: 45225 Check Date: 02/20/2024 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: 45226 Check Date: 02/20/2024 Payee Name: FUSION HEALTHCARE SOLUTIONS							
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-DME/PROSTHETICS	\$1,188.00	2023-2023	Loss
Check Amount:					\$1,188.00		
Check Number: 45227 Check Date: 02/20/2024 Payee Name: myMATRIXX							
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-PHARMACY	\$44.88	2023-2023	Loss
Check Amount:					\$44.88		
Check Number: 45228 Check Date: 02/20/2024 Payee Name: ORTHONJ, LLC							
2022253534	INDEMNITY	10/29/2021	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2021-2021	Loss
2024317486	INDEMNITY	10/22/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$85.32	2023-2023	Loss
2024318268	INDEMNITY	10/30/2023	WILDWOOD CREST BOROUGH	M-ORTHO/NEURO FEES	\$118.14	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$273.19	2024-2024	Loss
2024323671	MEDICAL ONLY	01/10/2024	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$208.89	2024-2024	Loss
2024324531	INDEMNITY	01/18/2024	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$1,019.62	2024-2024	Loss
Check Amount:					\$1,916.07		

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Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 45229 Check Date: 02/20/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$360.00	2021-2021	Loss
2023297016	INDEMNITY	02/18/2023	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$600.00	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$180.00	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	\$180.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
Check Amount:					\$2,130.00		
Check Number: 45230 Check Date: 02/20/2024 Payee Name: ORTHONJ, LLC							
2023307835	MEDICAL ONLY	06/27/2023	GALLOWAY TOWNSHIP	M-ORTHO/NEURO FEES	\$121.97	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	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	\$121.97	2024-2024	Loss
2024323799	MEDICAL ONLY	01/11/2024	OCEAN CITY	M-ORTHO/NEURO FEES	\$233.31	2024-2024	Loss
2024324464	MEDICAL ONLY	01/22/2024	WILDWOOD CITY	M-ORTHO/NEURO FEES	\$232.42	2024-2024	Loss
Check Amount:					\$953.61		
Check Number: 45231 Check Date: 02/20/2024 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2021234007	INDEMNITY	03/31/2021	NORTHFIELD CITY	M-PHYSICIAN FEES	\$144.35	2021-2021	Loss
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$2,975.00	2021-2021	Loss
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	M-PHYSICIAN FEES	\$1,300.00	2023-2023	Loss
Check Amount:					\$4,419.35		
Check Number: 45232 Check Date: 02/20/2024 Payee Name: RADCLIFF SPINE CARE							
2021240978	INDEMNITY	12/30/2020	EGG HARBOR TOWNSHIP	M-ORTHO/NEURO FEES	\$68.85	2020-2020	Loss
Check Amount:					\$68.85		
Check Number: 45233 Check Date: 02/20/2024 Payee Name: QUALCARE INC							
2024326421	MEDICAL ONLY	02/08/2024	MARGATE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326502	MEDICAL ONLY	08/18/2023	WEST WILDWOOD BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2023-2023	Loss

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2024326524	INDEMNITY	02/09/2024	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326560	MEDICAL ONLY	02/11/2024	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326589	MEDICAL ONLY	02/11/2024	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326622	INDEMNITY	02/11/2024	SEA ISLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326631	MEDICAL ONLY	02/10/2024	AVALON BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326676	INDEMNITY	02/12/2024	MIDDLE TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326742	MEDICAL ONLY	02/13/2024	WILDWOOD CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326750	MEDICAL ONLY	02/13/2024	MILLVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326785	MEDICAL ONLY	02/13/2024	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326848	INDEMNITY	03/08/2023	OCEAN CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2023-2023	Loss
2024326900	MEDICAL ONLY	02/14/2024	CAPE MAY CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
Check Amount:					\$7,345.00		
Check Number: 45234 Check Date: 02/27/2024 Payee Name: CAPEHART & SCATCHARD PA							
2023279780	INDEMNITY	12/31/2021	LOWER TOWNSHIP	L-LEGAL WC	\$184.00	2021-2021	Legal
Check Amount:					\$184.00		
Check Number: 45235 Check Date: 02/27/2024 Payee Name: GEMMEL TODD & MERENICH PA							
2021230995	BODILY INJURY	02/22/2021	VENTNOR CITY	L-LEGAL AL	\$1,629.86	2021-2021	Legal
Check Amount:					\$1,629.86		
Check Number: 45236 Check Date: 02/27/2024 Payee Name: SOUTH JERSEY PHYSICIAN ASSOCS							
2020197416	INDEMNITY	02/11/2020	OCEAN CITY	E-ALLOCATED MED EXAM WC	\$800.00	2020-2020	Expense
Check Amount:					\$800.00		
Check Number: 45237 Check Date: 02/27/2024 Payee Name: FERNANDO DELASOTTA MD							
2023294583	INDEMNITY	01/03/2023	NORTH WILDWOOD CITY	M-IND MED EXAMS WC	\$1,350.00	2023-2023	Loss
Check Amount:					\$1,350.00		
Check Number: 45238 Check Date: 02/27/2024 Payee Name: RELI OF ATLANTIC COUNTY, INC.							
2024327605	1ST PARTY COLL PD	02/09/2024	PLEASANTVILLE CITY	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,570.42	2024-2024	Loss
Check Amount:					\$2,570.42		
Check Number: 45239 Check Date: 02/27/2024 Payee Name: BARKER GELFAND JAMES & SERVAS A PROFESSIONAL CORPORATION							
2021216082	POLICE PROF PI	09/28/2020	MILLVILLE CITY	L-LEGAL GL	\$1,524.25	2020-2020	Legal

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2024309875	BODILY INJURY	07/23/2023	MARGATE CITY	L-LEGAL GL	\$1,968.00	2023-2023	Legal
Check Amount:					\$3,492.25		
Check Number: 45240 Check Date: 02/27/2024 Payee Name: BIRCHMEIER & POWELL LLC							
2021215929	BODILY INJURY	07/17/2020	WILDWOOD CITY	L-LEGAL GL	\$3,976.95	2020-2020	Legal
2021240314	BODILY INJURY	05/08/2021	WILDWOOD CITY	L-LEGAL GL	\$1,793.00	2021-2021	Legal
Check Amount:					\$5,769.95		
Check Number: 45241 Check Date: 02/27/2024 Payee Name: DJS ASSOCIATES INC							
2021214185	BODILY INJURY	08/28/2020	NORTH WILDWOOD CITY	E-MISC ALL OTHER AL	\$4,800.00	2020-2020	Expense
Check Amount:					\$4,800.00		
Check Number: 45242 Check Date: 02/27/2024 Payee Name: HIGHLANDS FORENSIC INVESTIGATIONS & CONSULTING							
2022256707	POLICE PROF BI	09/11/2021	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER GL	\$1,650.00	2021-2021	Expense
Check Amount:					\$1,650.00		
Check Number: 45243 Check Date: 02/27/2024 Payee Name: LEO S PETETTI LLC							
2024325410	1ST PARTY COLL PD	01/29/2024	CAPE MAY CITY	E-APPRAISERS PR	\$615.62	2024-2024	Expense
Check Amount:					\$615.62		
Check Number: 45244 Check Date: 02/27/2024 Payee Name: DAVID S DEWEESE							
2024327179	PERSONAL INJURY	02/16/2022	OCEAN CITY	L-LEGAL GL	\$750.00	2022-2022	Legal
Check Amount:					\$750.00		
Check Number: 45245 Check Date: 02/27/2024 Payee Name: THE DEWEESE LAW FIRM							
2023283434	INDEMNITY	09/17/2022	NORTH WILDWOOD CITY	E-SUBROGATION EXPENSE WC	\$758.53	2022-2022	Expense
Check Amount:					\$758.53		
Check Number: 45246 Check Date: 02/27/2024 Payee Name: REYNOLDS & HORN PC							
2024308823	POLICE PROF PI	12/29/2022	HAMILTON TOWNSHIP	L-LEGAL GL	\$3,000.00	2022-2022	Legal
2024312284	POLICE PROF BI	08/24/2021	PLEASANTVILLE CITY	L-LEGAL GL	\$3,000.00	2021-2021	Legal
Check Amount:					\$6,000.00		
Check Number: 45247 Check Date: 02/27/2024 Payee Name: ExamWorks LLC							
2021215929	BODILY INJURY	07/17/2020	WILDWOOD CITY	E-MISC ALL OTHER GL	\$2,675.00	2020-2020	Expense
Check Amount:					\$2,675.00		
Check Number: 45248 Check Date: 02/27/2024 Payee Name: HOWARD HAMMER PSYD LLC							

