

The Camden County Municipal Joint Insurance Fund will conduct its April 27, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.



CAMDEN
COUNTY MUNICIPAL

JOINT INSURANCE FUND

MEETING AGENDA
APRIL 27, 2020 – 5:15 PM

MEETING BEING HELD ELECTRONICALLY

<https://connerstrong.zoom.us/j/5455080980>

ALSO TELEPHONICALLY AT:
1-646-876-9923
Meeting ID: 545 508 0980

OPEN PUBLIC MEETINGS ACT - In accordance with the Open Public Meetings Act, notice of this meeting was provided by:

- I.** sending sufficient notice to the Courier Post
- II.** advance written notice of this meeting was filed with the Clerk/Administrator of each member municipalities and,
- III.** posting this notice on the Public Bulletin Board of all member municipalities

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND AGENDA
MEETING: APRIL 27, 2020**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE - MOMENT OF SILENCE**
- ROLL CALL OF 2020 EXECUTIVE COMMITTEE**
- APPROVAL OF MINUTES:** February 24, 2020 Open Minutes **Appendix I**
February 24, 2020 Closed Minutes..... **To Be Distributed Via Email**

- CORRESPONDENCE – None**

REPORTS

- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA Risk Management Services**
Executive Director's Report **Page 1**

- TREASURER – Elizabeth Pigliacelli**
Monthly Vouchers - Resolution No. 20-15 – March Bills **Page 23**
Monthly Vouchers - Resolution No. 20-17 – April Bills **Page 25**
Treasurer’s Report **Page 27**
Monthly Reports **Page 29**

- ATTORNEY – Joseph Nardi, Esquire**

- SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report..... **Page 43**

- UNDERWRITING MANAGER – Conner Strong & Buckelew**
Monthly Certificate Holding Report..... **Appendix III**

- MANAGED CARE – Medlogix**
Monthly Report..... **Page 74**

- CLAIMS SERVICE – AmeriHealth Casualty**

-
- OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
 - MEETING ADJOURNED**
 - NEXT MEETING: MAY 18, 2020 – Voorhees Township Town Center**

Camden County Municipal Joint Insurance Fund

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: April 27, 2020

Memo to: Executive Committee
Camden County Municipal Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **COVID 19:** Enclosed on **Pages 3 & 4** are copies of two MEL notices distributed to members advising on a MEL special committee formed to resolve matters related to coronavirus, workers' compensation claims related to coronavirus and member municipal bond issuance.

The MEL's Safety Director has been posting informative materials and links concerning COVID 19 to the MEL webpage www.njmel.org

- ❑ **MEL's Joint Cash Management Investment Program:** After several years of legislative initiatives, the MEL established a Joint Cash Management and Investment (JCMI) pool. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities.

The Residual Claims Fund and the Environmental Joint Insurance Fund executed agreements to participate at their March 27th meetings. At this time, the JCMI is also extending invitations to local affiliated Joint Insurance Funds. On **Page 5**, the JCMI Operations Committee has provided a list of questions and answers that Fund Commissioners may review.

On **Page 7** is Resolution 20-16 authorizing the Camden JIF's participation in the program.

- ❑ **Motion to adopt Resolution 20-16 to authorize Camden County Municipal JIF's participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI).**

Also, enclosed on **Page 8** is the application that must be completed and submitted to the JCMI for membership.

- ❑ **MEL, RCF, EJIF March 27, 2020 Meetings:** Due to the current public health emergency, the MEL decided to forego the annual reporting of MEL sub-committees; however, each fund held their respective meetings via teleconference. Enclosed in **Appendix II** please find copies of Commissioner Wolk's reports of the meetings.
- ❑ **2020 MEL, MR HIF & NJCE Educational Seminar:** The 10th annual seminar scheduled for Friday, May 1, 2020 has been postponed and will be rescheduled at a later date.

- ❑ **Elected Officials Training Course:** This year’s elected officials training program focuses on *Preventing Child Abuse and Protecting Public Entities* from the liabilities imposed by new legislation concerning sexual molestation. Instructor-led sessions have been placed on hold. Instructions for the on-line course appears on **Page 10**.
- ❑ **Employment Practices Training:** Attached on **Page 11 & 12** is a memorandum outlining this year’s Employment Practices Liability Program, including manual/handbook updates and training requirements. The MEL contracted with a law firm to conduct a comprehensive review of the model personnel manual and handbook. As a result, the compliance deadline for all elements of the compliance program have been pushed back to June of 2021.
- ❑ **League Magazine Ad:** The latest in the series of “Power of Collaboration” ads in the LOM publication highlights the benefits of online training. (**Page 13**)
- ❑ **Financial Disclosures:** Commissioners should complete the online filing of the Financial Disclosure forms inclusive of the MEL/EJIF/RCF Commissioner and any municipal related positions that require filing. The 2020 roster has been updated and we emailed fund commissioners with instructions to file by the due date of April 30, 2020.
- ❑ **2nd Assessment Installment** – The second installment due date is June 15th, any members needing an extension should reach out to the Treasurer or the Executive Director.

❑ **Due Diligence Reports:**

Financial Fast Track	Page 14
Income Portfolio	Page 15
Loss Ratio Analysis	Page 16
Loss Time Accident Frequency	Page 17 & 18
POL/EPL Compliance Report	Page 19
Fund Commissioners	Page 20
Regulatory Affairs Checklist	Page 21
RMC Agreements	Page 22



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel (201) 881-7632 Fax (201) 881-7633

April 2, 2020

Re: Workers' Compensation Claims related to COVID

Any potential COVID-19 claim must be reported immediately so that employees will be able to seek competent medical advice. For those employees who have a non-work related exposure, they should be directed to their primary care physician.

Employees who believe they have experienced a work-related exposure should be advised to report it as workers' compensation.

Your JIF's Claims Administrators and Managed Care Providers have received instructions on best practices to respond to these claims.

- **Public Safety Workers:** The legislature expanded coverage for Public Safety Workers (including volunteers) for claims involving exposure to a serious communicable disease including COVID-19.
- **Non-Public Safety Workers:** Claims from non-public safety workers for possible exposure at work should also be sent to your JIF's Managed Care providers and Claims Administrators for investigation to determine compensability.

Employees who have tested positive:

- Safeguard the individual's identity, and make certain the individual is receiving medical care.
- Identify who has been in contact with the individual and notify those individuals to self-quarantine.
- Wipe down any and all offices, equipment and surfaces the individual may have contacted.
- Consult your Board of Health if you have questions about how to sanitize offices or equipment.
- Follow up with the individual if possible to make sure they know they can contact you if needed.

The MEL's website, NJMEL.ORG is frequently updated with new information.

Please contact us with any questions or concerns.



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel (201) 881-7632 Fax (201) 881-7633

To: Member Municipalities and Authorities

From: David Grubb, Executive Director
Joe Hrubash, Deputy Executive Director

Date: April 2, 2020

Re: Public Health Emergency #2

At its March 27th meeting, the MEL implemented the following to assist members.

- **Coronavirus Related Matters:** The MEL established an accessible special committee to resolve matters pertaining to the Coronavirus. This provides direct access for our members in order to address these issues, including potential claim issues. The committee will also research questions related to FEMA recoveries. All issues should be e-mailed to the MEL Claims mailbox, MELClaims@permainc.com, with a copy to MEL Claims Manager Robyn Walcoff, rwalcoff@permainc.com.
- **Member Municipal Bond Issuance:** After several years of legislative initiatives, the MEL established a Joint Cash Management and Investment (JCMI) pool. This program permits the JCMI to participate in the purchase of debt securities issued by highly rated municipalities. Recognizing the volatility of the current municipal bond market, the JCMI will prioritize its investments in local bond issuances to support our members. The Committee will shortly adopt procedures to implement this initiative.

The MEL's web site, NJMEL.ORG is frequently updated.

Again, please feel free to reach out to your Risk Manager, Claims Adjuster or JIF Executive Director if you have any questions or concerns.

cc: Municipal Clerk
Fred Semrau, Fund Attorney
Executive Director of Participating Funds



Municipal Excess Liability Joint Insurance Fund
Joint Cash Management Investment Fund
c/o **PERMA Risk Management Services**
9 Campus Drive | Suite 216 | Parsippany, NJ 07054

April 3, 2020

To: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: JCMI Operations Committee

Re: JCMI - List of Questions and Answers

1. What is the JCMI?

ANSWER: The JCMI represents a Joint Cash Management and Investment program which is now permitted by a recent amendment to the law to allow Joint Insurance Funds to pool their funds and broaden the investments that they are permitted to use. This is as a result of the fact that Joint Insurance Funds, prior to this legislation, were not permitted to pool their funds together and to make such investments and therefore, cash that was available to Joint Insurance Funds were receiving minimal returns.

2. What are the guidelines for long-term investments that can be made by the JCMI?

ANSWER: The law provides conservative restrictions as to these investments. Specifically, the investment must be purchased at fair market value, guaranteed as interest and principal, and must have a credit rating of A3 or higher by Moody's Investor Service, or an A- or higher by Standard and Poors Corporation. The maturity cannot be greater than 20 years. In addition, only 50% of the investment portfolio may be comprised of such long-term investments, without prior approval of DCA.

3. By participating in the JCMI, how will decisions be made and what would be a way to monitor the success of the fund?

ANSWER: Investment decisions will be made at the recommendation of an experienced and licensed Financial Advisor, Asset Manager, the JCMI Operations Committee; all within the guidelines set forth by the law as set forth above. The results of the operation will be reported on a "unitized" type basis whereby each participating Fund and their investment will be tracked, charted and reported on a monthly basis.

That, too, will be maintained, compensated for, monitored and information provided by the JCMI. There is no additional cost to the member.

4. As a result of the recent volatile municipal market conditions, how will the JCMI's participation affect our members?

ANSWER: The JCMI's focus is to help our members during this difficult time and will be looking to purchase the short term debt being issued by our members as long as it meets with the guidelines established for making that purchase. It is anticipated that the volatility in the market would be stabilized by such investments. After all, the lowest bid for these short-term offerings is awarded. Therefore, if the JCMI is awarded the purchase of a municipal debt instrument, it will be the lowest bid placed in the market. It will also set or assist in stabilizing the local municipal bond market with JCMI's participation, as well as provide for cash flow for our members.

5. How new is all of this information?

ANSWER: The JCMI has been a legislative initiative of the MEL for over five years. In December, 2018, the legislation was passed and regulations were thereafter enacted. Over the past fourteen months, the subcommittee, all with CFO and treasury experience, has worked diligently to set forth the investment process, draft the necessary Professional Services Request for Proposals ("RFP"), review the proposals, interview the prospective financial advisors and asset managers whereby on March 27, 2020, the actual fund will be operational.

6. What are the internal checks and balances?

ANSWER: The JCMI is not a separate entity from the MEL it is the MEL's investment program. The MEL adopted Operating By Laws that will guide the Operations Committee (comprised of participating JIF treasurers) in its dealings with various professionals including the Fund Attorney, the Executive Director, a Financial Advisor, an Asset Manager and a Custodian. The MEL's internal auditor conducts an audit of Investments & Treasuries every three years. The securities themselves are backed by Federal regulations and audits.

7. This type of long-term debt, what is our collateral?

ANSWER: The law provides that in the event any municipality defaults on debt, it is guaranteed by the payment from municipal taxes which provides a high level of security.

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND

**A RESOLUTION REQUESTING PERMISSION TO PARTICIPATE IN THE
MUNICIPAL EXCESS LIABILITY FUND
JOINT CASH MANAGEMENT AND INVESTMENT POOL**

(In compliance with P.L.2018, Chapter 40)

WHEREAS, participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI) requires the authorization of the Board of Fund Commissioners of the Camden County Municipal Joint Insurance Fund; and,

WHEREAS, the Board of Fund Commissioners of the Camden County Municipal Joint Insurance Fund has determined that it would be advantageous for the Fund to participate with the MEL in this joint investment program; and,

WHEREAS, P.L. 2018 Chapter 40 provides that the commissioners of a Joint Insurance Fund may invest and reinvest the funds, including workers' compensation funds, as authorized under the provisions of subsection b. of N.J.S.40A:10-10. The commissioners may, subject to the cash management plan of the joint insurance fund adopted pursuant to N.J.S.40A:5-14, delegate any of the functions, powers and duties relating to the investment and reinvestment of these funds, including the purchase, sale or exchange of any investments, securities or funds to an investment or asset manager. Any transfer of investment power and duties made pursuant to this subsection shall be detailed in a written contract for services between the joint insurance fund and an investment or asset manager: and,

WHEREAS, in addition to the powers otherwise conferred by law, the commissioners of a joint insurance fund established pursuant to P.L.1983, c.372 (C.40A:10-36 et seq.), and the trustees of a joint insurance fund established pursuant to 18 P.L.1983, c.108 (C.18A:18B-1 et seq.) may amend the plan of risk management of their respective funds to participate in a joint cash management and investment program with other joint insurance funds similarly established pursuant to P.L.1983, c.372 (C.40A:10-22 36 et seq.), and P.L.1983, c.108 (C.18A:18B-1 et seq.).

NOW, THEREFORE, BE IT RESOLVED, by Board of Fund Commissioners of the Camden County Municipal Joint Insurance Fund as follows:

1. The Camden County Municipal Joint Insurance Fund does hereby request permission to participate in the JCMI Program established by the New Jersey Municipal Excess Liability Fund,
2. The Camden County Municipal Joint Insurance Fund authorizes its Treasurer to make formal application pursuant to the JCMI By-Laws and requirements.
3. The Secretary of the Camden County Municipal Joint Insurance Fund is hereby directed to forward two certified copies of this Resolution to the Executive Director of the Municipal Excess Liability Joint Insurance Fund.

ADOPTED: *this 27th day of April, 2020 by the Governing Body:*

MICHAEL MEVOLI, CHAIRMAN

M. JAMES MALEY, JR. SECRETARY

**APPLICATION TO PARTICIPATE IN THE NEW JERSEY
MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND**

Joint Cash Management and Investment Pool (JCMI)

To: Municipal Excess Liability Joint Insurance Fund - Executive Director

Date:

The Joint Insurance Fund listed below.

(Participant JIF), hereby agrees to participate in the New Jersey Municipal Excess Liability Joint Insurance Fund Joint Cash Management and Investment Pool (JCMI) Established by P.L. 2018 Chapter 40, and warrants as follows:

1. Camden County Municipal Joint Insurance Fund Telephone Number 201-881-7632
(Name of Joint Insurance Fund)

9 Campus Drive, Suite 216 Parsippany, N.J. 07054
(address) (City) (ZIP code)

Is organized under the laws of the state of New Jersey and is legally authorized by its Joint Insurance Fund Executive Board to become a participant in the JCMI.

2. The person whose signature appears below is authorized to purchase and sell investment units in the JCMI for the account of the participant JIF, and written notification will be made promptly of any changes.

3. Any sale or distribution from the JCMI by wire or otherwise shall be paid by the JCMI to:

(Name of Depository Bank) (ABA Number at Depository Bank)

For credit to the account of:

(Name of Bank Account at Depository Bank) (Account Number at Depository Bank)

4. The Participant JIF accepts the terms and conditions of the JCMI Agency Agreement and the JCMI Operating Committee By-Laws.

5. A copy of the resolution designating the MEL JCMI Pool as a legal depository, designating the authorized signor and authorized Participant JIF Bank name is attached.

Participant JIF Name	Authorized Signature	Date
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2019-2020 Elected Officials Protecting Children From Abuse Seminar

This online seminar discusses child abuse and the responsibilities of local government to protect children. Municipal elected officials, authority commissioners and a member's CEO (i.e. municipal manager / administrator or executive director) who completes this course by May 1, 2020 will qualify for a \$250 credit in their local unit 2020 assessment.

1. Click the following link for the MEL Safety Institute's Learning Management System
www.firstnetcampus.com/meljif
2. If you have previously taken MSI classes, enter your username and password. If you do not know your username/password, check with your Training Administrator or call the MSI Help Line.
If you are new, click 'New User Registration.' Complete the fields and you will receive an email with your username and password.
3. Click on the On-Line Training Courses, at bottom right.
4. Click the '2019-2020 Elected Officials Protecting Children From Abuse Seminar' online course.
5. Click 'Enroll'.
6. Click the 'My Training' tab on the top blue tool bar.
7. Click the program name to launch the course.
8. Upon completion of the course and questions you will navigate to the 'Student Center' tab to print your Certificate of Completion. Learning transcripts are automatically updated in the MEL Safety Institute's Learning Management System.

Questions? Contact the MSI Help Line (866) 661-5120

The MEL Safety Institute can also be accessed anytime by going to www.njmel.org.



Municipal Excess Liability Joint Insurance Fund

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

To: Members - Municipal Excess Liability Joint Insurance Fund
(Municipalities and Authorities)

From: David N. Grubb, Executive Director

Date: February 25, 2020

Re: 2020-2021 Employment Practices Liability (EPL) Program

The deadline to update the employment practices program is pushed back nine months to June 1, 2021 because of the need to conduct training to protect children from abuse due to the adoption of S-477. This will also allow a complete review of the Model Employment Practices Policies Manual that was first introduced in 2003. To the maximum extent possible, training for Protecting Children and the Employment Practices has been combined to make it easier to complete the program.

In order to remain qualified for lower deductibles and co pays, each member must certify to the Fund by June 1, 2021 that they have completed the following:

1. **Managers and Supervisors Training:** This course is now available. Each JIF is working with its Fund Attorney to schedule classes. This class satisfies the requirements for both the Protecting Children program and the Employment Practices program. All Managers and Supervisors will need to complete this training by June 1, 2021.
2. **Police Command Officer Training:** This course also includes Protecting Children and Employment Practices Training. J.A. Montgomery's law enforcement consultants are scheduling this course around the state. Police Command staff will need to complete this training by June 1, 2021.
3. **Full Time, Part Time and Seasonal Employees and Volunteers Training** (Other than Managers, Supervisors and Police Command Officers):
 - **Protecting Children:** A 15 minute on-line training course for the Protecting Children program is available in Learning Management System at NJMEL.ORG. See the attached notice that should be sent to all full time, part time and seasonal employees and volunteers. This should be completed by December 31, 2020.
 - **Employment Practices:** A new on-line program is in production and will be available in the Learning Management System by September 1, 2020. All non-supervisory full time, part time

and seasonal employees and volunteers including police (other than Command Officers) must be offered this training by June 1, 2021. When the program is on-line, you will receive a notice to send to employees and volunteers.

