

# 12 WAYS YOUR MUNICIPALITY'S INSURANCE COVERAGE SAVES YOU MONEY AS A TAXPAYER

## DID YOU KNOW?

- 1 Your Municipality belongs to a Joint Insurance Fund called the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund. (TRICO JIF)
- 2 A Joint Insurance Fund is NOT an Insurance Company. It is a local tax dollar-financed organization.
- 3 The TRICO JIF pools together resources of 36 other Municipalities to reduce risks and lower costs.
- 4 The Member Municipalities own and govern the TRICO JIF.
- 5 Through a structured safety and risk management program, your Municipality saves money by eliminating unsafe acts and conditions.
- 6 Creating a safer environment for municipal employees in the workplace is a top priority.
- 7 Less accidents = less money spent on claims = more money for your community.
- 8 Every claim and lawsuit against a Member Municipality ultimately impacts the Municipality, the other members of the JIF, and the local tax payers.
- 9 Unlike insurance companies, the TRICO JIF returns 100% of all unspent funds with interest to its Member Municipalities.
- 10 To date, over **\$15.03 million** have been returned to TRICO JIF Member Municipalities.
- 11 The JIF saves Member Municipalities' tax payers millions of dollars that would otherwise be insurance company profits.
- 12 Your residents gain from having a safer, positive, and more productive community.

## DISCOVER THE POWER OF THE TRICO JIF

Alloway Township  
 Carneys Point Township  
 Clayton Borough  
 Deptford Township  
 East Greenwich Township  
 Elk Township  
 Elsinboro Township  
 Fairfield Township  
 Franklin Township  
 Glassboro Borough  
 Greenwich Township  
 Harrison Township  
 Logan Township  
 Lower Alloways Creek Township  
 Mannington Township  
 Mantua Township  
 Monroe Township  
 Oldmans Township



Paulsboro Borough  
 Penns Grove Borough  
 Pennsville Township  
 Pilesgrove Township  
 Pitman Borough  
 Quinton Township  
 Shiloh Borough  
 South Harrison Township  
 Swedesboro Borough  
 Upper Pittsgrove Township  
 Vineland City  
 Washington Township  
 Wenonah Borough  
 West Deptford Township  
 Westville Borough  
 Woodbury City  
 Woodbury Heights Borough  
 Woodstown Borough  
 Woolwich Township

**WWW.TRICOJIF.ORG**

SERVING SOUTH JERSEY MUNICIPALITIES SINCE 1991

Questions? Contact Your Municipal Clerk

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