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2022259943	INDEMNITY	01/04/2022	MILLVILLE CITY	M-BEHAVIORAL HEALTH	\$185.00	2022-2022	Loss
Check Amount:					\$185.00		
Check Number: 45249 Check Date: 02/27/2024 Payee Name: ISO SERVICES INC							
2024321417	BODILY INJURY	12/06/2023	NORTH WILDWOOD CITY	E-MISC ALL OTHER AL	\$13.75	2023-2023	Expense
2024323688	BODILY INJURY	11/26/2023	WATERFORD TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024323688	BODILY INJURY	11/26/2023	WATERFORD TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
Check Amount:					\$41.25		
Check Number: 45250 Check Date: 02/27/2024 Payee Name: EDDIES AUTO BODY INC							
2024318088	1ST PARTY COLL PD	10/26/2023	LOWER TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$2,957.29	2023-2023	Loss
2024326436	COMPREHENSIVE	02/05/2024	MIDDLE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) PR COLL	\$579.96	2024-2024	Loss
Check Amount:					\$3,537.25		
Check Number: 45251 Check Date: 02/27/2024 Payee Name: MILLVILLE CITY							
2024325158	INDEMNITY	01/26/2024	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,496.57	2024-2024	Loss
Check Amount:					\$2,496.57		
Check Number: 45252 Check Date: 02/27/2024 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: 45253 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2020204214	INLAND MARINE	04/30/2020	DOWNE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$865.61	2020-2020	Loss
Check Amount:					\$865.61		
Check Number: 45254 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021209240	COMPREHENSIVE	07/06/2020	OCEAN CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$6,538.00	2020-2020	Loss
Check Amount:					\$6,538.00		
Check Number: 45255 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021213143	INLAND MARINE	08/04/2020	CAPE MAY CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$176.25	2020-2020	Loss
Check Amount:					\$176.25		
Check Number: 45256 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211651	BLDG/CONTENT	08/04/2020	COMMERCIAL TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$381.22	2020-2020	Loss
Check Amount:					\$381.22		

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Number: 45257 Check Date: 02/27/2024 Payee Name: SEA ISLE CITY							
2024326622	INDEMNITY	02/11/2024	SEA ISLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,901.62	2024-2024	Loss
Check Amount:					\$1,901.62		
Check Number: 45258 Check Date: 02/27/2024 Payee Name: UPPER TOWNSHIP							
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$4,352.05	2023-2023	Loss
Check Amount:					\$4,352.05		
Check Number: 45259 Check Date: 02/27/2024 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: 45260 Check Date: 02/27/2024 Payee Name: LOWER TOWNSHIP							
2024324531	INDEMNITY	01/18/2024	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$984.85	2024-2024	Loss
Check Amount:					\$984.85		
Check Number: 45261 Check Date: 02/27/2024 Payee Name: Raymond Chapman							
2024324394	3RD PARTY PD	01/17/2024	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) AL PD	\$573.17	2024-2024	Loss
Check Amount:					\$573.17		
Check Number: 45262 Check Date: 02/27/2024 Payee Name: LOWER TOWNSHIP							
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	I-TEMPORARY TOTAL DISABILITY	\$808.48	2024-2024	Loss
Check Amount:					\$808.48		
Check Number: 45263 Check Date: 02/27/2024 Payee Name: PLEASANTVILLE CITY							
2024326524	INDEMNITY	02/09/2024	PLEASANTVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$2,262.00	2024-2024	Loss
Check Amount:					\$2,262.00		
Check Number: 45264 Check Date: 02/27/2024 Payee Name: MILLVILLE CITY							
2024325363	INDEMNITY	01/29/2024	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$1,615.71	2024-2024	Loss
Check Amount:					\$1,615.71		
Check Number: 45265 Check Date: 02/27/2024 Payee Name: OCEAN CITY							
2024325500	INDEMNITY	01/26/2024	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$2,262.00	2024-2024	Loss
Check Amount:					\$2,262.00		
Check Number: 45266 Check Date: 02/27/2024 Payee Name: MILLVILLE CITY							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	I-TEMPORARY TOTAL DISABILITY	\$858.42	2023-2023	Loss

Processed Date: Feb 1, 2024 through Feb 29, 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
Check Amount:					\$858.42		
Check Number: 45267 Check Date: 02/27/2024 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: 45268 Check Date: 02/27/2024 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: 45269 Check Date: 02/27/2024 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: 45270 Check Date: 02/27/2024 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: 45271 Check Date: 02/27/2024 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: 45272 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211441	INLAND MARINE	08/04/2020	WEYMOUTH TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$344.99	2020-2020	Loss
Check Amount:					\$344.99		
Check Number: 45273 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211469	INLAND MARINE	08/04/2020	WATERFORD TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$267.21	2020-2020	Loss
Check Amount:					\$267.21		
Check Number: 45274 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211481	INLAND MARINE	08/04/2020	BRIGANTINE CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$1,772.83	2020-2020	Loss
Check Amount:					\$1,772.83		
Check Number: 45275 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211424	INLAND MARINE	08/04/2020	WILDWOOD CREST BOROUGH	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$9,319.45	2020-2020	Loss
Check Amount:					\$9,319.45		
Check Number: 45276 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
2021211826	BLDG/CONTENT	08/04/2020	NORTH WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$3,356.33	2020-2020	Loss
Check Amount:					\$3,356.33		
Check Number: 45277 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021212268	INLAND MARINE	08/04/2020	HAMILTON TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$63.78	2020-2020	Loss
Check Amount:					\$63.78		
Check Number: 45278 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211916	INLAND MARINE	08/04/2020	DOWNE TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$46.74	2020-2020	Loss
Check Amount:					\$46.74		
Check Number: 45279 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021212033	BLDG/CONTENT	08/04/2020	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$749.88	2020-2020	Loss
Check Amount:					\$749.88		
Check Number: 45280 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211707	BLDG/CONTENT	08/04/2020	SOMERS POINT CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$1,328.56	2020-2020	Loss
Check Amount:					\$1,328.56		
Check Number: 45281 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211701	BLDG/CONTENT	08/04/2020	MARGATE CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$695.41	2020-2020	Loss
Check Amount:					\$695.41		
Check Number: 45282 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021211392	BLDG/CONTENT	08/03/2020	NEWFIELD BOROUGH	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$148.35	2020-2020	Loss
Check Amount:					\$148.35		
Check Number: 45283 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021223795	INLAND MARINE	11/15/2020	WILDWOOD CITY	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$5,337.62	2020-2020	Loss
Check Amount:					\$5,337.62		
Check Number: 45284 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2021224616	BLDG/CONTENT	12/24/2020	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$2,473.39	2020-2020	Loss
Check Amount:					\$2,473.39		
Check Number: 45285 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2022243055	BOILER/MACHINERY	07/07/2021	BRIGANTINE CITY	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$1,399.54	2021-2021	Loss
Check Amount:					\$1,399.54		

Processed Date: Feb 1, 2024 through Feb 29, 2024
 Date Of Loss: All
 Insured Name(s): All
 Bank Account(s): 1000409678

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

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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: 45286 Check Date: 02/27/2024 Payee Name: MEL PROPERTY							
2022245562	BLDG/CONTENT	07/09/2021	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) BLD & CNT	\$4,765.99	2021-2021	Loss
Check Amount:					\$4,765.99		
Check Number: 45287 Check Date: 02/27/2024 Payee Name: LAW OFFICES OF THOMAS G SMITH PC							
2020196798	BODILY INJURY	01/16/2020	PLEASANTVILLE CITY	L-LEGAL AL	\$1,566.75	2020-2020	Legal
Check Amount:					\$1,566.75		
Check Number: 45288 Check Date: 02/27/2024 Payee Name: NEW JERSEY IME ASSOCIATES LLC							
2023288635	INDEMNITY	11/09/2022	SOMERS POINT CITY	E-ALLOCATED MED EXAM WC	\$1,000.00	2022-2022	Expense
Check Amount:					\$1,000.00		
Check Number: 45289 Check Date: 02/27/2024 Payee Name: Frank Wilson							
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	I-TEMPORARY TOTAL DISABILITY	\$472.65	2023-2023	Loss
Check Amount:					\$472.65		
Check Number: 45290 Check Date: 02/27/2024 Payee Name: Dennis Davino							
2024321160	3RD PARTY PD	12/06/2023	EGG HARBOR TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) AL PD	\$5,850.59	2023-2023	Loss
Check Amount:					\$5,850.59		
Check Number: 45291 Check Date: 02/27/2024 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: 45292 Check Date: 02/27/2024 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: 45293 Check Date: 02/27/2024 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: 45294 Check Date: 02/27/2024 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: 45295 Check Date: 02/27/2024 Payee Name: William Lakes							
2022246353	INDEMNITY	08/25/2021	BRIGANTINE CITY	I-PERMANENT PARTIAL DISABILITY	\$1,177.44	2021-2021	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): 200