4. Policies and Procedures:

- **Protecting Children:** The model document is available on the MEL's web site. Members need to adopt policies and procedures by December 31, 2020.
- **Employment Practices:** Completely updated documents have been drafted and are completing review. The new model manual and employee handbook will be posted no later than June 1, 2020; so members have a full year to act. This fall, the MEL will conduct a seminar for municipal and authority attorneys to discuss the updates.

In addition, elected officials and local unit CEO's have until May 31, 2020 to attend the class on Protecting Children and qualify for this year's \$250 training credit. Almost 1000 officials have already qualified. You will be notified by your JIF of additional training opportunities additional available in your area.



NOW MORE THAN EVER

ON-LINE TRAINING MAKES THE SAFETY DIFFERENCE

During the current emergency, MEL safety training is still available on-line. The MEL provides 30 on-line programs accessible 24/7.

Online courses make training easy to arrange in a setting that is local, convenient and safe. They can be taken on an individual or group basis.

The MEL developed these programs to ensure their compliance with New Jersey PEOSHA regulations.

- Among the programs are safety orientation for new employees, training for first responders with particular emphasis on how to avoid back injuries, refresher training for blood borne pathogens, office safety, and training for crossing guards. Special video briefings are included on a wide range of topics.
- The MEL Learning Management System also features training programs for recreation staff, life guards and other part-time summer employees.
- The MEL has also developed online training programs for elected officials and managers, supervisors and volunteers. A new video, "Protecting Children," is on the MEL website and should be required viewing.

Now, more than ever before, access to online training is a major opportunity - and benefit - for MEL members.

ENROLL NOW

Last year, over 25,000 individuals completed MEL online training programs. Course details are available online in the MEL Safety Institute Course Catalogue on the MEL website.



THE POWER OF COLLABORATION

njmel.org

CAMDEN COUNTY MUNICIPAL FUND						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2020			
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,225,911	1,225,911	244,826,179	246,052,089	
2.	CLAIM EXPENSES					
	Paid Claims	484,273	484,273	106,023,970	106,508,243	
	Case Reserves	(151,009)	(151,009)	6,669,327	6,518,318	
	IBNR	170,403	170,403	5,036,318	5,206,721	
	Recoveries	-	-	(357,465)	(357,465)	
	TOTAL CLAIMS	503,667	503,667	117,372,150	117,875,817	
3.	EXPENSES					
	Excess Premiums	451,026	451,026	68,795,303	69,246,330	
	Administrative	197,526	197,526	43,453,534	43,651,060	
	TOTAL EXPENSES	648,552	648,552	112,248,838	112,897,390	
4.	UNDERWRITING PROFIT (1-2-3)	73,692	73,692	15,205,191	15,278,883	
5.	INVESTMENT INCOME	96,175	96,175	11,295,209	11,391,385	
6.	DIVIDEND INCOME	0	0	3,726,030	3,726,030	
7.	STATUTORY PROFIT (4+5+6)	169,867	169,867	30,226,431	30,396,298	
8.	DIVIDEND	0	0	20,807,516	20,807,516	
9.	RCF Surplus Trigger Assessment	0	0	158,730	158,730	
10.	STATUTORY SURPLUS (7-8-9)	169,867	169,867	9,260,184	9,430,051	
SURPLUS (DEFICITS) BY FUND YEAR						
	Closed	21,534	21,534	4,456,486	4,478,020	
	Aggregate Excess LFC	25,301	25,301	901,229	926,529	
	2016	12,792	12,792	1,481,369	1,494,162	
	2017	15,119	15,119	1,397,495	1,412,614	
	2018	16,984	16,984	911,826	928,811	
	2019	26,718	26,718	111,780	138,498	
	2020	51,418	51,418		51,418	
	TOTAL SURPLUS (DEFICITS)	169,867	169,867	9,260,184	9,430,051	
TOTAL CASH					24,349,914	
CLAIM ANALYSIS BY FUND YEAR						
	TOTAL CLOSED YEAR CLAIMS	0	0	95,077,466	95,077,466	
	FUND YEAR 2016					
	Paid Claims	138,673	138,673	3,344,272	3,482,946	
	Case Reserves	(182,728)	(182,728)	1,375,632	1,192,904	
	IBNR	44,054	44,054	172,434	216,488	
	Recoveries	0	0	(128,847)	(128,847)	
	TOTAL FY 2016 CLAIMS	(0)	(0)	4,763,492	4,763,491	
	FUND YEAR 2017					
	Paid Claims	123,673	123,673	3,246,867	3,370,540	
	Case Reserves	(204,199)	(204,199)	1,105,281	901,082	
	IBNR	80,527	80,527	954,034	1,034,561	
	Recoveries	0	0	(173,221)	(173,221)	
	TOTAL FY 2017 CLAIMS	0	0	5,132,961	5,132,961	
	FUND YEAR 2018					
	Paid Claims	47,264	47,264	2,483,234	2,530,498	
	Case Reserves	(68,897)	(68,897)	1,995,299	1,926,402	
	IBNR	21,633	21,633	1,247,629	1,269,262	
	Recoveries	0	0	(9,376)	(9,376)	
	TOTAL FY 2018 CLAIMS	0	0	5,716,787	5,716,787	
	FUND YEAR 2019					
	Paid Claims	168,488	168,488	1,872,130	2,040,618	
	Case Reserves	260,390	260,390	2,193,115	2,453,505	
	IBNR	(428,878)	(428,878)	2,662,221	2,233,343	
	Recoveries	0	0	(46,021)	(46,021)	
	TOTAL FY 2019 CLAIMS	(0)	(0)	6,681,444	6,681,444	
	FUND YEAR 2020					
	Paid Claims	6,175	6,175		6,175	
	Case Reserves	44,425	44,425		44,425	
	IBNR	453,067	453,067		453,067	
	Recoveries	0	0		0	
	TOTAL FY 2020 CLAIMS	503,667	503,667		503,667	
COMBINED TOTAL CLAIMS		503,667	503,667	117,372,150	117,875,817	

CAMDEN JOINT INSURANCE FUND						
Fixed Income Portfolio Summary and Rate Comparison						
				For Month End		2/29/2020
		2017	2018	2019	Last Month	This Month
CAMDEN JOINT INSURANCE FUND						
Total Cash Balance (millions)		19.11	21.12	21.96	24.35	25.14
Fixed Income Portfolio						
Investments (millions), Book Value		12.35	12.35	14.35	14.56	14.57
Avg maturity (years)		1.60	2.31	1.86	1.90	1.75
Unrealized gain/(loss) (%)		0.01	-1.21	0.36	1.14	1.84
Purchase/Book yield (%)		1.22	1.46	1.51	1.51	1.47
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		1.23	0.25	1.87	2.65	3.31
M E L PORTFOLIO						
Total Cash Balance (millions)		59.15	62.76	68.39	64.27	64.95
Fixed Income Portfolio						
Investments (millions), Book Value		48.74	48.74	38.01	23.66	23.70
Avg maturity (years)		1.15	1.63	1.11	1.13	1.00
Unrealized gain/(loss) (%) ***		-0.21	-1.26	-1.26	0.67	1.05
Purchase/Book yield (%)		1.11	1.80	1.38	1.40	1.41
Realized gain/(loss) (%)		0.00	0.00	0.00	0.00	0.00
Total Yield (Market)		0.90	0.54	0.12	2.07	2.46
COMPARATIVE RATES (%)						
Cash & Cash Equivalents						
NJ Cash Mgmt Fund *		0.85	1.81	2.22	1.71	1.64
Investors Bank Deposits		-	-	2.07	1.51	1.51
Treasury Issues						
1 year bills		1.20	2.33	2.05	1.53	1.41
3 year notes		1.58	2.63	1.94	1.52	1.31
5 year notes		1.83	2.75	1.96	1.56	1.32
Merrill Lynch US Govt 1-3 years ^		0.44	1.60	3.55	0.54	1.41
* Yearly data is average monthly rate.						
^Monthly data is Year to Date return						
*** Unrealized gains/losses are recognized each month however these gains/losses do not impact securities held until maturity.						
As a result of the MEL's practices to hold until maturity the calculation for the blended purchase yield for February is 1.59%						

Camden Joint Insurance Fund
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

				AS OF		February 29, 2020			
FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	62 Actual	MONTH TARGETED	61 Actual	MONTH TARGETED	50 Actual	MONTH TARGETED	
		Current	29-Feb-20		01-Feb-20		01-Mar-19		
PROPERTY	541,208	618,341	114.25%	100.00%	119.62%	100.00%	114.25%	100.00%	
GEN LIABILITY	1,412,638	1,127,615	79.82%	97.13%	79.82%	97.12%	82.76%	96.23%	
AUTO LIABILITY	335,860	242,622	72.24%	96.59%	63.59%	96.39%	68.10%	93.27%	
WORKER'S COMP	3,739,043	2,645,944	70.77%	99.93%	70.18%	99.90%	71.55%	99.52%	
TOTAL ALL LINES	6,028,749	4,634,522	76.87%	99.09%	76.51%	99.06%	77.82%	98.45%	
NET PAYOUT %	\$4,336,927			71.94%					
FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	50 Actual	MONTH TARGETED	49 Actual	MONTH TARGETED	38 Actual	MONTH TARGETED	
		Current	29-Feb-20		01-Feb-20		01-Mar-19		
PROPERTY	490,882	441,150	89.87%	100.00%	102.65%	100.00%	90.85%	100.00%	
GEN LIABILITY	1,437,680	1,102,349	76.68%	96.23%	65.06%	95.99%	31.08%	91.38%	
AUTO LIABILITY	330,150	1,042,209	315.68%	93.27%	208.83%	92.93%	79.77%	88.30%	
WORKER'S COMP	3,689,848	2,417,510	65.52%	99.52%	65.54%	99.46%	65.97%	98.43%	
TOTAL ALL LINES	5,948,560	5,003,218	84.11%	98.42%	76.44%	98.30%	60.35%	96.29%	
NET PAYOUT %	\$3,632,088			61.06%					
FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	38 Actual	MONTH TARGETED	37 Actual	MONTH TARGETED	26 Actual	MONTH TARGETED	
		Current	29-Feb-20		01-Feb-20		01-Mar-19		
PROPERTY	566,229	472,190	83.39%	100.00%	92.55%	100.00%	89.40%	100.00%	
GEN LIABILITY	1,464,528	630,933	43.08%	91.38%	43.20%	90.78%	31.23%	81.65%	
AUTO LIABILITY	324,847	617,933	190.22%	88.30%	173.95%	87.77%	66.42%	78.92%	
WORKER'S COMP	3,837,435	2,367,600	61.70%	98.43%	61.88%	98.27%	64.63%	94.80%	
TOTAL ALL LINES	6,193,040	4,088,656	66.02%	96.37%	66.14%	96.11%	59.09%	91.33%	
NET PAYOUT %	\$3,209,413			51.82%					
FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	26 Actual	MONTH TARGETED	25 Actual	MONTH TARGETED	14 Actual	MONTH TARGETED	
		Current	29-Feb-20		01-Feb-20		01-Mar-19		
PROPERTY	600,000	401,550	66.92%	100.00%	82.79%	100.00%	69.08%	96.03%	
GEN LIABILITY	1,506,000	495,157	32.88%	81.65%	32.34%	80.55%	9.09%	64.20%	
AUTO LIABILITY	334,000	100,981	30.23%	78.92%	2.92%	77.72%	20.23%	56.96%	
WORKER'S COMP	3,840,000	3,407,097	88.73%	94.80%	89.94%	94.20%	74.91%	74.88%	
TOTAL ALL LINES	6,280,000	4,404,785	70.14%	91.30%	70.81%	90.60%	55.66%	73.39%	
NET PAYOUT %	\$2,599,018			41.39%					
FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	14 Actual	MONTH TARGETED	13 Actual	MONTH TARGETED	2 Actual	MONTH TARGETED	
		Current	29-Feb-20		01-Feb-20		01-Mar-19		
PROPERTY	722,242	1,333,467	184.63%	96.03%	174.19%	95.63%	10.79%	13.00%	
GEN LIABILITY	1,674,299	176,642	10.55%	64.20%	9.60%	62.24%	0.25%	2.50%	
AUTO LIABILITY	387,682	122,752	31.66%	56.96%	12.27%	54.16%	5.06%	2.50%	
WORKER'S COMP	3,672,619	3,049,555	83.03%	74.88%	82.40%	70.13%	2.08%	2.00%	
TOTAL ALL LINES	6,456,842	4,682,416	72.52%	73.40%	69.58%	69.98%	2.76%	3.39%	
NET PAYOUT %	\$2,218,630			34.36%					
FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION									
	Budget	Limited Incurred	2 Actual	MONTH TARGETED	1 Actual	MONTH TARGETED	-10 Actual	MONTH TARGETED	
		Current	29-Feb-20		01-Feb-20		01-Mar-19		
PROPERTY	710,000	57,924	8.16%	13.00%	2.50%	6.00%	N/A	N/A	
GEN LIABILITY	1,692,081	4,500	0.27%	2.50%	0.09%	1.00%	N/A	N/A	
AUTO LIABILITY	397,295	14,312	3.60%	2.50%	0.00%	1.00%	N/A	N/A	
WORKER'S COMP	3,527,720	57,257	1.62%	2.00%	0.94%	0.50%	N/A	N/A	
TOTAL ALL LINES	6,327,096	133,992	2.12%	3.40%	0.83%	1.28%	N/A	N/A	
NET PAYOUT %	\$28,085			0.44%					

2020 LOST TIME ACCIDENT FREQUENCY ALL JIFs

		February 29, 2020		
FUND	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	TOTAL RATE * 2020 - 2018
PROF MUN MGMT	0.00	2.19	2.58	2.20
NJ PUBLIC HOUSING	0.00	1.75	2.25	1.83
MONMOUTH	0.32	1.47	1.37	1.33
MORRIS	0.32	1.59	1.76	1.56
TRI-COUNTY	0.63	1.73	1.97	1.75
SUBURBAN MUNICIPAL	0.65	1.81	1.80	1.71
CENTRAL	0.81	1.38	1.54	1.40
CAMDEN	0.83	1.90	2.75	2.19
BERGEN	0.92	1.47	1.50	1.44
ATLANTIC	0.93	2.50	2.47	2.37
SOUTH BERGEN	0.98	1.59	2.32	1.88
BURLINGTON	1.00	1.25	1.74	1.46
OCEAN	1.12	1.98	2.38	2.09
N.J.U.A.	1.12	2.47	2.27	2.27
SUBURBAN ESSEX	1.48	1.70	2.20	1.92
AVERAGE	0.74	1.78	2.06	1.83

Camden Joint Insurance Fund										
2020 LOST TIME ACCIDENT FREQUENCY										
DATA VALUED AS OF February 29, 2020										
MEMBER_ID	MEMBER	**	# CLAIMS FOR	Y.T.D. LOST TIME ACCIDENTS	2020 LOST TIME FREQUENCY	2019 LOST TIME FREQUENCY	2018 LOST TIME FREQUENCY	MEMBER	TOTAL RATE 2020 - 2018	
		*	2/29/2020							
1	87 AUDUBON		0	0	0.00	1.59	0.00	1 AUDUBON	0.64	
2	88 AUDUBON PARK		0	0	0.00	0.00	0.00	2 AUDUBON PARK	0.00	
3	89 BARRINGTON		0	0	0.00	1.56	2.75	3 BARRINGTON	1.95	
4	90 BELLMAWR		0	0	0.00	3.13	4.03	4 BELLMAWR	3.30	
5	91 BERLIN BOROUGH		0	0	0.00	0.00	0.91	5 BERLIN BOROUGH	0.48	
6	92 BERLIN TOWNSHIP		0	0	0.00	7.41	4.94	6 BERLIN TOWNSHIP	5.55	
7	93 BROOKLAWN		0	0	0.00	0.00	1.72	7 BROOKLAWN	0.73	
8	94 CHESILHURST		0	0	0.00	2.44	0.00	8 CHESILHURST	1.36	
9	95 CLEMENTON		0	0	0.00	2.44	1.54	9 CLEMENTON	1.72	
10	96 COLLINGSWOOD		0	0	0.00	0.46	1.47	10 COLLINGSWOOD	0.89	
11	98 GLOUCESTER		0	0	0.00	3.43	3.15	11 GLOUCESTER	2.96	
12	99 HADDON		0	0	0.00	2.93	4.26	12 HADDON	3.31	
13	101 HADDONFIELD		0	0	0.00	1.80	3.10	13 HADDONFIELD	2.30	
14	102 HI-NELLA		0	0	0.00	0.00	0.00	14 HI-NELLA	0.00	
15	103 LAUREL SPRINGS		0	0	0.00	2.63	0.00	15 LAUREL SPRINGS	1.20	
16	104 LAWN SIDE		0	0	0.00	3.67	7.69	16 LAWN SIDE	5.08	
17	105 LINDENWOLD		0	0	0.00	8.89	2.78	17 LINDENWOLD	4.09	
18	106 MAGNOLLA		0	0	0.00	0.88	0.94	18 MAGNOLLA	0.83	
19	107 MEDFORD LAKES		0	0	0.00	0.00	1.89	19 MEDFORD LAKES	0.87	
20	108 MERCHANTVILLE		0	0	0.00	0.00	1.32	20 MERCHANTVILLE	0.55	
21	109 MOUNT EPHRAIM		0	0	0.00	0.00	4.72	21 MOUNT EPHRAIM	2.31	
22	110 OAKLYN		0	0	0.00	0.00	4.20	22 OAKLYN	2.20	
23	112 RUNNEMEDE		0	0	0.00	1.00	1.92	23 RUNNEMEDE	1.36	
24	113 SOMERDALE		0	0	0.00	3.23	2.52	24 SOMERDALE	2.57	
25	114 VOORHEES		0	0	0.00	5.41	5.76	25 VOORHEES	4.78	
26	115 WINSLOW		0	0	0.00	11.57	4.20	26 WINSLOW	5.14	
27	116 WINSLOW TOWNSHIP FIRE DISTRICT #1		0	0	0.00	0.00	***	27 WINSLOW TOWNSHIP FIRE DISTRICT #1	0.00	
28	117 WOODLYNNE		0	0	0.00	0.00	0.00	28 WOODLYNNE	0.00	
29	451 TAVISTOCK		0	0	0.00	0.00	0.00	29 TAVISTOCK	0.00	
30	457 PINE VALLEY		0	0	0.00	0.00	0.00	30 PINE VALLEY	0.00	
31	565 CAMDEN PARKING AUTHORITY		0	0	0.00	7.69	2.63	31 CAMDEN PARKING AUTHORITY	3.49	
32	584 CHERRY HILL FIRE DISTRICT		0	0	0.00	1.60	5.54	32 CHERRY HILL FIRE DISTRICT	4.03	
33	564 CHERRY HILL		2	3	3.74	4.44	1.40	33 CHERRY HILL	2.68	
34	111 PINE HILL		0	1	10.62	3.45	3.64	34 PINE HILL	4.28	
35	97 GIBBSBORO		1	1	15.38	0.00	0.00	35 GIBBSBORO	1.18	
36	692 GLOUCESTER TWP	**						36 GLOUCESTER TWP		
37	695 CAMDEN CITY	**						37 CAMDEN CITY		
Totals:			3	5	0.83	2.43	2.75		2.45	

