

LIST OF COMMONLY USED ACRONYMS

JIF – Joint Insurance Fund

ACV – Actual Cash Value

BI – Bodily Injury

AGRIP – Association of Governmental Risk Pools

BLT – Bacon, Lettuce & Tomato

CEPA – Conscientious Employees Protection Act
(Whistle Blowers)

COI – Certificate of Insurance

COPD – Chronic Obstructive Pulmonary Disease

DIC – Difference in Conditions

DOL – Date of Loss

EPL – Employment Practices Liability

FCE – Functional Capacity Evaluation

FFD – Fitness for Duty

IBNR – Incurred But Not Reported

IME – Independent Medical Examination

MEL – Municipal Excess Liability

MMI – Maximum Medical Improvement

NCM – Nurse Case Manager

NFIP – National Flood Insurance Program

NJLAD – New Jersey Law Against Discrimination

NOC – Not Otherwise Classified

PAR – Payment Authorization Request

PD – Property Damage

PERMA – Public Entity Risk Management
Associates

PI – Personal Injury

POL – Public Officials Liability

PPD – Permanent Partial Disability

PRIMA – Public Risk Management Association

RC – Replacement Cost

RIMS – Risk and Insurance Management Society

RMC – Risk Management Consultant

RPA – Retrospective Premium Adjustment

RTK – Right to Know

RTW – Return to Work

SIP – Safety Incentive Program

SIR – Self-Insured Retention

SUBRO – Short for Subrogation

TPA – Third Party Administrator (for Claims)

TRICO JIF – Gloucester, Salem, Cumberland
Counties Municipal Joint Insurance Fund

TTD – Temporary Total Disability

TULIP – Tenant User’s Liability Insurance
Program

WC – Workers’ Compensation

Acronyms

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For full definitions of these terms and others, please refer to the Glossary of Terms on the TRICO JIF website.