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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:					\$1,177.44		
Check Number: 45296 Check Date: 02/27/2024 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: 45297 Check Date: 02/27/2024 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: 45298 Check Date: 02/27/2024 Payee Name: GALLOWAY TOWNSHIP							
2024321593	INLAND MARINE	12/11/2023	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$582.00	2023-2023	Loss
Check Amount:					\$582.00		
Check Number: 45299 Check Date: 02/27/2024 Payee Name: GALLOWAY TOWNSHIP							
2024325938	INLAND MARINE	01/22/2024	GALLOWAY TOWNSHIP	M-MISC MED(WC) & PD (NON-WC) OTR LOSS PR	\$392.03	2024-2024	Loss
Check Amount:					\$392.03		
Check Number: 45300 Check Date: 02/27/2024 Payee Name: QUAL-LYNX							
2024321088	MEDICAL ONLY	12/05/2023	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323138	INDEMNITY	01/02/2024	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323246	MEDICAL ONLY	01/08/2024	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323253	MEDICAL ONLY	01/05/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323258	MEDICAL ONLY	01/05/2024	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323481	INDEMNITY	01/05/2024	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323497	MEDICAL ONLY	01/10/2024	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323671	MEDICAL ONLY	01/10/2024	SEA ISLE CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024323799	MEDICAL ONLY	01/11/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024324191	MEDICAL ONLY	12/02/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024324457	INDEMNITY	01/20/2024	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 201

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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
2024324524	MEDICAL ONLY	01/22/2024	VENTNOR CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024324531	INDEMNITY	01/18/2024	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024324562	MEDICAL ONLY	01/12/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024324661	MEDICAL ONLY	01/19/2024	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024324683	INDEMNITY	01/23/2024	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024324818	MEDICAL ONLY	01/24/2024	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024324914	MEDICAL ONLY	01/25/2024	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024325050	MEDICAL ONLY	01/25/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024325103	MEDICAL ONLY	12/22/2023	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$4.25	2023-2023	Expense
2024325155	MEDICAL ONLY	01/22/2024	CAPE MAY CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024325158	INDEMNITY	01/26/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024325255	MEDICAL ONLY	01/29/2024	WILDWOOD CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024325279	MEDICAL ONLY	01/28/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
2024325363	INDEMNITY	01/29/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$4.25	2024-2024	Expense
Check Amount:					\$123.25		
Check Number: 45301		Check Date: 02/27/2024	Payee Name: ATLANTICARE PHYSICIAN GROUP, PA				
2024312609	MEDICAL ONLY	09/01/2023	OCEAN CITY	M-OCCUPATIONAL MEDICINE	\$200.00	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-OCCUPATIONAL MEDICINE	\$169.46	2023-2023	Loss
Check Amount:					\$369.46		
Check Number: 45302		Check Date: 02/27/2024	Payee Name: IVYREHAB NETWORK INC				
2023304426	INDEMNITY	05/15/2023	OCEAN CITY	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$170.00	2023-2023	Loss
2024326785	MEDICAL ONLY	02/13/2024	OCEAN CITY	M-PHYSICIAN FEES	\$90.00	2024-2024	Loss
Check Amount:					\$430.00		
Check Number: 45303		Check Date: 02/27/2024	Payee Name: ARMC ANESTHESIOLOGISTS				
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-PHYSICIAN FEES	\$880.00	2022-2022	Loss
Check Amount:					\$880.00		
Check Number: 45304		Check Date: 02/27/2024	Payee Name: SHORE MEDICAL CENTER				
2023302179	MEDICAL ONLY	04/22/2023	EGG HARBOR TOWNSHIP	M-ACUTE CARE HOSPITAL	\$1,887.00	2023-2023	Loss
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-ACUTE CARE HOSPITAL	\$333.75	2023-2023	Loss

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,220.75		
Check Number: 45305 Check Date: 02/27/2024 Payee Name: UPPER TWP EMS,							
2024319226	MEDICAL ONLY	11/08/2023	DENNIS TOWNSHIP	M-OTHER PROVIDER FEES	\$1,012.00	2023-2023	Loss
Check Amount:					\$1,012.00		
Check Number: 45306 Check Date: 02/27/2024 Payee Name: NEW JERSEY HEALTHCARE SPECIALISTS PC							
2024318880	INDEMNITY	11/03/2023	OCEAN CITY	M-PHYSICIAN FEES	\$1,455.62	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-PHYSICIAN FEES	\$1,186.90	2023-2023	Loss
Check Amount:					\$2,642.52		
Check Number: 45307 Check Date: 02/27/2024 Payee Name: ATLANTIC MEDICAL IMAGING LLC							
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-MRI	\$301.05	2023-2023	Loss
Check Amount:					\$301.05		
Check Number: 45308 Check Date: 02/27/2024 Payee Name: TWIN BORO PHYSICAL THERAPY ASSOCIATES PA							
2021214290	INDEMNITY	09/10/2020	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$160.00	2020-2020	Loss
2023294910	INDEMNITY	01/29/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$320.00	2023-2023	Loss
2023305083	INDEMNITY	01/02/2020	LINWOOD CITY	M-PHYSICIAN FEES	\$80.00	2020-2020	Loss
2024313044	INDEMNITY	09/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$480.00	2023-2023	Loss
2024319262	INDEMNITY	11/09/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$80.00	2023-2023	Loss
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	M-PHYSICIAN FEES	\$80.00	2024-2024	Loss
2024324464	MEDICAL ONLY	01/22/2024	WILDWOOD CITY	M-PHYSICIAN FEES	\$80.00	2024-2024	Loss
Check Amount:					\$1,360.00		
Check Number: 45309 Check Date: 02/27/2024 Payee Name: FERNANDO J. DELASOTTA MD							
2021214290	INDEMNITY	09/10/2020	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$115.00	2020-2020	Loss
Check Amount:					\$115.00		
Check Number: 45310 Check Date: 02/27/2024 Payee Name: ONE CALL CARE DIAGNOSTICS							
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-MRI	\$485.00	2023-2023	Loss
Check Amount:					\$485.00		
Check Number: 45311 Check Date: 02/27/2024 Payee Name: CAPE RADIOLOGY							
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-DIAGNOSTICS	\$43.19	2023-2023	Loss

Processed Date: Feb 1, 2024 through Feb 29, 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
Check Amount:					\$43.19		
Check Number: 45312 Check Date: 02/27/2024 Payee Name: PROFESSIONAL PAIN MANAGEMENT ASSOC							
2021214063	INDEMNITY	09/04/2020	WILDWOOD CITY	M-PAIN MANAGEMENT	\$134.71	2020-2020	Loss
Check Amount:					\$134.71		
Check Number: 45313 Check Date: 02/27/2024 Payee Name: ATLANTICARE SURGERY CENTER EHT							
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$13.75	2021-2021	Loss
2021234332	INDEMNITY	04/05/2021	PLEASANTVILLE CITY	M-AMBULATORY SURGERY CENTER	\$13.75	2021-2021	Loss
2023295046	MEDICAL ONLY	01/22/2023	MIDDLE TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$13.75	2023-2023	Loss
2023305169	INDEMNITY	05/24/2023	WILDWOOD CITY	M-AMBULATORY SURGERY CENTER	\$13.75	2023-2023	Loss
Check Amount:					\$55.00		
Check Number: 45314 Check Date: 02/27/2024 Payee Name: ROTHMAN ORTHOPAEDICS							
2024312877	INDEMNITY	09/06/2023	HAMILTON TOWNSHIP	M-ORTHO/NEURO FEES	\$163.06	2023-2023	Loss
Check Amount:					\$163.06		
Check Number: 45315 Check Date: 02/27/2024 Payee Name: JERSEY SHORE AMBULATORY SURGICAL CENTER							
2024315684	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-AMBULATORY SURGERY CENTER	\$15,362.60	2023-2023	Loss
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$12,860.50	2023-2023	Loss
Check Amount:					\$28,223.10		
Check Number: 45316 Check Date: 02/27/2024 Payee Name: ATLANTIC PHYSICAL THERAPY CENTER							
2023281071	INDEMNITY	08/22/2022	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$800.00	2022-2022	Loss
Check Amount:					\$800.00		
Check Number: 45317 Check Date: 02/27/2024 Payee Name: NovaCare Rehabilitation							
2023291543	INDEMNITY	12/18/2022	MILLVILLE CITY	M-PHYSICIAN FEES	\$100.94	2022-2022	Loss
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-PHYSICIAN FEES	\$302.82	2023-2023	Loss
Check Amount:					\$403.76		
Check Number: 45318 Check Date: 02/27/2024 Payee Name: CAPE REGIONAL URGENT CARE							
2024315135	MEDICAL ONLY	09/28/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss
2024315136	MEDICAL ONLY	09/28/2023	CAPE MAY CITY	M-URGENT CARE CENTER	\$183.10	2023-2023	Loss
Check Amount:					\$366.20		
Check Number: 45319 Check Date: 02/27/2024 Payee Name: PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ 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): 204