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND						
EMPLOYMENT PRACTICES COMPLIANCE STATUS - Camden Joint Insurance Fund						
Data Valued As of : April 14, 2020						
Total Participating Members		37	37			
Complaint			37			
Percent Compliant			100.00%			
				01/01/20	2020	
Member Name	EPL Program ?	Checklist Submitted	Compliant	EPL Deductible	POL Deductible	Co-Insurance 01/01/20
AUDUBON	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
AUDUBON PARK	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
BARRINGTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BELLMAWR	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BERLIN BOROUGH	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 100K
BERLIN TOWNSHIP	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
BROOKLAWN	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN CITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CAMDEN PARKING AUTHORITY	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHERRY HILL FIRE DISTRICT	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CHESILHURST	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
CLEMENTON	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
COLLINGSWOOD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GIBBSBORO	Yes	Yes	Yes	\$ 5,000	\$ 5,000	20% of 1st 100K
GLOUCESTER	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
GLOUCESTER TWP	Yes	Yes	Yes	\$ 100,000	\$ 100,000	20% of 1st 250K
HADDON	Yes	Yes	Yes	\$ 10,000	\$ 10,000	20% of 1st 100K
HADDONFIELD	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
HI-NELLA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LAUREL SPRINGS	Yes	Yes	Yes	\$ 20,000	\$ 20,000	0%
LAWN SIDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
LINDENWOLD	Yes	Yes	Yes	\$ 15,000	\$ 15,000	0%
MAGNOLIA	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MEDFORD LAKES	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MERCHANTVILLE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
MOUNT EPHRAIM	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
OAKLYN	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
PINE HILL	Yes	Yes	Yes	\$ 75,000	\$ 75,000	20% of 1st 250K
PINE VALLEY	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
RUNNEMEDE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
SOMERDALE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
TAVISTOCK	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
VOORHEES	Yes	Yes	Yes	\$ 7,500	\$ 7,500	20% of 1st 100K
WINSLOW	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K
WINSLOW TOWNSHIP FIRE DISTRICT #1	Yes	Yes	Yes	\$ 2,500	\$ 2,500	0%
WOODYLYNNE	Yes	Yes	Yes	\$ 20,000	\$ 20,000	20% of 1st 250K

**Camden JIF
2020 FUND COMMISSIONERS**

MEMBER	FUND COMMISSIONER	ALTERNATE COMMISSIONER
Audubon	David Taraschi	John Ward
Audubon Park	Robert Fisher	
Barrington	Terry Shannon	
Bellmawr	Louis. P. DiAngelo	
Berlin Boro	Millard Wilkinson	Rick Miller
Berlin Twp	Catherine Underwood	
Brooklawn	Michael Mevoli	
Camden City	Jason Asuncion	Sharon Eggleston
Camden Cty Parking Athy	Willie Hunter	Ethel Kemp
Cherry Hill	Erin Patterson Gill	Ari Messinger
Cherry Hill Fire District	John Foley	
Chesilhurst	M. Jamila Odem-Garnett	
Clementon	Jenai Johnson	
Collingswood	M. James Maley	Keith Hastings
Gibbsboro	Glenn Werner	Anne Levy
Gloucester City	Jack Lipsett	Patrick Keating
Gloucester Township	Tom Cardis	
Haddon Twp	James Mulroy	
Haddonfield	M. Neal Rochford	Sharon McCullough
Hi-Nella	Phyllis Twisler	
Laurel Springs	Ken Cheeseman	
Lawnside	Angelique Rankins	
Lindenwold	Craig Wells	Dawn Thompson
Magnolia	Mark Godfrey	
Medford Lakes	Dr. Robert J. Burton	
Merchantville	Edward Brennan	
Mt. Ephraim	M. Joseph Wolk	
Oaklyn	Chris Walters	Bonnie Taft
Pine Hill	Patricia Hendricks	
Pine Valley	Robert Mather	
Runnemede	Eleanor Kelly	James D'Auria
Somerdale	M. Gary Passanante	
Tavistock	Terry Shannon	
Voorhees	Lawrence Spellman	Jason Ravitz
Winslow	Joseph Gallagher	
Winslow Township Fire Dist. #1	Lorraine Azzarano	Marc Rigberg
Woodlynne	Jerald Fuentes	

Camden County Municipal Joint Insurance Fund
Annual Regulatory Filing Check List
Year 2020 as of April 1, 2020

<u>Item</u>	<u>Filing Status</u>
<input type="checkbox"/> Budget	Filed
<input type="checkbox"/> Assessments	Filed
<input type="checkbox"/> Actuarial Certification	To be Filed
<input type="checkbox"/> Reinsurance Policies	To be Filed
<input type="checkbox"/> Fund Commissioners	Filed
<input type="checkbox"/> Fund Officers	Filed
<input type="checkbox"/> Renewal Resolutions	Filed
<input type="checkbox"/> New Members	None
<input type="checkbox"/> Withdrawals	None
<input type="checkbox"/> 2020 Risk Management Plan	Filed
<input type="checkbox"/> 2020 Cash Management Plan	Filed
<input type="checkbox"/> 2020 Risk Manager Contracts	In process of collecting
<input type="checkbox"/> 2020 Certification of Professional Contracts	Filed
<input type="checkbox"/> Unaudited Financials	To be Filed
<input type="checkbox"/> Annual Audit	To be Filed
<input type="checkbox"/> State Comptroller Audit Filing	To be Filed
<input type="checkbox"/> Ethics Filing	On Line Filing

CAMDEN COUNTY MUNICIPALJOINT INSURANCE FUND				
2020 RISK MANAGEMENT CONSULTANTS AGREEMENTS				
AS OF April 22, 2020				
MUNICIPALITY	RISK MANAGEMENT CONSULTANT	Resolution Received	Agreement Received	Contract Term date
AUDUBON	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
AUDUBON PARK	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
BARRINGTON	CONNER STRONG & BUCKELEW	1/13/2020	2/26/2020	12/31/20
BELLMAWR	CONNER STRONG & BUCKELEW	1/23/2020	3/6/2020	12/31/20
BERLIN BOROUGH	EDGEWOOD ASSOCIATES	01/30/20	05/23/19	12/31/19
BERLIN TOWNSHIP	CONNER STRONG & BUCKELEW	1/16/2020	02/03/20	12/31/20
BROOKLAWN	CONNER STRONG & BUCKELEW	4/16/2020	04/01/19	12/31/19
CHERRY HILL	CONNER STRONG & BUCKELEW	1/29/2020	2/18/2020	12/31/20
CHERRY HILL FIRE DISTRICT	CONNER STRONG & BUCKELEW	2/7/2020	2/18/2020	12/31/20
CHESILHURST	EDGEWOOD ASSOCIATES		1/22/2019	12/31/19
CAMDEN CITY	CONNER STRONG & BUCKELEW		2/13/2020	12/31/19
CITY OF CAMDEN PARKING AUTHORITY	M&C INSURANCE AGENCY	03/01/18	02/13/20	12/31/20
CLEMENTON	HARDENBERGH INSURANCE GROUP	01/17/19	01/27/20	12/31/20
COLLINGSWOOD	CONNER STRONG & BUCKELEW	01/21/20	01/21/20	12/31/20
GIBBSBORO	LEONARD O'NEIL INSURANCE GROUP	04/29/19	04/29/19	12/31/19
GLOUCESTER CITY	CONNER STRONG & BUCKELEW	1/13/2020	1/31/2020	12/31/20
GLOUCESTER TOWNSHIP	CONNER STRONG & BUCKELEW		3/26/2019	12/31/19
HADDON	WAYPOINT INSURANCE SERVICES	2/4/2020	2/4/2020	12/31/20
HADDONFIELD	HENRY BEAN & SONS	12/19/18	02/28/20	12/31/20
HI-NELLA	CONNER STRONG & BUCKELEW	02/13/20	01/03/20	12/31/20
LAUREL SPRINGS	HARDENBERGH INSURANCE GROUP	01/15/20	01/15/20	12/31/20
LAWNSIDE	M&C INSURANCE AGENCY	04/01/20	04/01/20	03/04/21
LINDENWOLD	HARDENBERGH INSURANCE GROUP	01/16/19	01/13/20	12/31/20
MAGNOLIA	CONNER STRONG & BUCKELEW	01/13/20	01/31/20	12/31/20
MEDFORD LAKES	CONNER STRONG & BUCKELEW	04/08/20	2/28/2019	12/31/19
MERCHANTVILLE	CONNER STRONG & BUCKELEW	01/16/20	1/16/2020	12/31/20
MOUNT EPHRIAM	CONNER STRONG & BUCKELEW		6/18/2019	05/31/20
OAKLYN	HARDENBERGH INSURANCE GROUP	1/15/2020	1/15/2020	12/31/20
PINE HILL	CONNER STRONG & BUCKELEW	4/9/2020	3/27/2020	12/31/20
PINE VALLEY	HENRY BEAN & SONS	1/28/2019	2/28/2020	12/31/20
RUNNEMEDE	CONNER STRONG & BUCKELEW	03/01/19	1/13/2020	12/31/20
SOMERDALE	CONNER STRONG & BUCKELEW	01/29/20	2/3/2020	12/31/20
TAVISTOCK	CONNER STRONG & BUCKELEW	5/16/2019	6/3/2019	12/31/22
VOORHEES	HARDENBERGH INSURANCE GROUP	02/26/20	2/26/2020	12/31/20
WINSLOW	CONNER STRONG & BUCKELEW		3/6/2020	12/31/20
WINSLOW TOWNSHIP FIRE DISTRICT	CONNER STRONG & BUCKELEW	1/13/2020	1/13/2020	12/31/20
WOODLYNNE	ASSOCIATED INSURANCE PARTNERS	2/24/2020	2/24/2020	12/31/20
Blank - Indicates that a Resolution and/or Agreement is not on file with the fund office yet.				

RESOLUTION NO. 20-15

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – MARCH**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

<u>FUND YEAR 2020</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002169			
002169	MUNICIPAL EXCESS LIABILITY JIF	MEL - 1ST QTR 2020 - BALANCE	9,000.00
			9,000.00
002170			
002170	COMPSERVICES, INC.	GLOUCESTER TWP 3/20	1,291.67
002170	COMPSERVICES, INC.	CLAIMS ADMIN FEE 3/20	35,303.42
002170	COMPSERVICES, INC.	CHERRY HILL SERVICES 3/20	2,458.33
			39,053.42
002171			
002171	INTERSTATE MOBILE CARE INC.	DRUG & ALCOHOL TESTING 3/20	3,291.00
			3,291.00
002172			
002172	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 3/20	15,051.17
			15,051.17
002173			
002173	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/20	12.65
002173	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 3/20	37,649.75
			37,662.40
002174			
002174	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/20	4,397.25
			4,397.25
002175			
002175	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 2/20	3,705.00
002175	BROWN & CONNERY, LLP	ATTORNEY FEE 2/20	2,033.33
002175	BROWN & CONNERY, LLP	EXPENSE 2/20	53.32
			5,791.65
002176			
002176	ELIZABETH PIGLIACELLI	TREASURER FEE 3/20	1,949.17
002176	ELIZABETH PIGLIACELLI	POSTAGE-REIMBURSEMENT 3/20	55.00
			2,004.17
002177			
002177	DAVID TARASCHI	MEETING - 1ST QTR 2020	450.00
			450.00
002178			
002178	JACK LIPSETT	MEETING - 1ST QTR 2020	450.00
			450.00
002179			
002179	M. JAMES MALEY	MEETING - 1ST QTR 2020	450.00
			450.00
002180			
002180	NEAL ROCHFORD	MEETING - 1ST QTR 2020	450.00
			450.00
002181			
002181	JOSEPH WOLK	MEETING - 1ST QTR 2020	450.00
			450.00

002182				
002182	MICHAEL MEVOLI	MEETING - 1ST QTR 2020	450.00	
			450.00	
002183				
002183	TERRY KIERSZNOWSKI	MEETING - 1ST QTR 2020	450.00	
			450.00	
002184				
002184	JOSEPH GALLAGHER	MEETING - 1ST QTR 2020	300.00	
			300.00	
002185				
002185	FINIZIOS ITALIAN EATERY	MEETING 2/20	278.89	
			278.89	
002186				
002186	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 2.29.20	88.73	
002186	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 1.31.20	88.73	
			177.46	
002187				
002187	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 3/20	1,083.00	
002187	MEDLOGIX LLC	MANAGED CARE SERVICES 3/20	9,904.00	
			10,987.00	
002188				
002188	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 3/20	1,103.00	
			1,103.00	
002189				
002189	CONNER STRONG & BUCKELEW	WINSLOW - RMC - 1/2 2020	33,399.00	
002189	CONNER STRONG & BUCKELEW	PINE HILL - RMC - 1/2 2020	8,708.00	
002189	CONNER STRONG & BUCKELEW	BROOKLAWN - RMC - 1/2 2020	4,756.00	
002189	CONNER STRONG & BUCKELEW	CHERRY HILL FD - RMC - 1/2 2020	20,074.00	
			66,937.00	
002190				
002190	LEONARD-O'NEILL INS GROUP, INC.	GIBBSBORO JIF - 1ST INSTALL 2020	2,805.66	
			2,805.66	
002191				
002191	LOUIS DIANGELO	MEETING - 1ST QTR 2020	450.00	
			450.00	
002192				
002192	SCIROCCO INSURANCE GROUP	WOODLYNNE BORO - 1ST INSTALL 2020	2,738.00	
002192	SCIROCCO INSURANCE GROUP	AUDUBON PARK - 1ST INSTALL 2020	972.00	
			3,710.00	
		Total Payments FY 2020	206,150.07	
		TOTAL PAYMENTS ALL FUND YEARS	\$206,150.07	

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

RESOLUTION NO. 20-17

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
BILLS LIST – APRIL**

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Camden County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FURTHER, that this authorization shall be made a permanent part of the records of the Fund.

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002193			
002193	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 12/19	5,000.00
002193	BOWMAN & COMPANY, LLP	PROFESSIONAL SERVICES 2019	5,000.00
			10,000.00
		Total Payments FY 2019	10,000.00

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
002194			
002194	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2020	4,495.00
			4,495.00
002195			
002195	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2020	229,942.75
002195	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2020	597,127.50
			827,070.25
002196			
002196	APEX INSURANCE SRVS c/o XL INS	POLICY# MTP0039484-07	23,615.50
			23,615.50
002197			
002197	APEX INS SRVS c/oQBE SPECIALTY	POLICY#QVD01005-04	7,421.00
002197	APEX INS SRVS c/oQBE SPECIALTY	POLICY# QJD01005-04	773,005.50
			780,426.50
002198			
002198	APEX INSURANCE SRVS c/o BEAZLEY	POLICY# W1DF03200401	9,398.00
			9,398.00
002199			
002199	COMPSERVICES, INC.	CHERRY HILL SERVICES 4/20	2,458.33
002199	COMPSERVICES, INC.	CLAIMS ADMIN FEE 4/20	35,303.42
002199	COMPSERVICES, INC.	GLOUCESTER TWP 4/20	1,291.67
			39,053.42
002200			
002200	INTERSTATE MOBILE CARE INC.	MONITORING SERVICES 3/20	3,311.00
			3,311.00
002201			
002201	J.A. MONTGOMERY RISK CONTROL	LOSS CONTROL SERVICES 4/20	15,051.17
			15,051.17
002202			
002202	DREW AND ROGERS, INC.	RETRO POP UP LANTERN 3/20	1,357.35
			1,357.35

002203			
002203	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/20	2.80
002203	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 4/20	37,649.75
			37,652.55
002204			
002204	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/20	4,397.25
			4,397.25
002205			
002205	BROWN & CONNERY, LLP	LITIGATION MANAGEMENT 3/20	2,337.00
002205	BROWN & CONNERY, LLP	ATTORNEY FEE 3/20	2,033.33
002205	BROWN & CONNERY, LLP	EXPENSE 3/20	46.60
			4,416.93
002206			
002206	ELIZABETH PIGLIACELLI	TREASURER FEE 4/20	1,949.17
			1,949.17
002207			
002207	COURIER POST	ACCT: CHL-083028 - MTG CANCEL - 3.17.20	47.92
			47.92
002208			
002208	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2020	22,929.00
			22,929.00
002209			
002209	ALLSTATE INFORMATION MANAGEMNT	ACCT#409 - ARC & STOR - 3.31.20	88.73
			88.73
002210			
002210	MEDLOGIX LLC	MANAGED CARE SERVICES_CHERRY HILL 4/20	1,083.00
002210	MEDLOGIX LLC	MANAGED CARE SERVICES 4/20	9,904.00
			10,987.00
002211			
002211	CONNER STRONG & BUCKELEW	UNDERWRITING FEE 4/20	1,103.00
002211	CONNER STRONG & BUCKELEW	POLICY# B6024102	2,465.00
			3,568.00
002212			
002212	M & C INSURANCE AGENCY, INC.	LAWNSIDE BORO - 1ST HALF RMC 2020	5,930.00
002212	M & C INSURANCE AGENCY, INC.	CAMDEN PARKING AUTH-1ST RMC 2020	7,569.00
			13,499.00
002213			
002213	CONNER STRONG & BUCKELEW	MEDFORD LAKES - 1ST HALF RMC 2020	5,805.00
			5,805.00
		Total Payments FY 2020	1,809,118.74
		TOTAL PAYMENTS ALL FUND YEARS	\$1,819,118.74

Chairperson

Attest:

_____ **Dated:** _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

April 27, 2020

To the Members of the
Executive Board of the
Camden County Municipal
Joint Insurance Fund

I have enclosed for your review documents which reflect the financial condition of the fund. The attached documents include details of transactions relating to deposits, claims, transfers, expenditures and Investment Income.

The statements included in this report are prepared on a "cash basis" and relate to financial activity through the periods ending February 29, 2020 and March 31, 2020 for Fund Years 2016, 2017, 2018 and 2019. 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.

