

2016 is the JIF's 25th Anniversary!



**Gloucester, Salem, Cumberland Counties Municipal
Joint Insurance Fund (TRICO JIF)**

Success Highlights

- **9 Charter Members to 36 Current Members**
- **General and Specialized Coverages**
- **Programs & Seminars for Safety, Wellness, Cyber, EPL/POL, Elected Officials, Police, Managers & Supervisors**
- **JIF Tools, i.e., TULIP, Exigis, Member Forum & Website**
- **Flat Budget—Two Years in a Row**
- **Dollars not spent on claims are returned to members as dividends**
- **\$12,761,861* Returned in Dividends since 1995!**
- **\$29,045,398 Cash Position as of 9/30/15**
- **\$18,050,744 Surplus as of 9/30/15**

The JIF is more than insurance coverage. It is an organization dedicated to helping municipalities control risk, prevent workplace injuries, and defend lawsuits against its members. The TRICO JIF is distinguished by the commitment of its members to each other and the principle of cost control through safety and risk management. This is what truly differentiates the TRICO JIF from other JIFs.

**Recognized for
Outstanding
Transparency**

A report from the N.J. State Comptroller's Office analyzed the online transparency of the state's local authorities and commissions. The TRICO JIF was recognized for outstanding transparency related to how much information about their operations was immediately available to the public.

To learn more visit the
JIF's website at
www.tricojif.org

*includes additional dividends issued directly to members by the MEL