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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
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
2024315944	INDEMNITY	10/05/2023	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$16,875.47	2023-2023	Loss
2024325158	INDEMNITY	01/26/2024	MILLVILLE CITY	M-OCCUPATIONAL MEDICINE	\$220.22	2024-2024	Loss
2024325363	INDEMNITY	01/29/2024	MILLVILLE CITY	M-ORTHO/NEURO FEES	\$1,129.64	2024-2024	Loss
Check Amount:					\$18,401.51		
Check Number: 45320 Check Date: 02/27/2024 Payee Name: CAPE PHYSICAL THERAPY LLC							
2022272115	INDEMNITY	04/29/2022	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$300.00	2022-2022	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-PHYSICIAN FEES	\$348.00	2023-2023	Loss
2024312757	INDEMNITY	09/05/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$408.00	2023-2023	Loss
2024312850	INDEMNITY	09/06/2023	CAPE MAY CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	M-PHYSICIAN FEES	\$270.00	2023-2023	Loss
Check Amount:					\$1,506.00		
Check Number: 45321 Check Date: 02/27/2024 Payee Name: SHREWSBURY AMBULATORY ANESTHESIA LLC							
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$2,250.00	2023-2023	Loss
Check Amount:					\$2,250.00		
Check Number: 45322 Check Date: 02/27/2024 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: 45323 Check Date: 02/27/2024 Payee Name: THE FRANKEL ORTHOPEDICS AND SPORTS							
2024320664	INDEMNITY	11/30/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$300.00	2023-2023	Loss
2024321509	INDEMNITY	12/11/2023	MARGATE CITY	M-ORTHO/NEURO FEES	\$150.00	2023-2023	Loss
Check Amount:					\$450.00		
Check Number: 45324 Check Date: 02/27/2024 Payee Name: ATLANTICARE REGIONAL MEDICAL CENTER							
2024326243	MEDICAL ONLY	02/07/2024	HAMILTON TOWNSHIP	M-ACUTE CARE HOSPITAL	\$2,611.00	2024-2024	Loss
2024326524	INDEMNITY	02/09/2024	PLEASANTVILLE CITY	M-ACUTE CARE HOSPITAL	\$2,611.00	2024-2024	Loss
Check Amount:					\$5,222.00		
Check Number: 45325 Check Date: 02/27/2024 Payee Name: HOME CARE CONNECT LLC							
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-DME/PROSTHETICS	\$2,898.57	2022-2022	Loss

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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Check Register

Insurer: AJF-ATL.JOINT INS.FUND

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Check Amount:					\$2,898.57		
Check Number: 45326 Check Date: 02/27/2024 Payee Name: ARMC ANESTHESIOLOGISTS							
2021233791	INDEMNITY	03/26/2021	GALLOWAY TOWNSHIP	M-PHYSICIAN FEES	\$702.10	2021-2021	Loss
Check Amount:					\$702.10		
Check Number: 45327 Check Date: 02/27/2024 Payee Name: ATLANTICARE PHYSICIAN GROUP							
2024309707	MEDICAL ONLY	07/24/2023	LONGPORT BOROUGH	M-PHYSICIAN FEES	\$162.00	2023-2023	Loss
Check Amount:					\$162.00		
Check Number: 45328 Check Date: 02/27/2024 Payee Name: myMATRIX							
2022263876	INDEMNITY	02/06/2022	HAMILTON TOWNSHIP	M-PHARMACY	\$10.51	2022-2022	Loss
Check Amount:					\$10.51		
Check Number: 45329 Check Date: 02/27/2024 Payee Name: ORTHONJ, LLC							
2021238363	INDEMNITY	05/24/2021	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$85.32	2021-2021	Loss
2023307686	INDEMNITY	06/23/2023	SEA ISLE CITY	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024312936	INDEMNITY	09/07/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$296.89	2023-2023	Loss
2024315684	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-ORTHO/NEURO FEES	\$4,149.34	2023-2023	Loss
2024317754	INDEMNITY	10/19/2023	PLEASANTVILLE CITY	M-ORTHO/NEURO FEES	\$427.02	2023-2023	Loss
2024318268	INDEMNITY	10/30/2023	WILDWOOD CREST BOROUGH	M-ORTHO/NEURO FEES	\$118.14	2023-2023	Loss
2024319667	INDEMNITY	11/12/2023	LONGPORT BOROUGH	M-ORTHO/NEURO FEES	\$85.32	2023-2023	Loss
2024321646	MEDICAL ONLY	12/12/2023	LOWER TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2023-2023	Loss
2024321659	INDEMNITY	12/12/2023	AVALON BOROUGH	M-ORTHO/NEURO FEES	\$5,716.62	2023-2023	Loss
2024322063	INDEMNITY	12/18/2023	UPPER TOWNSHIP	M-PHYSICIAN FEES	\$36.63	2023-2023	Loss
2024322176	INDEMNITY	12/19/2023	OCEAN CITY	M-ORTHO/NEURO FEES	\$168.79	2023-2023	Loss
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	M-PHYSICIAN FEES	\$85.32	2024-2024	Loss
2024323497	MEDICAL ONLY	01/10/2024	DENNIS TOWNSHIP	M-ORTHO/NEURO FEES	\$125.59	2024-2024	Loss
2024324457	INDEMNITY	01/20/2024	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$436.72	2024-2024	Loss
2024326676	INDEMNITY	02/12/2024	MIDDLE TOWNSHIP	M-ORTHO/NEURO FEES	\$265.56	2024-2024	Loss
Check Amount:					\$12,208.17		
Check Number: 45330 Check Date: 02/27/2024 Payee Name: ATLANTICARE CENTER FOR ORTHOPEDIC SURGERY							
2021222460	INDEMNITY	12/04/2020	MIDDLE TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$1,042.81	2020-2020	Loss

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

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

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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
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	M-AMBULATORY SURGERY CENTER	\$893.89	2022-2022	Loss
2023277935	INDEMNITY	07/11/2022	SOMERS POINT CITY	M-AMBULATORY SURGERY CENTER	\$491.23	2022-2022	Loss
2023290740	INDEMNITY	12/08/2022	VENTNOR CITY	M-AMBULATORY SURGERY CENTER	\$426.38	2022-2022	Loss
Check Amount:					\$2,854.31		
Check Number: 45331 Check Date: 02/27/2024 Payee Name: STRIVE PHYSICAL THERAPY SPECIALISTS LLC							
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2021-2021	Loss
2024310217	MEDICAL ONLY	07/29/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024310732	INDEMNITY	08/06/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$360.00	2023-2023	Loss
2024312420	INDEMNITY	08/27/2023	HAMILTON TOWNSHIP	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024315688	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$180.00	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	\$180.00	2023-2023	Loss
2024319788	MEDICAL ONLY	11/17/2023	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2023-2023	Loss
2024320831	MEDICAL ONLY	12/02/2023	PLEASANTVILLE CITY	M-PHYSICIAN FEES	\$90.00	2023-2023	Loss
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	M-PHYSICIAN FEES	\$180.00	2024-2024	Loss
Check Amount:					\$1,800.00		
Check Number: 45332 Check Date: 02/27/2024 Payee Name: SOUTH JERSEY REHAB & SPINE INC							
2023306945	INDEMNITY	05/31/2023	EGG HARBOR TOWNSHIP	M-PHYSICIAN FEES	\$144.35	2023-2023	Loss
2023308010	INDEMNITY	06/29/2023	STONE HARBOR BOROUGH	M-PHYSICIAN FEES	\$144.35	2023-2023	Loss
Check Amount:					\$288.70		
Check Number: 45333 Check Date: 02/27/2024 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: 45334 Check Date: 02/27/2024 Payee Name: OSPREY REHABILITATION LLC							
2024315684	INDEMNITY	10/04/2023	BRIGANTINE CITY	M-PHYSICIAN FEES	\$504.70	2023-2023	Loss
Check Amount:					\$504.70		
Check Number: 45335 Check Date: 02/27/2024 Payee Name: ISO SERVICES INC							
2020206029	INDEMNITY	05/24/2020	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense
2021223057	INDEMNITY	12/09/2020	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2020-2020	Expense