- **BILL LIST FOR THE MONTH OF MARCH and APRIL:**

Payment vouchers submitted for your consideration at this meeting show on the accompanying bill list.

- **INVESTMENT INCOME:**

Net Investment Income received or accrued for February totaled \$133,428.64.

Net Investment Income received or accrued for March totaled \$186,218.51

- **RECEIPT ACTIVITY FOR FEBRUARY:**

Assessments	\$2,455,815.80	
Recovery	34,122.24	
Cherry Hill Deductible	<u>47,695.84</u>	
Total Receipts		<u>\$2,537,633.88</u>

- **RECEIPT ACTIVITY FOR MARCH:**

Assessments	\$ 774,621.75	
Recovery	23,727.13	
Cherry Hill Deductible	<u>14,982.00</u>	
Total Receipts		<u>\$789,603.75</u>

- **CLAIM ACTIVITY FOR FEBRUARY:**

The enclosed report shows claim activity during the month for claims paid by the fund.

Property Liability Claims	\$ 437,800.43	
Workers Compensation Claims	197,601.75	
Administration Expense	<u>1,247,415.29</u>	
Total Claims/Expenses		<u>\$1,882,817.47</u>

- **CLAIM ACTIVITY FOR MARCH:**

The enclosed report shows claim activity during the month for claims paid by the fund.

Property Liability Claims	\$ 393,273.02	
Workers Compensation Claims	141,143.84	
Administration Expense	<u>206,150.07</u>	
Total Claims/Expenses		<u>\$740,566.93</u>

- CASH ACTIVITY FOR FEBRUARY:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$24,349,914.53 to a closing balance of \$25,135,503.35 showing an increase of \$785,588.82.

- CASH ACTIVITY FOR MARCH:

The enclosed report shows that during the reporting month the Fund's "Cash Position" changed from an opening balance of \$25,135,503.35 to a closing balance of \$25,401,754.73 showing an increase of \$266,251.38.

The information contained in this report is a summary of the attached detailed schedules.

Sincerely,
Elizabeth Pigliacelli, Treasurer

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2020										
Month Ending: February										
	Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	514,510.53	5,532,410.96	364,324.69	9,762,631.61	460,465.95	2,489,888.08	122,815.91	5,151,137.17	(48,270.31)	24,349,914.60
RECEIPTS										
Assessments	118,720.89	282,933.16	66,431.26	589,886.87	275,002.15	567,826.54	71,386.10	483,628.82	0.00	2,455,815.80
Refunds	16,813.72	0.00	0.00	17,308.51	0.00	0.00	0.00	0.00	47,695.84	81,818.07
Invest Pymnts	3,134.01	26,645.28	3,387.21	46,886.48	2,026.57	11,700.43	572.23	32,657.49	0.00	127,009.70
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	3,134.01	26,645.28	3,387.21	46,886.48	2,026.57	11,700.43	572.23	32,657.49	0.00	127,009.70
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	138,668.62	309,578.44	69,818.47	654,081.86	277,028.72	579,526.97	71,958.33	516,286.31	47,695.84	2,664,643.57
EXPENSES										
Claims Transfers	126,664.17	270,381.67	36,991.89	182,886.75	0.00	0.00	0.00	0.00	14,715.00	631,639.48
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,247,415.29	0.00	1,247,415.29
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	126,664.17	270,381.67	36,991.89	182,886.75	0.00	0.00	0.00	1,247,415.29	14,715.00	1,879,054.77
END BALANCE	526,514.99	5,571,607.73	397,151.27	10,233,826.73	737,494.67	3,069,415.05	194,774.24	4,420,008.19	(15,289.47)	25,135,503.40

REPORT STATUS SECTION

Report Month: February

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
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 equal	\$0.00
Accural Balances:	Accural Balances are equal	\$0.00

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS						
CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	February					
CURRENT FUND YEAR	2020					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investn	\$24,349,914.53	9,575,414.84	- 39,351.78	47,682.56	14,766,168.91	
Opening Interest Accrua	\$47,926.97	-	-	-	47,926.97	
1 Interest Accrued and/or	\$17,728.98	\$0.00	\$0.00	\$0.00	\$17,728.98	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
5 Interest Paid - Cash Inst	\$12,809.61	\$12,524.53	\$172.47	\$112.61	\$0.00	
6 Interest Paid - Term Ins	\$11,310.05	\$0.00	\$0.00	\$0.00	\$11,310.05	
7 Realized Gain (Loss)	\$102,890.05	\$0.00	\$0.00	\$0.00	\$102,890.05	
8 Net Investment Income	\$133,428.64	\$12,524.53	\$172.47	\$112.61	\$120,619.03	
9 Deposits - Purchases	\$3,169,273.36	\$2,537,633.88	\$434,037.73	\$197,601.75	\$0.00	
10 (Withdrawals - Sales)	-\$2,510,694.25	-\$1,879,054.77	-\$434,037.73	-\$197,601.75	\$0.00	
Ending Cash & Investment	\$25,135,503.35	\$10,246,518.48	-\$39,179.31	\$47,795.17	\$14,880,369.01	
Ending Interest Accrual Bal	\$54,345.90	\$0.00	\$0.00	\$0.00	\$54,345.90	
Plus Outstanding Checks	\$586,702.64	\$455,741.34	\$41,566.66	\$89,394.64	\$0.00	
(Less Deposits in Transit)	-\$62,822.73	-\$61,809.54	\$51,017.88	-\$52,031.07	\$0.00	
Balance per Bank	\$25,659,383.26	\$10,640,450.28	\$53,405.23	\$85,158.74	\$14,880,369.01	

FEBRUARY							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	02/05/2020	18,046.84				18,046.84	
2	02/05/2020	28,706.29				28,706.29	
3	02/12/2020	61,888.74				61,888.74	
4	02/12/2020	326,377.64				326,377.64	
5	02/19/2020	34,493.72				34,493.72	
6	02/19/2020	57,139.94				57,139.94	
7	02/26/2020	25,444.35				25,444.35	
8	02/26/2020	37,167.43				37,167.43	
9	02/29/2020	35,345.37				35,345.37	
10	02/29/2020	10,791.66	- 3,762.50			7,029.16	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	635,401.98	- 3,762.50	-	-	631,639.48	
	Monthly Rpt	631,639.48				631,639.48	
	Variance	3,762.50	- 3,762.50	-	-	-	

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

Month		February							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid February	Monthly Recoveries February	Calc. Net Paid Thru February	TPA Net Paid Thru February	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	2,612.95	15,707.61	0.00	18,320.56	18,320.56	0.00	0.00	0.00
	Liability	0.00	1,400.00	0.00	1,400.00	1,400.00	0.00	0.00	0.00
	Auto	3,561.75	0.00	0.00	3,561.75	3,561.75	0.00	0.00	0.00
	Workers Comp	0.00	4,721.06	0.00	4,721.06	4,721.06	0.00	0.00	0.00
	Cherry Hill	1,762.00	82.00	1,762.00	82.00	82.00	0.00	0.00	0.00
	Total	7,936.70	21,910.67	1,762.00	28,085.37	28,085.37	0.00	0.00	0.00
2019	Property	878,411.82	110,956.56	11,771.69	977,596.69	983,959.88	(6,363.19)	0.00	(6,363.19)
	Liability	26,883.83	5,218.08	0.00	32,101.91	32,101.91	(0.00)	(0.00)	0.00
	Auto	45,367.47	13,563.55	0.00	58,931.02	58,731.02	200.00	200.00	(0.00)
	Workers Comp	1,043,933.56	85,633.83	0.00	1,129,567.39	1,129,567.39	0.00	0.00	0.00
	Cherry Hill	44,993.24	14,269.74	44,993.24	14,269.74	14,269.74	0.00	0.00	(0.00)
	Total	2,039,589.92	229,641.76	56,764.93	2,212,466.75	2,218,629.94	(6,163.19)	200.00	(6,363.19)
2018	Property	369,897.98	0.00	5,042.03	364,855.95	364,855.95	(0.00)	1,098.91	(1,098.91)
	Liability	108,653.70	4,054.93	0.00	112,708.63	112,708.63	0.00	0.00	(0.00)
	Auto	92,963.22	0.00	0.00	92,963.22	92,963.22	0.00	0.00	0.00
	Workers Comp	1,949,607.58	82,290.14	3,076.85	2,028,820.87	2,028,319.86	501.01	174.01	327.00
	Cherry Hill	832.50	170.50	832.50	170.50	170.50	0.00	0.00	0.00
	Total	2,521,954.98	86,515.57	8,951.38	2,599,519.17	2,599,018.16	501.01	1,272.92	(771.91)
2017	Property	439,821.97	0.00	0.00	439,821.97	437,821.97	2,000.00	2,000.00	0.00
	Liability	486,801.01	4,661.22	0.00	491,462.23	491,462.23	0.00	0.00	0.00
	Auto	575,717.49	938.75	0.00	576,656.24	576,656.24	(0.00)	(0.00)	0.00
	Workers Comp	1,694,977.93	8,928.72	0.00	1,703,906.65	1,703,332.05	574.60	171.56	403.04
	Cherry Hill	403.04	0.00	(171.60)	574.64	170.04	404.60	403.04	1.56
	Total	3,197,721.44	14,528.69	(171.60)	3,212,421.73	3,209,442.53	2,979.20	2,574.60	404.60
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	584,973.03	255,047.44	0.00	840,020.47	840,020.47	0.00	(0.00)	0.00
	Auto	438,755.67	22,489.59	0.00	461,245.26	461,245.26	0.00	(0.00)	0.00
	Workers Comp	1,923,922.40	1,313.00	14,131.66	1,911,103.74	1,924,181.55	(13,077.81)	248.85	(13,326.66)
	Cherry Hill	268.20	192.76	268.20	192.76	192.76	0.00	0.00	0.00
	Total	3,354,367.18	279,042.79	14,399.86	3,619,010.11	3,632,087.92	(13,077.81)	248.85	(13,326.66)
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	132.50	0.00	100.00	32.50	0.00	32.50	132.50	(100.00)
	Cherry Hill	11.50	0.00	11.50	0.00	0.00	0.00	11.50	(11.50)
	Total	144.00	0.00	111.50	32.50	0.00	32.50	144.00	(111.50)
TOTAL		11,121,714.22	631,639.48	81,818.07	11,671,535.63	11,687,263.92	(15,728.29)	4,440.37	(20,168.66)

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2020 Month Ending: March		Property	Liability	Auto	Workers Comp	POL/EPL	MEL	EJIF	Admin	Cherry Hill	TOTAL
OPEN BALANCE	526,514.99	5,571,607.73	397,151.27	10,233,826.73	737,494.67	3,069,415.05	194,774.24	4,420,008.19	(15,289.47)	25,135,503.40	
RECEIPTS											
Assessments	37,446.85	89,243.82	20,954.15	186,059.17	86,741.52	179,108.08	22,516.58	152,551.57	0.00	774,621.75	
Refunds	22,007.28	0.00	0.00	1,719.85	0.00	0.00	0.00	0.00	14,982.00	38,709.13	
Invest Pymnts	4,947.72	36,980.99	4,988.88	67,329.62	4,334.38	19,377.15	1,193.82	45,575.10	0.00	184,727.66	
Invest Adj	239.66	1,738.53	238.00	3,193.32	230.14	957.76	60.78	2,101.58	0.00	8,759.77	
Subtotal Invest	5,187.38	38,719.52	5,226.88	70,522.94	4,564.52	20,334.91	1,254.60	47,676.68	0.00	193,487.43	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	64,641.51	127,963.34	26,181.03	258,301.96	91,306.04	199,442.99	23,771.18	200,228.25	14,982.00	1,006,818.31	
EXPENSES											
Claims Transfers	126,921.48	39,574.21	226,777.33	141,143.84	0.00	0.00	0.00	0.00	0.00	534,416.86	
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	206,150.07	0.00	206,150.07	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	126,921.48	39,574.21	226,777.33	141,143.84	0.00	0.00	0.00	206,150.07	0.00	740,566.93	
END BALANCE	464,235.02	5,659,996.86	196,554.97	10,350,984.85	828,800.71	3,268,858.04	218,545.42	4,414,086.37	(307.47)	25,401,754.78	

REPORT STATUS SECTION

Report Month: March

Balance Differences

Opening Balances:	Opening Balances are equal	\$0.00
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 equal	\$0.00
Accrual Balances:	Accrual Balances are equal	\$0.00

CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND						
ALL FUND YEARS COMBINED						
CURRENT MONTH	March					
CURRENT FUND YEAR	2020					
Description:	Investors Operating-58892	Investors Prop & Liab Claims-58910	Investors WC Claims-58905	Wilmington Trust - 5884		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investm	\$25,135,503.35	10,246,518.48	- 39,179.31	47,795.17	14,880,369.01	
Opening Interest Accrua	\$54,345.90	-	-	-	54,345.90	
1 Interest Accrued and/or	\$18,514.89	\$0.00	\$0.00	\$0.00	\$18,514.89	
2 Interest Accrued - discov	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
3 on and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
4 Accretion	\$8,759.77	\$0.00	\$0.00	\$0.00	\$8,759.77	
5 Interest Paid - Cash Inst	\$9,660.77	\$9,470.14	\$112.83	\$77.80	\$0.00	
6 Interest Paid - Term Ins	\$25,783.81	\$0.00	\$0.00	\$0.00	\$25,783.81	
7 Realized Gain (Loss)	\$149,283.08	\$0.00	\$0.00	\$0.00	\$149,283.08	
8 Net Investment Income	\$186,218.51	\$9,470.14	\$112.83	\$77.80	\$176,557.74	
9 Deposits - Purchases	\$1,347,747.74	\$813,330.88	\$393,273.02	\$141,143.84	\$0.00	
10 (Withdrawals - Sales)	-\$1,274,983.79	-\$740,566.93	-\$393,273.02	-\$141,143.84	\$0.00	
Ending Cash & Investment	\$25,401,754.73	\$10,328,752.57	-\$39,066.48	\$47,872.97	\$15,064,195.67	
Ending Interest Accrual Bal	\$47,076.98	\$0.00	\$0.00	\$0.00	\$47,076.98	
Plus Outstanding Checks	\$413,912.30	\$124,916.36	\$244,283.93	\$44,712.01	\$0.00	
(Less Deposits in Transit)	\$42,945.23	\$0.00	\$68,082.36	-\$25,137.13	\$0.00	
Balance per Bank	\$25,858,612.26	\$10,453,668.93	\$273,299.81	\$67,447.85	\$15,064,195.67	
		\$0.00	0.0	\$0.00		

MARCH							
Item	Date	Check Run	Voids	Refunds	Adjustments	Totals	Comment
1	03/05/20	16,920.98				16,920.98	
2	03/05/20	23,076.60				23,076.60	
3	03/11/20	25,127.20				25,127.20	
4	03/11/20	126,508.84				126,508.84	
5	03/18/20	48,537.92				48,537.92	
6	03/18/20	8,918.32				8,918.32	
7	03/25/20	25,420.61				25,420.61	
8	03/25/20	219,469.32				219,469.32	
9	03/31/20	25,137.13				25,137.13	
10	03/31/20	15,299.94				15,299.94	
11						-	
12						-	
13						-	
14						-	
15						-	
16						-	
17						-	
18						-	
19						-	
20						-	
21						-	
22						-	
23						-	
24						-	
25						-	
26						-	
27						-	
28						-	
29						-	
30						-	
	Total	534,416.86	-	-	-	534,416.86	
	Monthly Rpt	534,416.86				534,416.86	
	Variance	-	-	-	-	-	

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

Month		March							
Current Fund Year		2020							
		1.	2.	3.	4.	5.	6.	7.	8.
Policy Year	Coverage	Calc. Net Paid Thru Last Month	Monthly Net Paid March	Monthly Recoveries March	Calc. Net Paid Thru March	TPA Net Paid Thru March	Variance To Be Reconciled	Delinquent Unreconciled Variance From	Change This Month
2020	Property	18,320.56	16,840.47	0.00	35,161.03	35,161.03	0.00	0.00	0.00
	Liability	1,400.00	0.00	0.00	1,400.00	1,400.00	0.00	0.00	0.00
	Auto	3,561.75	0.00	0.00	3,561.75	3,561.75	0.00	0.00	0.00
	Workers Comp	4,721.06	31,574.45	0.00	36,295.51	36,295.51	0.00	0.00	0.00
	Cherry Hill	82.00	0.00	82.00	0.00	0.00	0.00	0.00	0.00
	Total	28,085.37	48,414.92	82.00	76,418.29	76,418.29	0.00	0.00	0.00
2019	Property	977,596.69	110,081.01	6,207.72	1,081,469.98	1,081,469.98	0.00	(6,363.19)	6,363.19
	Liability	32,101.91	19,433.75	0.00	51,535.66	51,535.66	(0.00)	(0.00)	(0.00)
	Auto	58,931.02	4,027.50	0.00	62,958.52	62,758.52	200.00	200.00	0.00
	Workers Comp	1,129,567.39	48,796.55	1,560.00	1,176,803.94	1,176,803.94	0.00	0.00	0.00
	Cherry Hill	14,269.74	0.00	14,269.74	0.00	0.00	0.00	0.00	(0.00)
	Total	2,212,466.75	182,338.81	22,037.46	2,372,768.10	2,372,568.10	200.00	(6,163.19)	6,363.19
2018	Property	364,855.95	0.00	10,799.56	354,056.39	354,056.39	(0.00)	(0.00)	0.00
	Liability	112,708.63	284.72	0.00	112,993.35	112,993.35	0.00	0.00	0.00
	Auto	92,963.22	5,251.25	0.00	98,214.47	98,214.47	0.00	0.00	0.00
	Workers Comp	2,028,820.87	41,862.90	0.00	2,070,683.77	2,070,182.76	501.01	501.01	0.00
	Cherry Hill	170.50	0.00	170.50	0.00	0.00	0.00	0.00	0.00
	Total	2,599,519.17	47,398.87	10,970.06	2,635,947.98	2,635,446.97	501.01	501.01	0.00
2017	Property	439,821.97	0.00	5,000.00	434,821.97	434,821.97	(0.00)	2,000.00	(2,000.00)
	Liability	491,462.23	13,805.18	0.00	505,267.41	505,267.41	0.00	0.00	0.00
	Auto	576,656.24	4,998.58	0.00	581,654.82	581,654.82	(0.00)	(0.00)	(0.00)
	Workers Comp	1,703,906.65	17,168.94	0.00	1,721,075.59	1,720,671.03	404.56	574.60	(170.04)
	Cherry Hill	574.64	0.00	0.00	574.64	0.00	574.64	404.60	170.04
	Total	3,212,421.73	35,972.70	5,000.00	3,243,394.43	3,242,415.23	979.20	2,979.20	(2,000.00)
2016	Property	406,447.88	0.00	0.00	406,447.88	406,447.88	0.00	0.00	0.00
	Liability	840,020.47	6,050.56	0.00	846,071.03	846,071.03	0.00	0.00	0.00
	Auto	461,245.26	212,500.00	0.00	673,745.26	673,745.26	0.00	0.00	0.00
	Workers Comp	1,911,103.74	1,741.00	0.00	1,912,844.74	1,912,595.89	248.85	(13,077.81)	13,326.66
	Cherry Hill	192.76	0.00	192.76	0.00	0.00	0.00	0.00	0.00
	Total	3,619,010.11	220,291.56	192.76	3,839,108.91	3,838,860.06	248.85	(13,077.81)	13,326.66
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	32.50	0.00	159.85	(127.35)	0.00	(127.35)	32.50	(159.85)
	Cherry Hill	0.00	0.00	267.00	(267.00)	0.00	(267.00)	0.00	(267.00)
	Total	32.50	0.00	426.85	(394.35)	0.00	(394.35)	32.50	(426.85)
TOTAL		11,671,535.63	534,416.86	38,709.13	12,167,243.36	12,165,708.65	1,534.71	(15,728.29)	17,263.00