Processed Date: Feb 1, 2024 through Feb 29, 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
2021226252	INDEMNITY	01/14/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2021236152	INDEMNITY	04/27/2021	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022245984	INDEMNITY	08/23/2021	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022246522	INDEMNITY	08/28/2021	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2021-2021	Expense
2022259080	INDEMNITY	01/04/2022	STONE HARBOR BOROUGH	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2022274446	INDEMNITY	05/26/2022	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2023277463	INDEMNITY	07/04/2022	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2023277935	INDEMNITY	07/11/2022	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2022-2022	Expense
2024314346	MEDICAL ONLY	08/21/2023	MULLICA TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024322685	BODILY INJURY	12/16/2023	WILDWOOD CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024322698	MEDICAL ONLY	12/28/2023	MIDDLE TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024322903	MEDICAL ONLY	01/03/2024	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024322915	BODILY INJURY	10/26/2023	EGG HARBOR TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024323003	MEDICAL ONLY	01/02/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323138	INDEMNITY	01/02/2024	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323246	MEDICAL ONLY	01/08/2024	PLEASANTVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323253	MEDICAL ONLY	01/05/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323258	MEDICAL ONLY	01/05/2024	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323265	INDEMNITY	01/05/2024	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323481	INDEMNITY	01/05/2024	NORTH WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323497	MEDICAL ONLY	01/10/2024	DENNIS TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323671	MEDICAL ONLY	01/10/2024	SEA ISLE CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323760	BODILY INJURY	07/30/2023	PLEASANTVILLE CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024323799	MEDICAL ONLY	01/11/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024323875	MEDICAL ONLY	01/14/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324099	INDEMNITY	01/16/2024	WILDWOOD CREST BOROUGH	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324191	MEDICAL ONLY	12/02/2023	LONGPORT BOROUGH	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024324457	INDEMNITY	01/20/2024	HAMILTON TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324464	MEDICAL ONLY	01/22/2024	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324524	MEDICAL ONLY	01/22/2024	VENTNOR CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 208

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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
2024324531	INDEMNITY	01/18/2024	LOWER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324562	MEDICAL ONLY	01/12/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324633	BODILY INJURY	08/13/2023	OCEAN CITY	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024324661	MEDICAL ONLY	01/19/2024	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324683	INDEMNITY	01/23/2024	UPPER TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324818	MEDICAL ONLY	01/24/2024	GALLOWAY TOWNSHIP	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024324906	BODILY INJURY	11/22/2023	HAMILTON TOWNSHIP	E-MISC ALL OTHER GL	\$13.75	2023-2023	Expense
2024324914	MEDICAL ONLY	01/25/2024	SOMERS POINT CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024325050	MEDICAL ONLY	01/25/2024	OCEAN CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024325103	MEDICAL ONLY	12/22/2023	NORTHFIELD CITY	E-MISC ALL OTHER WC	\$13.75	2023-2023	Expense
2024325155	MEDICAL ONLY	01/22/2024	CAPE MAY CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024325158	INDEMNITY	01/26/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024325218	BODILY INJURY	01/26/2024	SEA ISLE CITY	E-MISC ALL OTHER GL	\$13.75	2024-2024	Expense
2024325255	MEDICAL ONLY	01/29/2024	WILDWOOD CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense
2024325279	MEDICAL ONLY	01/28/2024	MILLVILLE CITY	E-MISC ALL OTHER WC	\$13.75	2024-2024	Expense

Check Amount: \$646.25

Check Number: 45336 Check Date: 02/27/2024 Payee Name: QUALCARE INC

2024323702	MEDICAL ONLY	01/06/2024	SOMERS POINT CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024326694	MEDICAL ONLY	02/12/2024	PLEASANTVILLE CITY	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327219	INDEMNITY	02/18/2024	LONGPORT BOROUGH	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss
2024327249	MEDICAL ONLY	02/16/2024	GALLOWAY TOWNSHIP	M-MEDICAL REHAB/NON VOCATIONAL WC	\$565.00	2024-2024	Loss

Check Amount: \$2,260.00

Total of ATLANTIC CNTY JIF IV Account

Number of Checks:	334	Total Payments:	\$839,444.56
Number of Payments:	884	First Check Number:	45003
Expense Payments:	\$36,479.09	Last Check Number:	45336
Legal Payments:	\$74,098.02		
Loss Payments:	\$728,867.45		



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

Claim Number	Claimant Type	DOL	Insured Name	Transaction Type	Payment Amount	Policy Period	Payment Type
Grand Total							
Number of Checks:	334			Total Payments:	\$839,444.56		
Number of Payments:	884			First Check Number:	45003		
Expense Payments:	\$36,479.09			Last Check Number:	45336		
Legal Payments:	\$74,098.02						
Loss Payments:	\$728,867.45						

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	\$ 144,911.88	\$ 38,111.70	\$ 106,800.18										
REFUNDS	\$ -												
ALL OTHER	\$ -												
TOTALS	\$ 144,911.88	\$ 38,111.70	\$ 106,800.18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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													
	\$ 39,315.30	\$ 20,987.94	\$ 18,327.36										
ASSESSMENTS:													
CURRENT YEAR-APPLIED FROM DIVIDEND	\$ 87,329.00	\$ 87,329.00											
CURRENT YEAR	\$ 5,156,164.00	\$ 736,369.00	\$ 4,419,795.00										
	\$ 5,243,493.00	\$ 823,698.00	\$ 4,419,795.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL													
	\$ 5,453,811.19	\$ 908,888.65	\$ 4,544,922.54	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-	\$ 5,366,482.19												
BANK STATEMENT LESS SWEEP	\$ 5,366,482.19												
CHECK EQUAL -0-	\$ -												
RECOVERY REGISTER													
SUBROGATION BY YEAR													
2024	\$ 3,986.65		\$ 3,986.65										
2023	\$ 63,090.84	\$ 14,317.42	\$ 48,773.42										
2022	\$ 22,906.46	\$ 22,660.75	\$ 245.71										
2021	\$ 51,445.03	\$ 498.00	\$ 50,947.03										
2020	\$ 1,158.22	\$ 208.33	\$ 949.89										
2019	\$ 1,342.89		\$ 1,342.89										
2018	\$ -												
2017	\$ -												
2016	\$ 462.05	\$ 407.46	\$ 54.59										
2015	\$ -												
2014	\$ -												
2013	\$ 19.74	\$ 19.74											
2012	\$ 500.00		\$ 500.00										
2010	\$ -												
2009	\$ -												
	\$ 144,911.88	\$ 38,111.70	\$ 106,800.18	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-													
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
REFUNDS AND OTHER													
2024	\$ -												
2023	\$ -												
2022	\$ -												
	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CHECK EQUAL -0-													
	\$ -												



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
44649	01/02/2024	2021219674	02/16/2024	INDEMNITY	11/08/2020	I-PERMANENT PARTIAL DISABILITY	Michael Mabkhouti	PLEASANTVILLE CITY	Kaitlyn Leonard	2020-2020	Loss	(\$2,268.00)
44711	01/09/2024	2024322176	02/01/2024	INDEMNITY	12/19/2023	I-TEMPORARY TOTAL DISABILITY	OCEAN CITY	OCEAN CITY	Bryana Suggs	2023-2023	Loss	(\$735.24)
44900	01/23/2024	2024323054	02/16/2024	1ST PARTY COLL PD	12/28/2023	M-MISC MED(WC) & PD (NON-WC) PR COLL	EGG HARBOR TOWNSHIP	EGG HARBOR TOWNSHIP	Tanya Johnson	2023-2023	Loss	(\$9,538.60)
44967	01/30/2024	2021219674	02/16/2024	INDEMNITY	11/08/2020	I-PERMANENT PARTIAL DISABILITY	Michael Mabkhouti	PLEASANTVILLE CITY	Kaitlyn Leonard	2020-2020	Loss	(\$2,268.00)
45134	02/13/2024	2024326436	02/23/2024	COMPREHENSIVE	02/05/2024	M-MISC MED(WC) & PD (NON-WC) PR COLL	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	Tanya Johnson	2024-2024	Loss	(\$579.96)
Void Total:									5			(\$15,389.80)
Grand Total:									5			(\$15,389.80)
Reimbursement Total:									0			\$0.00
Reversal Total:									0			\$0.00
Reverse/Copy Total:									0			\$0.00
Stop Pay Total:									0			\$0.00
Void Total:									5			(\$15,389.80)



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

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
		2021232875	02/17/2024	GL PROPERTY DAMAGE	01/22/2021	R-SUBROGATION LEGAL GL	MARGATE CITY	MARGATE CITY	William Kissane	Legal	(\$25,601.00)
										2021-2021 Total:	1 (\$25,601.00)
										Excess Reimbursement Total:	0 \$0.00
										Subrogation Total:	1 (\$25,601.00)
										Refund Total:	0 \$0.00
										All Other Total:	0 \$0.00
										GENERAL LIABILITY Total:	1 (\$25,601.00)
										Excess Reimbursement Total:	0 \$0.00
										Subrogation Total:	1 (\$25,601.00)
										Refund Total:	0 \$0.00
										All Other Total:	0 \$0.00



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

Line: PROPERTY

Policy Period: 2012-2012

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		001127411	02/16/2024	1ST PARTY COLL PD	01/25/2012	R-SUBROGATION COLL/COMP	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Tanya Johnson	Loss	(\$500.00)
									1		(\$500.00)
									0		\$0.00
									1		(\$500.00)
									0		\$0.00
									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
		001264144	02/02/2024	COMPREHENSIVE	10/23/2016	R-SUBROGATION COLL/COMP	NORTH WILDWOOD CITY	NORTH WILDWOOD CITY	James Mercanto	Loss	(\$54.59)
									1		(\$54.59)
									0		\$0.00
									1		(\$54.59)
									0		\$0.00
									0		\$0.00

Policy Period: 2019-2019

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2020190355	02/16/2024	1ST PARTY COLL PD	11/19/2019	R-SUBROGATION COLL/COMP	UPPER DEERFIELD TOWNSHIP	UPPER DEERFIELD TOWNSHIP	Tanya Johnson	Loss	(\$1,342.89)
									1		(\$1,342.89)
									0		\$0.00
									1		(\$1,342.89)
									0		\$0.00
									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	02/02/2024	INLAND MARINE	10/31/2020	R-SUBROGATION OTR LOSS PR	SEA ISLE CITY	SEA ISLE CITY	Tanya Johnson	Loss	(\$208.33)
		2021213434	02/06/2024	1ST PARTY COLL PD	08/27/2020	R-SUBROGATION COLL/COMP	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	Tanya Johnson	Loss	(\$695.20)
									2		(\$903.53)
									0		\$0.00
									2		(\$903.53)
									0		\$0.00
									0		\$0.00

Processed Date: Feb 1, 2024 through Feb 29, 2024
Date Of Loss: All
Insured Name(s): All
Bank Account(s): 1000409678

Insurance Type(s): All
Claimant Type(s): All
Coverage(s): 214

Page 2 of 5
Run Date: 3/2/2024 15:00:05
Cognos Version 1.0



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

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
		2022242606	02/06/2024	1ST PARTY COLL PD	07/03/2021	R-SUBROGATION COLL/COMP	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Tanya Johnson	Loss	(\$16,950.03)
									2021-2021 Total:	1	(\$16,950.03)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	1	(\$16,950.03)
									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
		2023305438	02/16/2024	1ST PARTY COLL PD	05/26/2023	R-SUBROGATION COLL/COMP	MIDDLE TOWNSHIP	MIDDLE TOWNSHIP	Tanya Johnson	Loss	(\$48,773.42)
									2023-2023 Total:	1	(\$48,773.42)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	1	(\$48,773.42)
									Refund Total:	0	\$0.00
									All Other Total:	0	\$0.00

Policy Period: 2024-2024

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2024323297	02/06/2024	1ST PARTY COLL PD	01/02/2024	R-SUBROGATION COLL/COMP	ABSECON CITY	ABSECON CITY	Karen Oliva	Loss	(\$3,515.58)
		2024324225	02/10/2024	INLAND MARINE	01/02/2024	R-SUBROGATION PR DAM PR	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Karen Oliva	Loss	(\$471.07)
									2024-2024 Total:	2	(\$3,986.65)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	2	(\$3,986.65)
									Refund Total:	0	\$0.00
									All Other Total:	0	\$0.00
									PROPERTY Total:	9	(\$72,511.11)
									Excess Reimbursement Total:	0	\$0.00
									Subrogation Total:	9	(\$72,511.11)
									Refund Total:	0	\$0.00
									All Other Total:	0	\$0.00



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

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
		2021209096	02/02/2024	MEDICAL ONLY	07/06/2020	R-SUBROGATION MED	STONE HARBOR BOROUGH	STONE HARBOR BOROUGH	Shannon Cusac	Loss	(\$46.36)
2020-2020 Total:									1		(\$46.36)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									1		(\$46.36)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00

Policy Period: 2021-2021

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
		2021226674	02/02/2024	MEDICAL ONLY	01/16/2021	R-SUBROGATION MED	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$30.10)
		2021226675	02/02/2024	INDEMNITY	01/16/2021	R-SUBROGATION TTD	GALLOWAY TOWNSHIP	GALLOWAY TOWNSHIP	Alexandria McMurren	Loss	(\$365.90)
		2022242261	02/06/2024	INDEMNITY	07/03/2021	R-SUBROGATION MED	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Bryana Suggs	Loss	(\$6,749.79)
		2022242261	02/06/2024	INDEMNITY	07/03/2021	R-SUBROGATION EXP WC	PLEASANTVILLE CITY	PLEASANTVILLE CITY	Bryana Suggs	Expense	(\$1,250.21)
2021-2021 Total:									4		(\$8,396.00)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									4		(\$8,396.00)
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
		2023287458	02/02/2024	MEDICAL ONLY	10/28/2022	R-SUBROGATION MED	VENTNOR CITY	VENTNOR CITY	Denise Hinton-Wilson	Loss	(\$70.00)
		2023292370	02/02/2024	MEDICAL ONLY	12/29/2022	R-SUBROGATION MED	MILLVILLE CITY	MILLVILLE CITY	Denise Hinton-Wilson	Loss	(\$105.71)
		2023287458	02/16/2024	MEDICAL ONLY	10/28/2022	R-SUBROGATION MED	VENTNOR CITY	VENTNOR CITY	Denise Hinton-Wilson	Loss	(\$70.00)
2022-2022 Total:									3		(\$245.71)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									3		(\$245.71)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00
WORKERS COMPENSATION Total:									8		(\$8,688.07)
Excess Reimbursement Total:									0		\$0.00
Subrogation Total:									8		(\$8,688.07)
Refund Total:									0		\$0.00
All Other Total:									0		\$0.00



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

Check Number	Check Date	Claim Number	Processed Date	Claimant Type	DOL	Transaction Type	Payee Name	Insured Name	Examiner	Payment Type	Payment Amount
Grand Total:										18	(\$106,800.18)
Excess Reimbursement Total:										0	\$0.00
Subrogation Total:										18	(\$106,800.18)
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:	February											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN 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)
RECEIPTS												
Assessments	198,668.10	376,883.35	67,762.63	1,498,782.08	71,849.25	378,017.17	355,883.39	1,027,755.90	51,182.19	393,010.95	0.00	4,419,795.00
Refunds	3,986.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,986.65
Invest Pymnts	(111.73)	(228.87)	(41.15)	(863.00)	0.00	(229.56)	0.00	0.00	0.00	0.00	0.00	(1,474.31)
Invest Adj	3.23	6.61	1.19	24.93	0.00	6.63	0.00	0.00	0.00	0.00	0.00	42.59
Subtotal Invest	(108.50)	(222.26)	(39.96)	(838.07)	0.00	(222.93)	0.00	0.00	0.00	0.00	0.00	(1,431.72)
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	202,546.25	376,661.09	67,722.67	1,497,944.01	71,849.25	377,794.24	355,883.39	1,027,755.90	51,182.19	393,010.95	0.00	4,422,349.93
EXPENSES												0.00
Claims Transfers	24,505.13	13.75	1,073.17	61,174.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86,766.38
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,432,943.50	0.00	1,432,943.50
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	24,505.13	13.75	1,073.17	61,174.33	0.00	0.00	0.00	0.00	0.00	1,432,943.50	0.00	1,519,709.88
END BALANCE	212,328.05	446,885.45	79,278.13	1,701,613.06	85,239.49	448,243.66	422,207.84	1,219,294.30	60,720.79	(3,052,027.02)	0.00	1,623,783.73