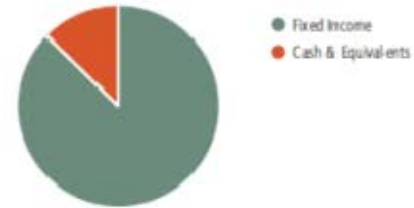


Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INV FUND
February 01, 2020 - February 29, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,992,319.70	87.31%
Cash & Equivalents	1,888,049.31	12.69
TOTAL	\$14,880,369.01	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,992,319.70	\$52,578.90	\$13,044,898.60	\$190,156.25	1.46%
Cash & Equivalents	1,888,049.31	1,767.00	1,889,816.31	27,951.65	1.48
TOTAL	\$14,880,369.01	\$54,345.90	\$14,934,714.91	\$218,107.90	1.47%

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 Instru-



Portfolio Valuations & Activity Summary

Category	Current Period	Year-to-Date
Opening Market Value	\$14,766,168.91	\$14,668,811.49
Accrued Income	47,926.97	59,515.26
Opening Market Value w/Accrued Income	\$14,814,095.88	\$14,728,326.75
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust fees	-	-1,830.77
Total Withdrawals	-	-\$1,830.77
Net Contributions & Withdrawals	-	-\$1,830.77
Closing Market Value	14,880,369.01	14,880,369.01
Accrued Income	54,345.90	54,345.90
Closing Market Value w/Accrued Income	\$14,934,714.91	\$14,934,714.91
Net Investment Change	\$120,619.03	\$208,218.93

Net Investment Change Detail

Category	Current Period	Year-to-Date
Net Investment Change	\$120,619.03	\$208,218.93
Income Earned		
Dividends	284.39	320.28
Net Interest	11,025.66	41,294.41
Other Income	-	-
Change in Accrued	6,418.93	-5,169.36
Total Income Earned	\$17,728.98	\$36,445.33
Market Appreciation	\$102,890.05	\$171,773.60

Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

February 01, 2020 - February 29, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	\$284.39	\$320.28
Interest	11,025.66	41,294.41
Other Income	-	-
Total Taxable	\$11,310.05	\$41,614.69
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$11,310.05	\$41,614.69

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	-	\$6,982.81
Loss	-	-
Total Short Term	-	\$6,982.81
Long Term		
Gain	-	781.25
Loss	-	-
Total Long Term	-	\$781.25
TOTAL GAIN/LOSS	-	\$7,764.06

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.



Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
February 01, 2020 - February 29, 2020

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	87.31%	\$12,992,319.70	\$12,723,964.10	\$268,355.60	\$52,578.90	\$13,044,898.60
Total Fixed Income	87.31%	\$12,992,319.70	\$12,723,964.10	\$268,355.60	\$52,578.90	\$13,044,898.60
Cash & Equivalents						
Taxable	12.69%	1,888,049.31	1,888,049.31	-	1,767.00	1,889,816.31
Total Cash & Equivalents	12.69%	\$1,888,049.31	\$1,888,049.31	-	\$1,767.00	\$1,889,816.31
TOTAL ASSETS	100%	\$14,880,369.01	\$14,612,013.41	\$268,355.60	\$54,345.90	\$14,934,714.91



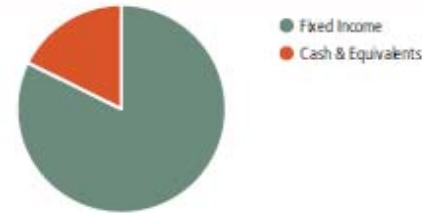
Relationship Summary

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

March 01, 2020 - March 31, 2020

Asset Allocation

Asset Class	Total Market Value	Allocation (%)
Fixed Income	\$12,400,362.55	82.32%
Cash & Equivalents	2,663,833.12	17.68%
TOTAL	\$15,064,195.67	100%



Accrued Income by Asset Class Summary

Asset Class	Market Value	Accrued Income	Market Value + Accrued Income	Estimated Annual Income	Yield (%)
Fixed Income	\$12,400,362.55	\$42,963.04	\$12,443,325.59	\$181,718.75	1.47%
Cash & Equivalents	2,663,833.12	4,113.94	2,667,947.06	29,758.87	1.12
TOTAL	\$15,064,195.67	\$47,076.98	\$15,111,272.65	\$211,477.62	1.40%

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	\$14,880,369.01	\$14,668,811.49
Accrued Income	54,345.90	59,515.26
Opening Market Value w/Accrued Income	\$14,934,714.91	\$14,728,326.75
Contributions		
Cash Receipts	-	-
Intra-Account Transfers	-	-
Other Receipts	-	-
Securities Transferred In	-	-
Tax Refunds	-	-
Total Contributions	-	-
Withdrawals		
Cash Disbursements	-	-
Intra-Account Transfers	-	-
Other Disbursements	-	-
Other Fees	-	-
Securities Transferred Out	-	-
Tax Payments	-	-
Taxes Withheld	-	-
Wilmington Trust Fees	-	-1,830.77
Total Withdrawals	-	-\$1,830.77
Net Contributions & Withdrawals	-	-\$1,830.77
Closing Market Value	15,064,195.67	15,064,195.67
Accrued Income	47,076.98	47,076.98
Closing Market Value w/Accrued Income	\$15,111,272.65	\$15,111,272.65
Net Investment Change	\$176,557.74	\$384,776.67
Net Investment Change Detail		
Net Investment Change	\$176,557.74	\$384,776.67
Income Earned		
Dividends	43.18	363.46
Net Interest	25,740.63	67,035.04
Other Income	-	-
Change in Accrued	-7,268.92	-12,438.28
Total Income Earned	\$18,514.89	\$54,960.22
Market Appreciation	\$158,042.85	\$329,816.45

Relationship Summary *(continued)*

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND

March 01, 2020 - March 31, 2020

Income Received Summary

Category	Current Period	Year-to-Date
Taxable		
Dividends	443.18	\$363.46
Interest	25,740.63	67,035.04
Other Income	-	-
Total Taxable	\$25,783.81	\$67,398.50
Tax-Exempt		
Dividends	-	-
Interest	-	-
Other Income	-	-
Total Tax-Exempt	-	-
TOTAL RECEIVED	\$25,783.81	\$67,398.50

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	-	\$6,982.81
Loss	-	-
Total Short Term	-	\$6,982.81
Long Term		
Gain	8,759.77	9,541.02
Loss	-	-
Total Long Term	\$8,759.77	\$9,541.02
TOTAL GAIN/LOSS	\$8,759.77	\$16,523.83

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.



Asset Allocation

115884-000 - CAMDEN CNTY MUNICIPAL JOINT INS FUND
 March 01, 2020 - March 31, 2020

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	82.32%	\$12,400,362.55	\$11,982,723.87	\$417,638.68	\$42,963.04	\$12,443,325.59
Total Fixed Income	82.32%	\$12,400,362.55	\$11,982,723.87	\$417,638.68	\$42,963.04	\$12,443,325.59
Cash & Equivalents						
Taxable	17.68	2,663,833.12	2,663,833.12	-	4,113.94	2,667,947.06
Total Cash & Equivalents	17.68%	\$2,663,833.12	\$2,663,833.12	-	\$4,113.94	\$2,667,947.06
TOTAL ASSETS	100%	\$15,064,195.67	\$14,646,556.99	\$417,638.68	\$47,076.98	\$15,111,272.65

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
 SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: March 12, 2020

JIF SERVICE TEAM

Keith Hummel Associate Director Public Sector, Camden JIF khummel@jamontgomery.com Office: 856-552-6862	Glenn Prince Associate Director Public Sector gprince@jamontgomery.com Office: 856-552-4744
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FEBRUARY ACTIVITIES

LOSS CONTROL SERVICES

- Borough of Berlin – Conducted a Loss Control Survey on February 28
- City of Camden Fire District- Conducted a Loss Control Survey on February 12
- City of Gloucester – Conducted a Loss Control Survey on February 21
- Township of Winslow- Conducted a Loss Control Survey on February 20
- Township of Winslow Fire District- Conducted a Loss Control Survey on February 13

MEETINGS ATTENDED

- Camden County Chiefs Meeting- February 12
- Camden Claims Meeting- February 21
- Camden Fund Commissioner Meeting- February 24

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- March 12- Camden JIF - Safety Directors Message - MSI Classes Cancelled until April 17, 2020
- March 13- Camden JIF - POSTPONED -Designated Employee Representative Class- March 17, 2020
- March 17- Camden JIF- MSI Class cancellations extended
- March 19- Camden JIF-UPDATED Bulletin – Best Practices for Parks and COVID-19
- March 24 - Did You Know?
- March 25- Camden JIF-New Bulletin – HazCom and COVID-19 reminder
- March 26- Camden JIF- New Bulletin – Family First Coronavirus Response Act Guidance
- March 26- Camden JIF- Lexipol Online Training Program- Link Sent to all Departments
- March 27- Camden JIF-Summary of League of Municipalities March 26 webinar
- March 30- Camden JIF- New COVID Safety Briefings

MEL MEDIA LIBRARY

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The following members utilized the Media Library during the month of March.

<u>Municipality</u>	<u># of Video</u>
Borough of Brooklawn	3
Township of Cherry Hill	4
Township of Haddon	3

MEL SAFETY INSTITUTE (MSI)

MSI COURSES

MSI in-classroom training programs are subject to further cancellation beyond May 17, 2020, due to the COVID-19 outbreak. Please check the MEL website for further updates and thank you for the continuing cooperation.

NOTE: We need to keep our list of MSI Training Administrators up-to-date. If there are any changes, deletions, or you need to appoint a new Training Administrator, please advise (afelip@jamontgomery.com).

Listed below are upcoming MSI training programs scheduled for May and June of 2020. ***Enrollment is required for all MSI classes.***

Members are reminded to log on to the www.njmel.org website, and then click on the MSI logo to access the Learning Management System where you can enroll your employees and verify classes. Enrolling your staff ensures you will be notified of any schedule changes.

If you need assistance using the MSI Learning Management System, please call the MSI helpline at 866-661-5120.

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DATE	LOCATION	TOPIC	TIME
4/20/20	Borough of Glassboro #1	CDL-Drivers Safety Regulations	7:30 - 9:30 am
4/20/20	Borough of Glassboro #1	Hearing Conservation	9:45 - 10:45 am
4/21/20	Township of Delran	Landscape Safety	8:30 - 11:30 am
4/24/20	Township of Bordentown	Ladder Safety/Walking Working Surfaces	9:00 - 11:00 am
4/24/20	City of Bordentown	Playground Safety Inspections	12:30 - 2:30 pm
4/27/20	Township of Tabernacle #1	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
4/28/20	Township of Washington (Gloucester)	Fast Track to Safety-2020	8:30 - 12:30 pm
4/29/20	City of Camden	Driving Safety Awareness	8:00 - 9:30 am
4/29/20	City of Camden	Employee Conduct/Violence Prevention	9:45 - 11:15 am
4/29/20	Evesham Township MUA	CDL-Supervisors Reasonable Suspicion	1:30 - 3:30 pm
5/1/20	Township of Berlin #2	Leaf Collection Safety	8:00 - 10:00 am
5/1/20	Township of Berlin #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
5/5/20	Borough of Collingwood	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
5/5/20	Borough of Collingwood	Accident Investigation	11:00 - 1:00 pm
5/7/20	Township of Hainesport #1	Fast Track to Safety-2020	8:30 - 12:30 pm
5/8/20	Borough of Berlin #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/11/20	Borough of Magnolia	Landscape Safety	8:30 - 11:30 am
5/15/20	Borough of Glassboro #1 (Water/Sewer)	Jetter/Vacuum Safety	9:30 - 11:30 am
5/15/20	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/15/20	Township of Mantua	Fire Extinguisher	2:00 - 3:00 pm
5/18/20	Township of Cherry Hill #4	Flagger/Work Zone Safety	8:30 - 12:30 pm
5/19/20	City of Camden	Special Event Management	8:00 - 10:00 am
5/19/20	City of Camden	Safety Committee Best Practices	10:15 - 11:45 am
5/20/20	Township of Burlington #3	Dealing with Difficult People	8:00 - 10:00 am
5/27/20	Township of Florence	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/27/20	Township of Florence	Hearing Conservation	11:30 - 12:30 pm
5/29/20	Borough of Pitman	Fast Track to Safety-2020	8:30 - 12:30 pm

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety/ Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Holsts, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Ragger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	4 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety/ Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Holsts, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Ragger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	



Mark Out Safety

In New Jersey, it's illegal to dig anywhere in the state without first calling for a mark out. Calling NJ1Call at 811 or 1-800-272-1000 gets your utility lines marked and helps protect you from potential injury and unnecessary expense. Contact the NJ One Call Center seven (7) days a week, twenty-four (24) hours a day, any day of the year. Anyone planning to dig or grade, including homeowners, utility companies, public works departments, and contractors, need to call. Some examples of when you should call before you dig:

- Excavation
- Demolition
- Road Milling and Paving
- Driveways
- Drainage
- Roadway Signs
- Utility
- Planting a Tree
- Mailbox Installation
- Fencing and Dog Fence
- Sewer or Water
- Sidewalks, Curbs
- Moving Dirt
- Pest Control
- Sprinkler
- Stump Removal

Before contacting the NJ One Call Center, be sure to have the following information about the site available:

- County
- Municipality
- Address
- Type of Work
- Extent of Work
- Nearest Intersection
- Other Intersection
- White Painted Area
- Who are you working for
- Excavator or Homeowners Info

If you don't call, you do not know what is underground, which places life, health, and property at risk. Additionally, you are in violation of state and federal law subject to civil and criminal penalties and you will be held **100%** liable for damages and lost revenue to damaged facilities.

All excavators must have their own mark out request and must provide the physical location of the dig site – not just the postal address. Call three (3) business days ahead, but not more than ten (10) business days. Excavators must verify their location, dig date, and have a copy of their request ticket on site. Excavation must begin within ten (10) business days or the request ticket is no longer valid. You must hand dig within twenty-four (24) inches of marks before the operation of any mechanized equipment.

If an excavator causes or discovers any damage to pipes carrying natural gas, liquid petroleum, or any hazardous liquid: Call 911 and report the damage to the underground facility operator and Call 811 or 1-800-272-1000.

If an electrical facility is exposed or damaged, immediately call the facility operator and NJ1Call, and stop work. With electrocution possible, warn all persons the ground and any object near the dig area of the hazard, and the excavation operator should remain on the excavating equipment. Do not touch the excavating equipment, structures or materials near the point of contact. Do not resume work or evacuate excavating equipment until the facility operator has deemed the area safe. If immediate evacuation from the excavating equipment is required – jump, do not step, clear of the equipment and land on both feet. Move a safe distance away (+25 feet) using short hops or shuffling steps- do not take normal walking steps.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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February 2020

Service Animals in the Work Place

Service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, perform a task to calm a person with Post Traumatic Stress Disorder during an anxiety attack, or performing other duties. Service dogs are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs or other animals whose sole function is to provide comfort or emotional support do not qualify as service animals under the Americans with Disabilities Act (ADA) or New Jersey's service animal law. Also, a crime deterrent effect due to the animal's presence would not constitute as a service under this definition.

A popular misbelief about service dogs is that they are required to be trained by a professional trainer. In fact, according to the ADA, the dog can be trained by the potential future owner. During the time period of training, the dog is not considered a service animal.

Under the ADA, state and local governments, nonprofit organizations, privately-owned commercial facilities, and privately-owned businesses are required to adhere to the laws of the ADA. Therefore, if an employee has a disability, they are entitled to have / bring their service dog into their place of work. If the covered entity questions whether the dog is a service animal or not, they are not allowed to require documented proof. They are also not allowed to require the dog to demonstrate its service / task, or inquire about the nature of the person's disability. They are only permitted to ask two questions:

1. Is this dog required because of a disability?
2. What work or task has this service dog been trained to perform?

These two questions may only be asked if the need for the service dog is not obvious.

Under the ADA, service dogs must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the service dog through voice, signal, or other effective controls.

In addition to the provisions about service dogs, the Department of Justice's ADA regulations have a new, separate provision about miniature horses that have been individually trained to do work or perform tasks for people with disabilities. Entities covered by the ADA must modify their policies to permit miniature horses where reasonable. The regulations set out four assessment factors to assist entities in determining whether miniature horses can be accommodated in their facility; 1) whether the horse is housebroken, 2) whether the horse is under the owner's control, 3) whether the facility can accommodate the horse's size and weight, and 4) whether there are legitimate safety concerns regarding the operation of the facility.

Employers should visit https://www.ada.gov/service_animals_2010.htm for more information concerning service animals in the workplace and in public settings. Additional guidance is available at https://www.ada.gov/regs2010/service_animal_ga.html which answers many frequently asked questions regarding service animals. In light of the fact that the ADA does not specifically list all of the possible disabilities or impairments for which service dogs may be considered as appropriate under federal regulations, the Safety Director strongly recommends that public entities contact their attorney to discuss and review any policy governing service animals in the workplace prior to adoption.