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR		2023										
Month Ending:	February											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN 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
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	48,773.42	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48,773.42
Invest Pymnts	94.44	(2,711.38)	(559.72)	(9,324.40)	0.00	(3,084.30)	0.00	0.00	0.00	3,031.28	0.00	(12,554.08)
Invest Adj	7.81	205.03	42.22	723.43	0.00	226.99	0.00	0.00	0.00	39.32	0.00	1,244.80
Subtotal Invest	102.25	(2,506.35)	(517.50)	(8,600.97)	0.00	(2,857.31)	0.00	0.00	0.00	3,070.60	0.00	(11,309.28)
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	48,875.67	(2,506.35)	(517.50)	(8,600.97)	0.00	(2,857.31)	0.00	0.00	0.00	3,070.60	0.00	37,464.14
EXPENSES												
Claims Transfers	15,191.53	3,698.00	8,119.22	220,526.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	247,535.07
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11,116.64	0.00	11,116.64
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	15,191.53	3,698.00	8,119.22	220,526.32	0.00	0.00	0.00	0.00	0.00	11,116.64	0.00	258,651.71
END BALANCE	116,695.64	2,172,279.26	439,956.43	7,457,430.53	(2,777.00)	2,408,937.07	311.00	0.10	0.00	409,686.41	0.00	13,002,519.44

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2022											
Month Ending:	February											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN 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
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	245.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	245.71
Invest Pymnts	(217.53)	(1,645.42)	(331.25)	(2,561.06)	0.00	(1,679.13)	0.00	0.00	0.00	4,183.82	(360.82)	(2,611.39)
Invest Adj	10.33	193.94	37.79	332.50	0.00	192.72	0.00	0.00	0.00	34.48	41.12	842.88
Subtotal Invest	(207.20)	(1,451.48)	(293.46)	(2,228.56)	0.00	(1,486.41)	0.00	0.00	0.00	4,218.30	(319.70)	(1,768.51)
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	(207.20)	(1,451.48)	(293.46)	(1,982.85)	0.00	(1,486.41)	0.00	0.00	0.00	4,218.30	(319.70)	(1,522.80)
EXPENSES												
Claims Transfers	0.00	19,158.99	2,816.00	60,056.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82,031.39
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,173.73	0.00	12,173.73
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	0.00	19,158.99	2,816.00	60,056.40	0.00	0.00	0.00	0.00	0.00	12,173.73	0.00	94,205.12
END BALANCE	109,517.36	2,040,033.36	398,456.85	3,470,826.91	(6,106.60)	2,046,217.94	0.00	(0.50)	0.00	358,441.37	436,549.93	8,853,936.62

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2021											
Month Ending:	February											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN 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
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	16,950.03	25,601.00	0.00	8,396.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,947.03
Invest Pymnts	(249.45)	(702.17)	(126.94)	885.31	0.00	(1,152.32)	0.00	0.00	0.00	(108.01)	0.00	(1,453.58)
Invest Adj	20.54	147.74	27.10	41.86	0.00	174.79	0.00	0.00	0.00	19.56	0.00	431.59
Subtotal Invest	(228.91)	(554.43)	(99.84)	927.17	0.00	(977.53)	0.00	0.00	0.00	(88.45)	0.00	(1,021.99)
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	16,721.12	25,046.57	(99.84)	9,323.17	0.00	(977.53)	0.00	0.00	0.00	(88.45)	0.00	49,925.04
EXPENSES												
Claims Transfers	6,165.53	9,545.50	8,291.86	165,351.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189,354.13
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	6,165.53	9,545.50	8,291.86	165,351.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	189,354.13
END BALANCE	228,764.68	1,585,285.94	279,502.51	288,702.79	(45,632.79)	1,856,172.83	0.00	45,631.00	0.00	207,706.97	0.00	4,446,133.93

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	2020											
Month Ending:	February											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN 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
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	903.53	0.00	0.00	46.36	0.00	0.00	0.00	0.00	0.00	0.00	0.00	949.89
Invest Pymnts	(117.94)	369.29	(107.90)	522.79	0.00	(1,208.65)	0.00	0.00	0.00	(73.05)	(23.90)	(639.36)
Invest Adj	16.57	62.37	19.73	45.83	0.00	183.33	0.00	0.00	0.00	13.38	3.63	344.84
Subtotal Invest	(101.37)	431.66	(88.17)	568.62	0.00	(1,025.32)	0.00	0.00	0.00	(59.67)	(20.27)	(294.52)
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	802.16	431.66	(88.17)	614.98	0.00	(1,025.32)	0.00	0.00	0.00	(59.67)	(20.27)	655.37
EXPENSES												
Claims Transfers	33,865.62	136,467.70	6,366.75	41,332.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218,032.07
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	33,865.62	136,467.70	6,366.75	41,332.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218,032.07
END BALANCE	142,988.78	526,646.65	203,179.28	446,257.25	(35,019.56)	1,946,896.65	0.00	34,245.80	0.00	142,063.23	38,506.01	3,445,764.09

SUMMARY OF CASH TRANSACTIONS												
FUND YEAR	Closed FY											
Month Ending:	February											
	Property	Liability	Auto	Workers Comp	POL/EPL	Deductible	Cyber JIF	MEL	EJIF	Admin	Contingency	TOTAL
OPEN 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
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	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	(1.39)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(8,160.20)	0.00	(8,161.59)
Invest Adj	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,480.53	0.00	1,480.57
Subtotal Invest	(1.35)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6,679.67)	0.00	(6,681.02)
Other *	1,897.48	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,897.48
TOTAL	1,896.13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(6,679.67)	0.00	(4,783.54)
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	3,623.00	0.00	3,623.00
Other *	335.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	335.72
TOTAL	335.72	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,623.00	0.00	3,958.72
END BALANCE	1,987.61	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,720,708.60	0.00	15,722,696.21

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

Month February
Current Fund Year 2024

		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net	Monthly	Monthly	Calc. Net	TPA Net	Variance	Delinquent	Change
		Paid Thru	Net Paid	Recoveries	Paid Thru	Paid Thru	To Be	Unreconciled	This
		Last Month	February	February	February	February	Reconciled	Variance From	Month
2024	Property	2,737.98	24,505.13	3,986.65	23,256.46	23,256.46		0.00	0.00
	Liability	0.00	13.75	0.00	13.75	13.75		0.00	0.00
	Auto	0.00	1,073.17	0.00	1,073.17	1,073.17		0.00	0.00
	Workers Comp	14,478.13	61,174.33	0.00	75,652.46	75,652.46		0.00	0.00
	Total	17,216.11	86,766.38	3,986.65	99,995.84	99,995.84	0.00	0.00	0.00
2023	Property	1,098,324.83	15,191.53	48,773.42	1,064,742.94	1,064,742.94		0.00	0.00
	Liability	104,259.99	3,698.00	0.00	107,957.99	107,957.99		0.00	0.00
	Auto	28,033.67	8,119.22	0.00	36,152.89	36,152.89		0.00	0.00
	Workers Comp	1,976,618.09	220,526.32	0.00	2,197,144.41	2,197,144.41		0.00	0.00
	Total	3,207,236.58	247,535.07	48,773.42	3,405,998.23	3,405,998.23	0.00	0.00	0.00
2022	Property	1,009,387.85	0.00	0.00	1,009,387.85	1,009,387.85		0.00	0.00
	Liability	128,932.60	19,158.99	0.00	148,091.59	148,091.59		0.00	0.00
	Auto	55,506.55	2,816.00	0.00	58,322.55	58,322.55		0.00	0.00
	Workers Comp	4,116,674.42	60,056.40	245.71	4,176,485.11	4,176,485.11		0.00	0.00
	Total	5,310,501.42	82,031.39	245.71	5,392,287.10	5,392,287.10	0.00	0.00	0.00
2021	Property	958,385.40	6,165.53	16,950.03	947,600.90	947,600.90	(0.00)	(0.00)	0.00
	Liability	613,147.90	9,545.50	25,601.00	597,092.40	597,092.40	0.00	0.00	0.00
	Auto	88,192.63	8,291.86	0.00	96,484.49	96,484.49	0.00	0.00	0.00
	Workers Comp	6,829,774.57	165,351.24	8,396.00	6,986,729.81	6,986,729.81	0.00	0.00	0.00
	Total	8,489,500.50	189,354.13	50,947.03	8,627,907.60	8,627,907.60	0.00	(0.00)	0.00
2020	Property	895,999.33	33,865.62	903.53	928,961.42	928,961.42	(0.00)	0.00	(0.00)
	Liability	1,501,676.48	136,467.70	0.00	1,638,144.18	1,638,144.18	0.00	0.00	0.00
	Auto	154,409.23	6,366.75	0.00	160,775.98	160,775.98	0.00	0.00	0.00
	Workers Comp	6,729,186.98	41,332.00	46.36	6,770,472.62	6,770,472.62	(0.00)	(0.00)	0.00
	Total	9,281,272.02	218,032.07	949.89	9,498,354.20	9,498,354.20	(0.00)	(0.00)	(0.00)
Closed FY	Property	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Workers Comp	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		26,305,726.63	823,719.04	104,902.70	27,024,542.97	27,024,542.97	0.00	(0.00)	0.00