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**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
SAFETY DIRECTOR'S REPORT**

TO: Municipal Fund Commissioners
FROM: J. A. Montgomery Risk Control, JIF Safety Director
DATE: April 1, 2020

JIF SERVICE TEAM

<p>Keith Hummel Associate Director Public Sector, Camden JIF khummel@jamontgomery.com Office: 856-552-6862</p>	<p>Glenn Prince Associate Director Public Sector gprince@jamontgomery.com Office: 856-552-4744</p>
<p>John Saville Senior Risk Control Consultant jsaville@jamontgomery.com Office: 732-660-5009</p>	<p>Chief Harry Earle (Ret.) Law Enforcement Risk Control Consultant hearle@jamontgomery.com Office: 856-446-9277</p>
<p>Robert Garish Senior Risk Control Consultant rgarish@jamontgomery.com Office: 856-552-4650</p>	<p>Liam Callahan Risk Control Consultant lcallahan@jamontgomery.com Office: 856-552-4902</p>
<p>Jonathan Czarnecki Risk Control Consultant jczarnecki@jamontgomery.com Office: 856-446-9205</p>	<p>Lauren Gershman Administrative Assistant lgershman@jamontgomery.com Office: 856-446-9279</p>

MARCH ACTIVITIES

LOSS CONTROL SERVICES

- Township of Laurel Springs- Conducted a Loss Control Visit on March 16
- Township of Medford Lakes- Conducted a Law Enforcement Visit on March 18
- Township of Pine Valley- Conducted a Loss Control Visit on March 16
- Township of Winslow- Accident Investigation on March 11

MEETINGS ATTENDED

- Camden County Chiefs Meeting- March 11
- Camden Claims Meeting- March 20

SAFETY DIRECTOR'S BULLETINS & SAFETY ANNOUNCEMENTS

- March 12- Camden JIF - Safety Directors Message - MSI Classes Cancelled until April 17, 2020
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DATE	LOCATION	TOPIC	TIME
5/1/20	Township of Berlin #2	Leaf Collection Safety	8:00 - 10:00 am
5/1/20	Township of Berlin #2	Sanitation/Recycling Safety	10:30 - 12:30 pm
5/5/20	Borough of Collingwood	Hazard ID: Making Your Observation Count	8:30 - 10:30 am
5/5/20	Borough of Collingwood	Accident Investigation	11:00 - 1:00 pm
5/7/20	Township of Hainesport #1	Fast Track to Safety-2020	8:30 - 12:30 pm
5/8/20	Borough of Berlin #2	Excavation/Trenching/Shoring	8:30 - 12:30 pm
5/11/20	Borough of Magnolia	Landscape Safety	8:30 - 11:30 am
5/15/20	Borough of Glassboro #1	Jetter/Vacuum Safety	9:30 - 11:30 am
5/15/20	Township of Mantua	Hearing Conservation	1:00 - 2:00 pm
5/15/20	Township of Mantua	Fire Extinguisher	2:00 - 3:00 pm
5/18/20	Township of Cherry Hill #4	Flagger/Work Zone Safety	8:30 - 12:30 pm
5/19/20	City of Camden	Special Event Management	8:00 - 10:00 am
5/19/20	City of Camden	Safety Committee Best Practices	10:15 - 11:45 am
5/20/20	Township of Burlington #3	Dealing with Difficult People	8:00 - 10:00 am
5/27/20	Township of Florence	HazMat Awareness w/HazCom GHS	8:00 - 11:00 am
5/27/20	Township of Florence	Hearing Conservation	11:30 - 12:30 pm
5/29/20	Borough of Pitman	Fast Track to Safety-2020	8:30 - 12:30 pm
6/3/20	Township of Pemberton	LOTO	8:30 - 10:30 am
6/3/20	Township of Pemberton	Shop & Tool Safety	10:45 - 11:45 am
6/4/20	Township of Hainesport #1	DDC-6	8:30 - 3:00 pm w/lunch brk
6/5/20	Borough of Berlin #2	Heavy Equipment Safety	8:30 - 11:30 am
6/9/20	City of Burlington #2	Jetter/Vacuum Safety	8:00 - 10:00 am
6/9/20	City of Burlington #2	Ladder Safety/Walking Surfaces	10:30 - 12:30 pm
6/12/20	Township of Tabernacle #1	Flagger/Work Zone Safety	8:30 - 12:30 pm
6/15/20	Borough of Magnolia	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/16/20	Township of Gloucester	Excavation/Trenching/Shoring	8:00 - 12:00 pm
6/17/20	Township of Southampton	Employee Conduct/Violence Prevention	12:30 - 2:00 pm
6/17/20	Township of Southampton	CDL-Drivers Safety Regulations	2:15 - 4:15 pm
6/22/20	Township of Cherry Hill #4	Landscape Safety	8:30 - 11:30 am
6/23/20	Pemberton Township BOE	Fast Track to Safety-2020	8:30 - 12:30 pm
6/24/20	City of Camden	Seasonal (Summer) Employee Orientation	8:00 - 12:00 pm
6/26/20	Township of Bordentown	Heavy Equipment Safety	9:00 - 12:00 pm

DATE	LOCATION	TOPIC	TIME
6/26/20	Township of Bordentown	Dealing with Difficult People	12:30 - 2:30 pm
6/29/20	Township of Hainesport #1	Seasonal (Summer) Employee Orientation	8:30 - 12:30 pm
6/30/20	Pemberton Township BOE	Schools: Safety Awareness Training	8:30 - 11:30 am

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Ragger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	4 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / Non S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Ragger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	



March 25, 2020

Guidance on the Families First Coronavirus Response Act (FFCRA)

The Families First Coronavirus Response Act (FFCRA), which passed last week, requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Since its passage, there have been many questions as to various interpretative issues related to the law. Thankfully, the Department of Labor's Wage and Hour Division that administers and enforces the new law's paid leave requirements has issued a *definitive set of guidelines*. These provisions will apply from the effective date of the law through December 31, 2020. A summary of the definitive clarification is below:

Generally, the FFCRA provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay* where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- *Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay* because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and
- Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

Covered Employers

The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees. Most employees of the federal government are covered by Title II of the Family and Medical Leave Act, which was not amended by this Act, and are therefore not covered by the expanded family and medical leave provisions of the FFCRA. However, federal employees covered by Title II of the Family and Medical Leave Act are covered by the paid sick leave provision. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business.

Eligible Employees

All employees of covered employers are eligible for two weeks of paid sick time for specified reasons related to COVID-19. *Employees employed for at least 30 days* are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19. Where leave is foreseeable, an employee should provide as much notice as possible to the employer. After the first workday of paid sick time,

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an employer may require employees to follow reasonable notice procedures in order to continue receiving paid sick time.

Qualifying Reasons for Leave

Under the FFCRA, an employee qualifies for paid sick time if the employee is unable to work (or unable to telework) for reasons related to COVID-19 because the employee:

1. Is subject to a federal, state, or local quarantine or isolation order;
2. Has been advised by a health care provider to self-quarantine;
3. Is experiencing symptoms and is seeking a medical diagnosis;
4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable); or
6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

Under the FFCRA, an employee qualifies for expanded family leave if the employee is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19.

Duration of Leave

For reasons (1) through (4) and (6) as outlined above, a full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period. For reason (5) as outlined above, a full-time employee is eligible for up to 12 weeks of leave (two weeks of paid sick leave followed by up to ten weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

Calculation of Pay

Note the following scenarios:

- For leave reasons (1), (2), or (3) as outlined above, employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to \$511 per day and \$5,110 in the aggregate (over a 2-week period).
- For leave reasons (4) or (6) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$2,000 in the aggregate (over a 2-week period).

For leave reason (5) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$12,000 in the aggregate (over a 12-week period).

Links to the Exact Regulatory Guidance

Families First Coronavirus Response Act: Questions and Answers

<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

Families First Coronavirus Response Act: Employee Paid Leave Rights

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

As more discernable information becomes available, it will be circulated immediately.

Source: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>



March 25, 2020

Don't Forget Hazard Communication During COVID-19 Outbreak

The shortages of cleaners and sanitizers can be frustrating for leaders and workers of public employers. The Office of the Safety Director has heard stories of employees bringing in home-made cleaners, herbal cleaners, mixing two or more different cleaners, or 'spiking' cleaners, all in a good faith attempt to help. However, all of these actions can lead to problems. This is part of the reason OSHA created the Hazard Communication Standard; to allow employers to control, and make employees aware of, the chemicals and their hazards in their workplace. Employers should take this opportunity to remind their employees of the policies and procedures for bringing chemicals, including cleaners and sanitizers, into the workplace. The Safety Director recommends the Safety Briefing below be reviewed with employees at the first opportunity.

DON'T FORGET HAZARD COMMUNICATION DURING COVID-19 OUTBREAK

I want to tell you a couple of stories our JIF passed along:

- An employee made a 90% bleach solution instead of the recommended 10% solution because if a little bleach is good, more bleach is better. The spray bottle was left out for anyone to use with no label.
- In another town an employee mixed bleach and ammonia because some germs are killed better with bleach and other germs are killed better with ammonia, so using both should ensure killing the virus.

It is understandable in these unique times that people want to protect themselves and others. However, the rules of chemical safety do not change during a pandemic or even shortages. Both of the above examples of good intentions could lead to harm to themselves or others, the very people they were trying to help. A strong bleach solution kills the same number of pathogens as a 10% solution but adds an eye and skin irritant hazard. Mixing ammonia and bleach produces poisonous chlorine gas into the air. I just want to review our policies and procedures for buying, bringing in, or using cleaners and sanitizers:

1. All cleaners and sanitizers must be purchased through normal channels. The CDC recommends using normal household cleaners for most surfaces. A 10% bleach solution is a highly effective disinfectant. For surfaces that have been contaminated or potentially contaminated by a person known or suspected to be infected with the coronavirus, the CDC recommends using any EPA-registered household disinfectants. ALWAYS follow the directions on the label.
2. Wear the appropriate gloves and safety glasses in accordance with the label.
3. NJPEOSH and this agency prohibit employees from bringing into the workplace any personal cleaners without prior approval from **WHO**.
4. Do not mix or add extra ingredients to cleaners
5. If you put the cleaner into a secondary container, make sure you label it properly. Ask if you are unsure.
6. Managers – considering the time we are in, we recommended you post copies of the Safety Data Sheets for the cleaners and sanitizers used in your department. If you need a copy, contact our Right-to-Know Coordinator, **WHO**.

The MEL has additional COVID -19 information on their website, www.njmel.org. Are there any questions?

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March 19, 2020

Playground & Athletic Fields / Courts Best Practices During the COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The Centers for Disease Control (CDC) has since lowered the number of persons to 10. The purpose of the Governor's action is to limit social contact in an effort to reduce the spread of the virus.

Consistent with the Governor's Declaration, the Safety Director's office recommends that playgrounds, athletic fields and courts, and similar park facilities that encourage group activities should be closed and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially at the large, numerous, and remote parks and playgrounds that many of our clients have. The Safety Director's recommendation for closure of these facilities does not apply to passive recreation areas.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, the Safety Director recommends the following best practices:

1. Sanitizing play surfaces, railings, gates, and other areas frequently touched by park visitors several times daily. Document person, time, location, and cleaner / sanitizer used. Consider making the Safety Data Sheet available for the sanitizing agent utilized in the event a resident asks.
2. Consider monitoring play and athletic areas to limit occupancy
3. Place signage at points of entry with the following
 - a. Do not use the park and facilities if you are not feeling well
 - b. Groups of more than 10 persons are prohibited
 - c. Maintain at least 6 feet social distance between users
 - d. Wash your hands as soon as possible. Do not touch your face.
 - e. Park hours are 5:00 a.m. to 8:00 p.m. (Governor's curfew)

As noted above, passive areas such as nature walks and peripheral jogging / walking paths do not tend to attract 'groups' and can, at least for now, be left open.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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March 17, 2020

Park & Playground Best Practices During COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The purpose of the Governor's action is to limit one to one contact in an effort to reduce the spread of the virus. This Declaration follows the guidelines issued by the Centers for Disease Control (CDC).

Consistent with the Governor's Declaration, the Safety Director's office recommends that all recreational facilities including parks and playgrounds should be closed immediately and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially the large, numerous, and remote parks and playgrounds that many of our clients have.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, they need to be able to assure the public that their playgrounds will be closely monitored by their personnel, including sanitizing all safety surfaces **several times daily**, and limiting the gathering of people to less than 50 people at any one time. Due to the hurdles of fully documenting all the above actions, including enforcement, the Safety Director feels the most prudent course of risk control is to close parks and playgrounds.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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March 13, 2020

Summary of Interim Guidance for Emergency Medical Care and Transport of Suspected / Confirmed COVID-19 Patients

The following Bulletin provides an action plan for emergency medical services (EMS) leaders and responders that has been derived from the Centers for Disease Control and Prevention's (CDC) *Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States*, dated March 10, 2020. A copy of the full Guidance document is attached for your reference.

- Work with your Medical Director and 9-1-1 call center dispatchers to determine the need for modified caller queries about COVID-19. Emergency Medical Dispatch centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. When COVID-19 is suspected in a patient needing an emergency response, prehospital care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.
- If EMS Dispatch advises that the patient is suspected of having COVID-19, EMS should put on appropriate personal protective equipment (PPE) as described below before entering the scene.
- If information about potential for COVID-19 has not been provided by the dispatch center, EMS providers should exercise appropriate precautions when responding to patients with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, PPE as described below should be used.
- A facemask should be donned by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated.
- EMS who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard Precautions and use the PPE as described below:
 - N-95 or higher-level respirator or facemask (if a respirator is not available),
 - Eye protection (i.e., goggles, tight-fitting wrap-around safety glasses, or disposable face shield that fully covers the front and sides of the face).
 - Examination gloves
 - Isolation gown for those involved in patient care with splashes or sprays can be anticipated or high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS (e.g., moving patient onto a stretcher).
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering the driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid cross-contaminating the compartment. If the transport vehicle does not have an isolated driver's compartment, the driver should continue to wear a respirator or facemask during transport.
- All personnel should avoid touching their face while working.


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- On arrival, after the patient is released to the facility, EMS should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility:
 - EMS should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
 - Keep the patient separated from other people as much as possible.
 - Family members and other contacts of patients with possible COVID-19 should **not** ride in the transport vehicle. If riding in the transport vehicle, they should wear a facemask.
 - Keep pass-through doors and windows tightly shut.
 - When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
- EMS documentation should include a listing of EMS and public safety responders involved in the response and their level of contact with the patient (for example, no contact with patient, provided direct patient care).
- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles. The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, personnel should wear a disposable gown, safety glasses or goggles, and gloves.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle. Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect reusable patient-care equipment before use on another patient.
- Follow standard operating procedures for containing and laundering used linen.
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities.

EMS Employer Responsibilities

- This interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.
- EMS agencies should have infection control policies and procedures in place.

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- Provide all EMS with task-specific education and training on preventing transmission of infectious agents, including refresher training.
 - Ensure that EMS providers are educated, trained, and have practiced the appropriate use of PPE, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.
 - Ensure EMS providers are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering face piece respirators).
 - EMS units should have an adequate supply of PPE, EPA-registered hospital grade disinfectants for decontamination of EMS transport vehicles and equipment.
 - EMS personnel are educated, trained, and have practiced the process according to the manufacturer's recommendations or the agency's standard operating procedures.
 - EMS agencies should develop sick-leave policies for EMS personnel that are non-punitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
 - EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.

The Safety Director will provide additional information as conditions warrant.

Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States

This guidance applies to all first responders, including law enforcement, fire services, emergency medical services, and emergency management officials, who anticipate close contact with persons with confirmed or possible COVID-19 in the course of their work.

Updated March 10, 2020

Available at <https://www.cdc.gov/coronavirus/2019-ncov/hcp/guidance-for-ems.html>

Summary of Key Changes for the EMS Guidance:

Updated PPE recommendations for the care of patients with known or suspected COVID-19:

- Facemasks are an acceptable alternative until the supply chain is restored. Respirators should be prioritized for procedures that are likely to generate respiratory aerosols, which would pose the highest exposure risk to HCP.
- Eye protection, gown, and gloves continue to be recommended.
 - If there are shortages of gowns, they should be prioritized for aerosol-generating procedures, care activities where splashes and sprays are anticipated, and high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of HCP.
- When the supply chain is restored, fit-tested EMS clinicians should return to use of respirators for patients with known or suspected COVID-19.

Updated guidance about recommended EPA-registered disinfectants to include reference to a list now posted on the EPA website.

Background

Emergency medical services (EMS) play a vital role in responding to requests for assistance, triaging patients, and providing emergency medical treatment and transport for ill persons. However, unlike patient care in the controlled environment of a healthcare facility, care and transports by EMS present unique challenges because of the nature of the setting, enclosed space during transport, frequent need for rapid medical decision-making, interventions with limited information, and a varying range of patient acuity and jurisdictional healthcare resources.

When preparing for and responding to patients with confirmed or possible coronavirus disease 2019 (COVID-19), close coordination and effective communications are important among 911 Public Safety Answering Points (PSAPs)—commonly known as 911 call centers, the EMS system, healthcare facilities, and the public health system. Each PSAP and EMS system should seek the involvement of an EMS medical director to provide appropriate medical oversight. For the purposes of this guidance, “EMS clinician” means prehospital EMS and medical first responders. When COVID-19 is suspected in a patient needing emergency transport, prehospital

care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.

Updated information about COVID-19 may be accessed at <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

Infection prevention and control recommendations can be found here: <https://www.cdc.gov/coronavirus/2019-nCoV/hcp/infection-control.html>.

Additional information for healthcare personnel can be found at: <https://www.cdc.gov/coronavirus/2019-nCoV/guidance-hcp.html>.

Case Definition for COVID-19

CDC's most current case definition for a person under investigation (PUI) for COVID-19 may be accessed at <https://www.cdc.gov/coronavirus/2019-nCoV/clinical-criteria.html>.

Recommendations for 911 PSAPs

Municipalities and local EMS authorities should coordinate with state and local public health, PSAPs, and other emergency call centers to determine need for modified caller queries about COVID-19, outlined below.

Development of these modified caller queries should be closely coordinated with an EMS medical director and informed by local, state, and federal public health authorities, including the city or county health department(s), state health department(s), and CDC.

Modified Caller Queries

PSAPs or Emergency Medical Dispatch (EMD) centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. The query process should never supersede the provision of pre-arrival instructions to the caller when immediate lifesaving interventions (e.g., CPR or the Heimlich maneuver) are indicated. Patients in the United States who meet the appropriate criteria should be evaluated and transported as a PUI. Information on COVID-19 will be updated as the public health response proceeds. PSAPs and medical directors can access CDC's [PUI definitions here](#).

Information on a possible PUI should be communicated immediately to EMS clinicians before arrival on scene in order to allow use of appropriate personal protective equipment (PPE). PSAPs should utilize medical dispatch procedures that are coordinated with their EMS medical director and with the local or state public health department.

PSAPs and EMS units that respond to ill travelers at US international airports or other ports of entry to the United States (maritime ports or border crossings) should be in contact with the CDC quarantine station of jurisdiction for the port of entry (see: [CDC Quarantine Station Contact List](#)) for planning guidance. They should notify the quarantine station when responding to that location if a communicable disease is suspected in a traveler. CDC has provided job aids for this purpose to EMS units operating routinely at US ports of entry. The PSAP or EMS unit can also call CDC's

Emergency Operations Center at (770) 488-7100 to be connected with the appropriate CDC quarantine station.

Recommendations for EMS Clinicians and Medical First Responders

EMS clinician practices should be based on the most up-to-date COVID-19 clinical recommendations and information from appropriate public health authorities and EMS medical direction.

State and local EMS authorities may direct EMS clinicians to modify their practices as described below.

Patient Assessment

- If PSAP call takers advise that the patient is suspected of having COVID-19, EMS clinicians should put on appropriate [PPE](#) before entering the scene. EMS clinicians should consider the signs, symptoms, and risk factors of COVID-19 (<https://www.cdc.gov/coronavirus/2019-nCoV/clinical-criteria.html>).
- If information about potential for COVID-19 has not been provided by the PSAP, EMS clinicians should exercise appropriate precautions when responding to any patient with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, all [PPE](#) as described below should be used. If COVID-19 is not suspected, EMS clinicians should follow standard procedures and use appropriate PPE for evaluating a patient with a potential respiratory infection.
- A facemask should be worn by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated. If the patient requires intubation, see below for additional precautions for aerosol-generating procedures.
- During transport, limit the number of providers in the patient compartment to essential personnel to minimize possible exposures.

Recommended Personal Protective Equipment

- EMS clinicians who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard, Precautions and use the PPE as described below. Recommended PPE includes:
 - N-95 or higher-level respirator or facemask (if a respirator is not available),
 - N95 respirators or respirators that offer a higher level of protection should be used instead of a facemask when performing or present for an aerosol-generating procedure
 - Eye protection (i.e., goggles or disposable face shield that fully covers the front and sides of the face). Personal eyeglasses and contact lenses are NOT considered adequate eye protection.

- A single pair of disposable patient examination gloves. Change gloves if they become torn or heavily contaminated, and isolation gown.,
 - If there are shortages of gowns, they should be prioritized for aerosol-generating procedures, care activities where splashes and sprays are anticipated, and high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS clinicians (e.g., moving patient onto a stretcher).
- When the supply chain is restored, fit-tested EMS clinicians should return to use of respirators for patients with known or suspected COVID-19.
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering an isolated driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid soiling the compartment.
 - If the transport vehicle does **not** have an isolated driver's compartment, the driver should remove the face shield or goggles, gown and gloves and perform hand hygiene. A respirator or facemask should continue to be used during transport.
- All personnel should avoid touching their face while working.
- On arrival, after the patient is released to the facility, EMS clinicians should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- Other required aspects of Standard Precautions (e.g., injection safety, hand hygiene) are not emphasized in this document but can be found in the guideline titled [Guideline for Isolation Precautions: Preventing Transmission of Infectious Agents in Healthcare Settings](#).


Precautions for Aerosol-Generating Procedures

- If possible, consult with medical control before performing aerosol-generating procedures for specific guidance.
- An N-95 or higher-level respirator, instead of a facemask, should be worn in addition to the other PPE described above, for EMS clinicians present for or performing aerosol-generating procedures.,
- EMS clinicians should exercise caution if an aerosol-generating procedure (e.g., bag valve mask (BVM) ventilation, oropharyngeal suctioning, endotracheal intubation, nebulizer treatment, continuous positive airway pressure (CPAP), bi-phasic positive airway pressure (biPAP), or resuscitation involving emergency intubation or cardiopulmonary resuscitation (CPR)) is necessary.
 - BVMs, and other ventilatory equipment, should be equipped with HEPA filtration to filter expired air.

- EMS organizations should consult their ventilator equipment manufacturer to confirm appropriate filtration capability and the effect of filtration on positive-pressure ventilation.
- If possible, the rear doors of the transport vehicle should be opened and the HVAC system should be activated during aerosol-generating procedures. This should be done away from pedestrian traffic.

EMS Transport of a PUI or Patient with Confirmed COVID-19 to a Healthcare Facility (including inter-facility transport)

If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility for further evaluation and management (subject to EMS medical direction), the following actions should occur during transport:

- EMS clinicians should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
- Keep the patient separated from other people as much as possible.
- Family members and other contacts of patients with possible COVID-19 should not ride in the transport vehicle, if possible. If riding in the transport vehicle, they should wear a facemask.
- Isolate the ambulance driver from the patient compartment and keep pass-through doors and windows tightly shut.
- When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
 - Close the door/window between these compartments before bringing the patient on board.
 - During transport, vehicle ventilation in both compartments should be on non-recirculated mode to maximize air changes that reduce potentially infectious particles in the vehicle.
 - If the vehicle has a rear exhaust fan, use it to draw air away from the cab, toward the patient-care area, and out the back end of the vehicle.
 - Some vehicles are equipped with a supplemental recirculating ventilation unit that passes air through HEPA filters before returning it to the vehicle. Such a unit can be used to increase the number of air changes per hour (ACH) (<https://www.cdc.gov/niosh/hhe/reports/pdfs/1995-0031-2601.pdf> )
- If a vehicle without an isolated driver compartment and ventilation must be used, open the outside air vents in the driver area and turn on the rear exhaust ventilation fans to the highest setting. This will create a negative pressure gradient in the patient area.
- Follow routine procedures for a transfer of the patient to the receiving healthcare facility (e.g., wheel the patient directly into an examination room).

Documentation of patient care

- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
 - Any written documentation should match the verbal communication given to the emergency department providers at the time patient care was transferred.
- EMS documentation should include a listing of EMS clinicians and public safety providers involved in the response and level of contact with the patient (for example, no contact with patient, provided direct patient care). This documentation may need to be shared with local public health authorities.

Cleaning EMS Transport Vehicles after Transporting a PUI or Patient with Confirmed COVID-19

The following are general guidelines for cleaning or maintaining EMS transport vehicles and equipment after transporting a PUI:

- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles.
 - The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, EMS clinicians should wear a disposable gown and gloves. A face shield or facemask and goggles should also be worn if splashes or sprays during cleaning are anticipated.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle.
- Routine cleaning and disinfection procedures (e.g., using cleaners and water to pre-clean surfaces prior to applying an EPA-registered, hospital-grade disinfectant to frequently touched surfaces or objects for appropriate contact times as indicated on the product's label) are appropriate for severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) in healthcare settings, including those patient-care areas in which aerosol-generating procedures are performed.
- Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect the vehicle in accordance with standard operating procedures. All surfaces that may have come in contact with the patient or materials contaminated during patient care (e.g., stretcher, rails, control panels, floors, walls, work surfaces) should be thoroughly cleaned and disinfected using an EPA-registered hospital grade disinfectant in accordance with the product label.

- Clean and disinfect reusable patient-care equipment before use on another patient, according to manufacturer’s instructions.
- Follow standard operating procedures for the containment and disposal of used PPE and regulated medical waste.
- Follow standard operating procedures for containing and laundering used linen. Avoid shaking the linen.

Follow-up and/or Reporting Measures by EMS Clinicians After Caring for a PUI or Patient with Confirmed COVID-19

- EMS clinicians should be aware of the follow-up and/or reporting measures they should take after caring for a PUI or patient with confirmed COVID-19:
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities. Decisions for monitoring, excluding from work, or other public health actions for HCP with potential exposure to SARS-CoV-2 should be made in consultation with state or local public health authorities. Refer to the Interim U.S. Guidance for Risk Assessment and Public Health Management of Healthcare Personnel with Potential Exposure in a Healthcare Setting to Patients with Coronavirus Disease 2019 (COVID-19) for additional information.
- EMS agencies should develop sick-leave policies for EMS personnel that are nonpunitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
- EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.
 - Any unprotected exposure (e.g., not wearing recommended PPE) should be reported to occupational health services, a supervisor, or a designated infection control officer for evaluation.
 - EMS clinicians should be alert for fever or respiratory symptoms (e.g., cough, shortness of breath, sore throat). If symptoms develop, they should self-isolate and notify occupational health services and/or their public health authority to arrange for appropriate evaluation.

EMS Employer Responsibilities

The responsibilities described in this section are not specific for the care and transport of PUIs or patients with confirmed COVID-19. However, this interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.

- EMS units should have infection control policies and procedures in place, including describing a recommended sequence for safely donning and doffing PPE.
- Provide all EMS clinicians with job- or task-specific education and training on preventing transmission of infectious agents, including refresher training.
- Ensure that EMS clinicians are educated, trained, and have practiced the appropriate use of PPE prior to caring for a patient, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.
- Ensure EMS clinicians are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering facepiece respirators), or medically cleared and trained in the use of an alternative respiratory protection device (e.g., Powered Air-Purifying Respirator, PAPR) whenever respirators are required. OSHA has a number of [respiratory training videos](#)^{external icon}.
- EMS units should have an adequate supply of PPE.
- Ensure an adequate supply of or access to EPA-registered hospital grade disinfectants (see above for more information) for adequate decontamination of EMS transport vehicles and their contents.
- Ensure that EMS clinicians and biohazard cleaners contracted by the EMS employer tasked to the decontamination process are educated, trained, and have practiced the process according to the manufacturer's recommendations or the EMS agency's standard operating procedures.



March 12, 2020

Coronavirus COVID-19

The spread of the Coronavirus, or “COVID-19” is a rapidly evolving situation, and the Safety Director has received numerous requests for guidance on this subject. *The information contained in this Bulletin is derived from the Center for Disease Control (CDC) and should be considered as “interim” guidance since the spread and development of COVID-19 is ongoing.* Updated information will be provided as the situation develops. A separate Bulletin concerning COVID-19 is being issued for law enforcement personnel.

As of March 12, 2020, there are 1,215 cases of COVID-19 in 42 States and the District of Columbia in the United States. There have been 36 deaths from the disease thus far, mostly from the Seattle area, and most of the deaths from a long term healthcare facility. COVID-19 is classified as “highly contagious” and is “droplet” spread. Statistics reflect that 80% of those who are infected show only “mild” symptoms, while 20% show signs of serious illness. The most vulnerable age group are adults 60 and older with those at 80 years of age and up, showing the highest risk. It is important to note that the risk is greater for those with serious underlying health conditions (heart issues, lung problems and those with diabetes).

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Current knowledge is largely based on what is known about similar coronaviruses. Coronaviruses are a large family of viruses that are common in humans and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people, such as with MERS-CoV and SARS-CoV.

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19. The confidentiality provisions under the Health Insurance Portability and Accountability Act (HIPAA) are still in effect for the COVID-19 outbreak. There is much more to learn about the transmissibility, severity, and other features of COVID-19 and investigations are ongoing. Updates are available on CDC’s web page at www.cdc.gov/coronavirus/covid19.

Recommended strategies for employers to use now:

Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 72 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. If possible, establish policies and procedures to permit employees to work from home for a limited amount of time if necessary. The N.J. Department of Health website

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

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included information concerning the law passed in 2018 mandating sick leave for employees. Refer to the following link for more information: https://www.nj.gov/health/cd/topics/covid2019_schoolbusiness.shtml

- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen. Posters and handouts are available for use on the CDC website.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.

Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the usual cleaning agents in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps:

- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the CDC website. The CDC website lists certain travel advisories for the following countries:
 - Level 3 Health Notice: China, Iran, South Korea, Italy
 - Level 2 Health Notice: Japan
 - Level 1 Health Notice: Hong Kong

- The CDC has not issued any type of domestic travel advisory to date. The CDC will continue to re-evaluate the need to issue a domestic travel advisory if the virus spreads and the cases become concentrated in a particular geographical area.
- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company’s policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

Assistance in the State of New Jersey

- The CDC strongly recommends that employers review the resources available in their own states and localities from the State and local departments of health. The New Jersey Department of Health established a COVID-19 page on their website for information at <https://www.nj.gov/health/cd/topics/ncov.shtml>. The NJDOH set up a hotline to provide answers and more detailed information at (1-800-222-1222 or 1-800-962-1253 if using out-of-state phone line).
- If you are planning a public event that will likely attract a large number of people (parade, festival, concert, etc...), the CDC recommends that employers speak with the local department of health concerning any restrictions or precautions that should be taken prior to announcing the event.

Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.

Planning for a Possible COVID-19 Outbreak in the US

The severity of illness or how many people will fall ill from COVID-19 is unknown at this time. If there is evidence of a COVID-19 outbreak in the U.S., employers should plan to be able to respond in a flexible way to varying levels of severity and be prepared to refine their business response plans as needed. For the general public, such as workers in non-healthcare settings, the immediate health risk from COVID-19 is considered low.

Employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event of an outbreak in the US. They should identify and communicate their objectives, which may include one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing adverse effects on other entities in their supply chains. Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.

-
- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
 - Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
 - Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws, such as HIPAA. HIPAA considerations and legal protections are NOT waived for COVID-19, i.e. employers may not know who has been infected. For more information on employer responsibilities, visit the Department of Labor's and the Equal Employment Opportunity Commission's websites.
 - Identify essential business functions, essential jobs or roles, and critical elements within your supply chains required to maintain business operations. Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
 - Set up triggers and procedures for activating and terminating the company's infectious disease outbreak response plan. Work closely with your local health officials to identify these triggers.
 - Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
 - Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.

Read the full Interim Guidance from the CDC for Employers at https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html

The Centers for Disease Control and Prevention (CDC) and the Safety Director will update interim guidance as needed and as additional information becomes available.



CAMDEN JIF
PPO & BILL REVIEW SAVINGS
Workers' Compensation Medical Savings By Month

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$176,467.33	\$91,469.58	\$84,997.75	48.17%
February	\$146,075.31	\$80,236.09	\$65,839.22	45.07%
March	\$196,173.29	\$83,557.40	\$112,615.89	57.41%
TOTAL 2020	\$518,715.93	\$255,263.07	\$263,452.86	50.79%

Monthly & YTD Summary:

PPO Statistics	February	March	YTD
Bills	208	166	578
PPO Bills	184	152	531
PPO Bill Penetration	88.46%	91.57%	91.87%
PPO Charges	\$110,889.16	\$158,439.25	\$436,042.12
Charge Penetration	75.91%	80.76%	84.06%

Savings History:

Reviewed Date	Provider Billed Amt	CSG Repriced Amt	Savings	% of Savings
January	\$177,447.41	\$93,890.40	\$83,557.01	47.09%
February	\$237,462.60	\$93,700.57	\$143,762.03	60.54%
March	\$445,348.97	\$198,168.59	\$247,180.38	55.50%
April	\$366,568.92	\$173,316.58	\$193,252.34	52.72%
May	\$215,741.83	\$92,381.50	\$123,360.33	57.18%
June	\$268,373.95	\$107,411.76	\$160,962.19	59.98%
July	\$223,779.68	\$78,298.31	\$145,481.37	65.01%
August	\$296,132.19	\$132,796.23	\$163,335.96	55.16%
September	\$323,980.14	\$154,147.44	\$169,832.70	52.42%
October	\$170,285.31	\$76,934.45	\$93,350.86	54.82%
November	\$124,185.61	\$61,903.97	\$62,281.64	50.15%
December	\$193,022.60	\$116,354.11	\$76,668.49	39.72%
TOTAL 2019	\$3,042,329.21	\$1,379,303.91	\$1,663,025.30	54.66%
TOTAL 2018	\$2,845,780.35	\$1,441,081.52	\$1,404,698.83	49.36%
TOTAL 2017	\$1,803,457.88	\$879,858.84	\$923,599.04	51.21%
TOTAL 2016	\$2,534,730.41	\$1,393,859.39	\$1,140,871.02	45.01%
TOTAL 2015	\$2,642,806.56	\$1,379,391.36	\$1,263,415.20	47.81%
TOTAL 2014	\$2,462,610.10	\$1,290,804.11	\$1,171,805.99	47.58%
TOTAL 2013	\$2,350,634.69	\$1,046,355.16	\$1,304,279.53	55.49%
TOTAL 2012	\$3,492,188.94	\$1,551,241.48	\$1,940,947.46	55.58%
TOTAL 2011	\$3,001,784.51	\$1,383,535.61	\$1,618,248.90	53.91%



Camden County Municipal JIF

1st Quarter 2020 - Workers' Comp Injury Review

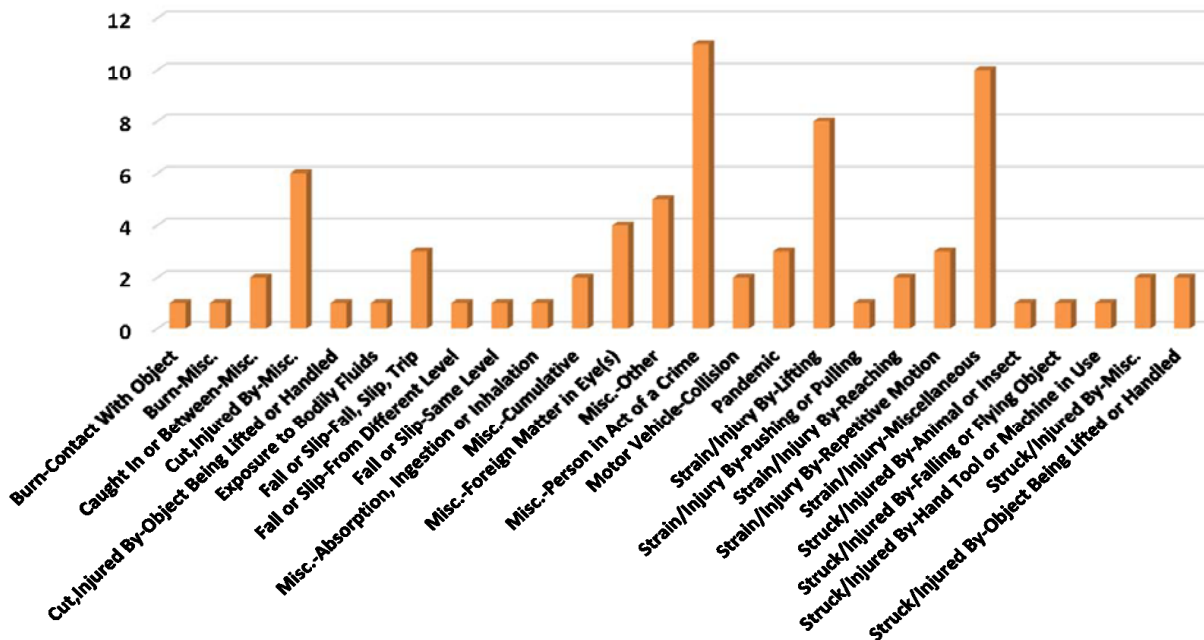
Claims Reported:

	2020	2019			
	1st Quarter	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Report Only	13	12	13	9	8
Medical Treatment	63	45	54	69	48
Total FROI's	76	57	67	78	56

Claim Statistics:

- 20 Open and actively treating; 10 are currently working and/or had no missed days
- 10 Employees remain out of work; 2 are able to work but Transitional Duty was not accommodated
- An average of 10 Transitional Duty days were accommodated on 15 claims
- An average of 12 TD Lost Opportunity Days occurred on 9 claims

Cause/Nature of Injury





Medlogix Workers' Compensation service delivery/COVID-19

To our Valued Customers-

Medlogix is committed to serving the needs of our customers and staying connected with you during these unprecedented times. In our ongoing effort to keep you informed, below are some recent developments to our Workers' Compensation claim handling.