SECTION D

BILL LIST REVIEW

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

	Payable To:	FY 2024	FY 2022	Appropriation	Description
1	The Actuarial Advantage	179.00		Prof Services/Actuary	Feb 2024 Fees
2	Risk Program Administrators LLC	90,345.00		Prof Services/Administration	March 2024 Fees
3	Risk Program Administrators LLC	397.50		Misc/Postage/Copies/Fax	Feb 2024 Fees
4	Risk Program Administrators LLC	412.64		Safety Incentive Program	SC/CC/WC gifts for breakfast; split
5	Risk Program Administrators LLC	81.02		Misc/Meeting Expense	Meeting bags
6	The DeWeese Law Firm, P.C.	11,780.00		Prof Services/Attorney	March 2024 Fees
7	Qual-Lynx	73,432.00		Prof Services/Claims Administration	March 2024 Fees
8	Joyce Media	473.33		Misc/JIF Website	March 2024 Fees plus annual wordpress (split and prorated)
9	Christopher J. Winter Sr.	2,083.00		Training/Police Risk Services	Law Enforcement Consultant-March 2024 fee
10	Tracy Forlenza	571.00		Misc/Recording Secretary	March 2024 Fees
11	J.A. Montgomery Consulting	19,019.00		Prof Services/Safety Director/Loss Control	March 2024 Fees
12	Wintsec Consulting LLC	4,584.00		Prof Services/Technology Risk Serv Dir	March 2024 Fees
13	John Hansen	2,167.00		Prof Services/Treasurer	March 2024 Fees
14	John Hansen	9.85		Misc/Postage/Copies/Fax	Virtual meeting Feb-cks sent
15	Conner Strong & Buckelew	1,031.00		Prof Services/Underwriting Mgr	March 2024 Fees
16	AAA Rush Signs 2	1,755.00		Safety Incentive Program	SC/CC/WC blankets; split
17	Iron Mountain	144.21		Misc/Records Retention Service	Records, Storage 3/1-3/24, Service 1/24-2/20/24
18	ODP Business Solutions LLC	70.17		Safety Incentive Program	Bags for blankets #356082435; #355588749 tags
19	PRIMA	695.00		Misc/AGRIP/PRIMA	Conference -June 2024; Dbascelli
20	Galloway Township	725.00		EPL/CYBER/EPL/Cyber Incentive Program	Attorney bill for employee matter
21	City of Margate	725.00		EPL/CYBER/EPL/Cyber Incentive Program	Attorney bill for employee matter
22	Borough of West Wildwood		910.00	Safety Incentive Program	SC approved late submission
23	Atlantic Associates	14,427.00		Risk Management Consultants	1st Qtr Pymts -Pleasantville
24	J. Byrne Agency	20,821.00		Risk Management Consultants	1st Qtr Pymts -Lower and WW Crest
25	Glenn Insurance	3,500.00		Risk Management Consultants	1st Qtr Pymts -Absecon
26	Hardenbergh Insurance	9,750.00		Risk Management Consultants	1st Qtr Pymts -Millville
27	McMahon Agency	14,423.00		Risk Management Consultants	1st Qtr Pymts -Ocean City
	Subtotals	273,600.72	910.00		
	JIF BILL LIST TOTAL		274,510.72		

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	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85
RECEIPTS:												
INTEREST AND INTEREST ACTIVITY												
CITIZENS INVESTORS												
INTEREST	18,226.52	4,956.25										
CITIZENS SWEEP ACCOUNT INTEREST	2,761.42	13,371.11										
JCMI												
JCMI INTEREST	36,381.39	36,154.42										
JCMI ACTIVITY	31,848.31	(108,967.94)										
JCMI ADMINISTRATIVE EXPENSE	(2,210.41)	(9,162.07)										
TREASURY												
INTEREST	386,579.21	131,168.48										
TREASURY ACTIVITY	14,686.01	(91,606.65)										
TREASURY ADMINISTRATIVE EXPENSE	(2,835.50)	-										
TOTAL INTEREST ACTIVITY	485,436.95	(24,086.40)	-	-	-	-	-	-	-	-	-	-
Premium Assessment Receipts	736,369.00	4,419,795.00										
APPLIED DIVIDENDS TO Premium Assessment Receipts	67,329.00											
TOTAL ASSESSMENT RECEIPTS	823,698.00	4,419,795.00	-	-	-	-	-	-	-	-	-	-
Subrogation & Reimb. Receipts:												
Fund Year 2024	-	3,986.65										
Fund Year 2023	14,317.42	48,773.42										
Fund Year 2022	22,660.75	245.71										
Fund Year 2021	498.00	50,947.03										
Fund Year 2020	208.33	949.89										
Closed Fund Year-2019	597.00	1,342.89										
Closed Fund Year-2018												
Closed Fund Year-2017												
Closed Fund Year-2016	407.46	54.59										
Closed Fund Year-2015												
Closed Fund Year-2014												
Closed Fund Year-2013	19.74											
Closed Fund Year-2012		500.00										
Closed Fund Year-2011												
Closed Fund Year-2010												
Closed Fund Year-2009												
TOTAL SUBROGATION AND OTHER REFUND	38,708.70	106,600.18	-	-	-	-	-	-	-	-	-	-
OVERPAYMENT ON 2023 RMC FEE	4,485.00											
TOTAL OTHER RECEIPTS	4,485.00	-	-	-	-	-	-	-	-	-	-	-
TOTAL GRAND RECEIPTS	1,352,328.65	4,502,508.78	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	86,766.38										
Fund Year 2023	358,268.58	247,535.07										
Fund Year 2022	151,436.93	82,031.39										
Fund Year 2021	178,586.90	189,354.13										
Fund Year 2020	66,282.26	218,032.07										
Closed Fund Year-2019		335.72										
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	824,054.76	-	-	-	-	-	-	-	-	-	-
Exp. & Admin Bill List Payments:												
Exp. & Cont. Charges FY 2025												
Exp. & Cont. Charges FY 2024	2,089,823.21	1,432,943.50										
Exp. & Cont. Charges FY 2023	29,834.75	11,116.64										
Exp. & Cont. Charges FY 2022	11,769.42	12,173.73										
Exp. & Cont. Charges FY 2021												
Exp. & Cont. Charges FY 2020												
Closed Fund Year		3,623.00										
MISC.ROUNDING	(0.03)	(0.17)										
Total Bill List Payments	2,131,427.35	1,459,856.70	-	-	-	-	-	-	-	-	-	-
Auditor's Adjustments												
TOTAL DISBURSEMENTS:	3,010,547.13	2,283,911.46	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00
Closing Balance for the Period:	47,321,868.53	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85	49,540,465.85
INVESTORS												
Account Net Cash Change During the Period:												
Loss Account	(2,109,867.73)	2,335,065.77										
Investment Account	338,499.60	20,777.89										
Wealth Management Account	61,930.05	18,784.01										
INVESTMENT-JCMI	66,019.39	(81,975.59)										
Exp & Contn Reconciliation Account	-											
Claims Imprest Reconciliation Account	(12,799.79)	(74,054.76)										
Total Change in Account Net Cash:	(1,658,218.48)	2,218,597.32	-	-	-	-	-	-	-	-	-	-
Proof:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

AELCF REVISED
FYE 2023

FY2024	
AELCF:	1/31/2024
MEMBERS	
BUENA VISTA TWP	\$ (0.00)
CORBIN CITY	\$ 878.00
EGG HARBOR CITY	\$ 43,908.11
EGG HARBOR TOWNSHIP	\$ 143,563.00
Hamilton Township	\$ 2,011.62
Hammonton	\$ 231,959.00
Lower Township	\$ 0.00
Middle Township	\$ 180,840.17
Mullica Township	\$ 28,953.08
Northfield	\$ 115,129.92
Pleasantville	\$ 12.21
Port Republic	\$ 0.00
Stone Harbor	\$ 9,824.62
Upper Deerfield	\$ 76,826.40
Upper Township	\$ 220,157.61
Waterford	\$ 35,660.80
	\$ 1,089,724.54