As everyone is aware, many states across the country, including NJ, have issued highly restrictive stay at home and work from home orders, in an effort to contain the spread of the virus. Additionally, out of an abundance of caution, medical providers were required to implement specific protocols for patient triage and handling, and were urged to postpone elective surgeries and procedures in an effort to avoid overwhelming the healthcare system.

Though these restrictions have presented certain challenges, we are happy to report that we continue to work closely with our medical experts and provider partners to ensure continued service delivery and access to appropriate care for the customers that we serve.

Today, over 90% of Medlogix's employees are working from home utilizing our secure web-based MyMedlogix™ technology, which is available 24/7 and allows for continued uninterrupted service delivery of all business operations. Additionally, our toll-free Workers' Compensation injury reporting line (800) 293-9795 remains available 24/7.

COVID-19 Reporting Protocols:

For cases where a potential COVID-19 exposure has occurred at work, we ask that you immediately call our toll-free injury reporting line, and a Medlogix Nurse Case Manager will speak directly with the employee to coordinate as appropriate. The Nurse will assess the possible exposure, determine if the employee is exhibiting symptoms, and inquire if protective equipment was used. We will then coordinate with the appropriate Occupational Medicine/Urgent Care facility. For the protection of healthcare workers, many facilities are now using telemedicine to assess symptoms and will follow CDC and DOH guidelines to determine if the employee qualifies for testing. If deemed necessary, they will direct the employee to a testing location or, depending on severity of symptoms, they may be sent to the ER.

Medical Claims Management/Provider Access:

Together with our Provider Relations team, Medlogix's Nurse Professionals are proactively working with providers across the continuum of care to facilitate the timely delivery of medically necessary and appropriate treatment. Additionally, we continue to monitor and track provider availability of both in-person and virtual care. Please note as providers are continuously revising their strategies for seeing patients, this remains a very fluid process, and we will assist in navigating all coordination as telemedicine and virtual care options have become increasingly available. When in office visits occur, prior to the appointment, Medlogix ensures that all CDC and WHO best practice guidelines have been implemented and are being followed.

APPENDIX I – MINUTES

February 24, 2020 Meeting

**CAMDEN COUNTY MUNICIPAL JOINT INSURANCE FUND
OPEN MINUTES
MEETING – FEBRUARY 24, 2020
HADDON TOWNSHIP 5:15 PM**

Meeting of Executive Committee called to order by Chairman Mevoli. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE
MOMENT OF SILENCE OBSERVED**

ROLL CALL OF 2020 EXECUTIVE COMMITTEE:

Michael Mevoli, Chairman	Borough of Brooklawn	Present
M. James Maley, Secretary	Borough of Collingswood	Present
Louis DiAngelo	Borough of Bellmawr	Present
Terry Shannon	Borough of Barrington	Present
M. Joseph Wolk	Borough of Mount Ephraim	Present
Neal Rochford	Borough of Haddonfield	Present
Jack Lipsett	Gloucester City	Present

EXECUTIVE COMMITTEE ALTERNATES:

Joseph Gallagher	Winslow Township	Present
David Taraschi	Borough of Audubon	Present

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA, Risk Management Services Bradford Stokes, Karen A. Read
Attorney	Brown & Connery Joseph Nardi, Esquire
Claims Service	CompServices Denise Hall, Cheryl Little
Safety Director	J.A. Montgomery Risk Control John Saville
Treasurer	Elizabeth Pigliacelli
Managed Care	Consolidated Services Group Jennifer Goldstein
Underwriting Manager	Conner Strong & Buckelew Ed Cooney

FUND COMMISSIONERS PRESENT:

Ari Messinger, Cherry Hill Alternate
Millard Wilkinson, Berlin Boro
Ethel Kemp, Camden Parking Authority
Sharon Eggleston, City of Camden
Glenn Werner, Gibbsboro
John Foley, Cherry Hill Fire District
Edward Hill, Lawnside
Mark Godfrey, Magnolia

RISK MANAGEMENT CONSULTANTS PRESENT:

Mark von der Tann	Edgewood Associates
Michael Avalone	Conner Strong & Buckelew
Roger Leonard	Leonard O'Neill Insurance Group
Rick Bean	Henry D. Bean & Sons Insurance
Walt Eife	Waypoint Insurance
Peter DiGambattista	Associated Insurance Partners
Danielle Colaianni	Hardenbergh Insurance

WELCOME: Commissioner Mulroy welcomed everyone to the Haddon Township

APPROVAL OF MINUTES: OPEN & CLOSED SESSION OF JANUARY 27, 2020

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 27, 2020

Motion:	Commissioner Wolk
Second:	Commissioner DiAngelo
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR:

EMPLOYMENT PRACTICES TRAINING: This year, all Managers and Supervisors are required to complete the training in Employment Practices and protecting children from molestation. We will work with the Fund Attorney to schedule this training for managers. J. A. Montgomery will conduct this training for Police and Command Officers. The training for non-supervisory employees and volunteers will be ready later in the year. We are expecting to push the deadline to complete all elements of the EPL Compliance program to June 30, 2021. The

revised model personnel policy and employee handbook have been drafted and are now being sent to MEL sub-committees for review.

ELECTED OFFICIALS TRAINING COURSE – Every year, the MEL holds training seminars for elected officials and reduces a member’s assessment by \$250 for each municipal elected officials completing the course by June 1st. This year’s elected officials training program will focus on Preventing Child Abuse and Protecting Public Entities from the liabilities imposed by new legislation concerning sexual molestation.

The Fund office will be working with Mr. Nardi’s office to schedule sessions in the next few months. We will distribute a notice once the program is posted to the MEL’s Learning Management System for the on-line version. Executive Director said the Employee Handbook is currently being revised and that information will be forthcoming. The deadline will be extended to June 2021. In response to Commissioner Shannon, Executive Director said the draft policies will be sent out within the next few months.

EMPLOYEES AND VOLUNTEER PROTECTING CHILDREN TRAINING: The MEL developed a new training program on protecting children which is already on the Learning Management System. Attached on Page 3 are the directions to take the course. We are drafting a notice to inform members of the materials on the MEL’s webpage for Protecting Our Children which includes this training, model documents and resource guide.

2020 MEL/RCF/EJIF MARCH 27TH MEETING & RETREAT: The MEL, RCF and EJIF will be holding their March meetings in conjunction with the MEL Annual Retreat. This year’s retreat will be held on March 27th at the Princeton Marriott. The purpose of the retreat is to provide the sub-committees of the MEL and expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF. The local JIF Commissioners are also welcome to attend. Please notify our office if you are interested.

2020 MEL, MR HIF & NJCE EDUCATIONAL SEMINAR: The 10TH annual seminar is scheduled for Friday, May 1, 2020 beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO /CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with the MEL, Municipal Reinsurance Health Insurance Fund (MR HIF) and Counties Excess Liability Fund.

Attached on Page 4 is the enrollment form. An electronic fillable form will also be distributed via email to fund commissioners and risk managers.

2020 PRIMA CONFERENCE: In the past, the JIF has authorized the attendance of Board Members at the annual risk management conference for the purpose of attending seminars. The next PRIMA convention will take place in Nashville from June 14-17. Resolution 20-13 authorizing travel expense on Page 5.

MOTION TO ADOPT RESOLUTION 20-13 AUTHORIZING CONFERENCE ATTENDANCE

Motion: Commissioner Lipsett
Second: Commissioner Gallagher
Roll Call Vote: 9 Ayes, 0 Nays

DUE DILIGENCE REPORTS – Included in the agenda were due diligence reports as follows: The Financial Fast Track, Pure Loss Ratio Report, Claims Analysis by Fund Year, Claims Activity Report, Lost Time Frequency Report, Interest Rate Summary Comparison Report, and Regulatory Compliance Report.

Executive Director reviewed the Financial Fast Track that was handed out and said as of December 31, 2020 the statutory surplus was \$9.4 million surplus with a nice gain over the prior month of \$332,000. This report does reflect \$1 million dividend that was distributed. Executive Director also reviewed the Expected Loss Ratio Analysis and the actuary projected us at 1.28 % we are currently a little less than 0.83%. On the Lost Time Accident Frequency as of January 31st at 0.00 which is off to a good start with zero lost time accidents. The Camden JIF is at 100% compliance for EPL Compliance. We will be updating that throughout the year with the new policy and procedure updates. The Regulatory Filing checklist will be updated within the month as we submit our state filings in the next few weeks.

Executive Director's Report Made Part of Minutes.

TREASURER: Treasurer Pigliacelli reviewed the reports included in the agenda.

Approving Payment of Resolution 20-14 February 2020 Vouchers

TOTAL 2019	\$762.57
TOTAL 2016	\$1,246,652.51
TOTAL	\$1,247,415.29

Confirmation of January 2020 Claims Payments/Certification of Claims Transfers:

Closed	144.00
2015	138,941.68
2016	123,672.60
2017	49,035.32
2018	188,773.61
2019	7,936.70
TOTAL	508,503.91

MOTION TO APPROVE FEBRUARY 2020 VOUCHERS RESOLUTION 20-14

Motion: Commissioner DiAngelo
Second: Commissioner Lipsett
Roll Call Vote: 9 Ayes - 0 Nays

MOTION TO RATIFY & APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF JANUARY 2020 AS PRESENTED AND APPROVE THE TREASURER'S REPORT:

Motion: Commissioner Wolk
Second: Commissioner Gallagher
Vote: Unanimous

Treasurer's Report Made Part of Minutes.

ATTORNEY: Attorney Nardi's report was in closed session.

SAFETY DIRECTOR:

Safety Director Mr. Saville reviewed the monthly reports. A MEL Safety Bulletin is included in the agenda packet on Checking Driving Histories of CDL-Holders and Annual Program Review, NIPEOSH Recordkeeping – Annual Reminder.

Monthly Activity Report/Agenda Made Part of Minutes.

UNDERWRITING MANAGER:

Certificate Report for the period 12/22/19 to 1/22/20 was included in the agenda. Ed Cooney, Underwriting Manager said on the MEL front they are focusing on the Cyber Risk Management the checklist is available on the MEL website. The Cyber deductible is currently at \$25,000 per claims if you submit both Tier I and II checklist and are compliant it will bring your deductible down to \$2,500 per claims with is a substantial savings. We recommend that everyone checks that out and if there are any questions the Underwriting Office is available to assist. Underwriting Manager said the excess renewal in the MEL program has seen renewals that are outperforming the market tenfold. Executive Director said the fund office will be sending out information to those towns that have not submitted their checklist to the underwriting office within the next week.

List of Certificates Made Part of Minutes.

MANAGED CARE: Managed Care Provider Jennifer Goldstein reviewed the enclosed report as of January 2020 where there was a savings of 48.17% for the month and a total of 48.17% for the

year. Ms. Goldstein reviewed the 4th Quarter 2019 Workers' Compensation Injury Review and the memorandum regarding Workers' Compensation ID Cards.

Monthly Activity Report Part of Minutes.

CLAIMS ADMINISTRATOR: Claims Administrator said their report will be in closed session to discuss the PARs.

**RESOLUTION - EXECUTIVE SESSION FOR CERTAIN SPECIFIED PURPOSES:
PERSONNEL - SAFETY & PROPERTY OF PUBLIC LITIGATION:**

Motion:	Commissioner DiAngelo
Second:	Commissioner Lipsett
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION:

Motion:	Commissioner DiAngelo
Second:	Commissioner Wolk
Vote:	Unanimous

MOTION TO APPROVE CLAIMS AS DISCUSSED IN EXECUTIVE SESSION:

Motion:	Commissioner Shannon
Second:	Commissioner Maley
Roll Call Vote:	8 Ayes – 0 Nays

OLD BUSINESS: NONE

NEW BUSINESS: Commissioner Lipsett said the 5th Annual St. Paddy's Day Parade will be held in Gloucester City on Monmouth Street.

PUBLIC COMMENT: NONE

MOTION TO ADJOURN:

Motion:	Commissioner Taraschi
Second:	Commissioner Gallagher
Vote:	Unanimous

MEETING ADJOURNED: 5:58 PM

Karen A. Read, Assisting Secretary for
M. JAMES MALEY, SECRETARY

APPENDIX II
MEL RCF, EJIF REPORTS



Municipal Excess Liability Joint Insurance Fund

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

Date: March 27, 2020

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Subject: March MEL Meeting

Public Health Crisis: Board of Fund Commissioners approved procedures and some steps to take during the public health crisis. Board adopted Resolution 20-20 adopting procedures to address claims and/or issues relating to Covid-19 also known as the coronavirus disease.

In addition, the Board adopted a resolution authorizing the appointment of James Pietras, Esquire for an amount not to exceed \$5,000 to provide the MEL with general guidance on workers' compensation coverage for exposed workers – which is expected to result in the MEL developing guidance for claims administrators.

Safety Director said the MEL webpage – njmel.org – has an informative section for Covid 19 where materials and links are being regularly posted.

Fund Operation: In light of the COVID-19 pandemic, it is imperative that the MEL continue to operate going forward. In event the pandemic impairs the MEL's ability to convene claims committee or executive committee meetings in a timely fashion, the Board empowered the Executive Director and Fund Attorney to make decisions, claim and expense payments and have these ratified at the next scheduled meetings of the claims and executive committee meetings.

Management Committee: Committee met via teleconference on March 5th to review the responses to the Request for Qualifications for Emergency Response Vendors. Management Committee approved all but 2 that were “non-responsive”. Responses from the following vendors have now been posted to the MEL webpage.

All Risk Property Damage Experts
Insurance Restoration Specialists
National Restoration
Puro Clean Disaster Response
Rapid Recovery Restoration Services

ServPro of Haddon Heights / Voorhees
ServPro of Nutley / Bloomfield
RDC Restoration LLC

Committee also approved an amount not to exceed \$23,000 for remediation of moldy boxes containing liability claims files that were closed during 2006 and back, if the Division of Archives does not approve of destroying the records, since the files cannot be specifically identified.

Joint Cash Management Investment Program. In 2019, the board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the MEL's Joint Cash Management & Investment Program. MEL Investment Chairman Rheinhardt and Fund Attorney said the MEL has been working to create some form or another of a Joint Cash Management Plan since at least 2008, at the outset of the recession when members had difficult time with notes. The formation now puts the MEL in a position to assist members with purchasing notes just as the impact of the pandemic has negatively affected the municipal bond market.

Board adopted a resolution awarding professional service agreement to Clearbrook Investment Consulting to serve as Asset Manager, Bank of New York for Custodial Services & Accounting and NW Financial Services as Financial Advisor. Committee agreed to invite the Residual Claims Fund, the NJ Environmental Risk Management Fund and the Sustainable Energy Joint Meeting at the outset. Once operational, the offer can be extended to all affiliated local Joint Insurance Funds.

Meeting of Investment Committee, including all local JIF Treasurers, will be scheduled to introduce the Joint Cash Management & Investment Program to each JIF. Local JIF Chairs will be invited to participate. Next steps include providing each JIF with participating paperwork.

Model Personnel Committee: Matt Giacobbe has completed draft Personnel Manuals and Employee Handbooks (civil service and non-civil service) which have been distributed to the Model Personnel Committee for review. The MEL is in the process of scheduling a conference call meeting of the Committee.

Coverage Committee: The committee met on February 21, 2020; Committee submitted its minutes of that meeting. The Committee is scheduled to meet next on May 8, 2020 at 10AM; location to be determined.

Board accepted the Coverage Committee's recommendation and approved endorsements to the Casualty and Crime Policies:

Endorsements: Casualty – Railroad Exclusion; 2) Crime – Liberalization; 3) Casualty – Inflatable Fire House Exception; 4) Casualty – Dam Exclusion; and 5) Casualty-Judges/Prosecutors.

MEL Crime Policy: Policy & applicable endorsements; Additional Insured, Blanket Independent Contractors, Blanket Waiver of Subrogation, Statutory Bond-Scheduled Independent Contractors and Definition of Employee (NJUA JIF only).

Legislative Committee: The committee met on February 13, 2020 and submitted its minutes of the meeting for information. Committee is scheduled to meet next on May 7, 2020 at 10AM via teleconference.

Safety & Education Committee: The committee met on February 21st and submitted its minutes of that meeting. Committee is scheduled to meet next on May 8, 2020 at 11:30AM; location to be determined.

In January, the MEL authorized the release of a competitive contract RFP for a vendor to prepare webinars/online training and for the Learning Management System with one response received for each position. The Board of Fund Commissioners accepted the Committee's recommendation and awarded the contract to VCS for webinars and online training and FirstNet for the Learning Management System.

The Board also approved Committee's request and authorized additional funds not to exceed \$20,000 to provide additional training on Designated Employer Representative Classes (D.E.R.)

RCF: The RCF held its 2020 reorganization meeting on January 6, 2020; a copy of Commissioner Clarke's report of the meeting submitted for information. Fund Year 2015 has now been transferred to the Residual Claims Fund.

Financial Disclosures: It is expected the Division of Local Government Services will distribute a filing notice on/about April 1st and forms will need to be filed by the April 30th deadline.

Claims Review Committee: The Claims Review Committee met on January 6, 2020 and March 5, 2020; enclosed are the minutes under separate cover.

Fund Attorney: Fund Attorney reported on filings with the State Comptroller's office on excess renewals adding that the MEL is now in a good position prior to marketing 2021 commercial coverages – which often exceeds \$2,000,000 and is approaching \$10,000,000 in premiums for property coverage.



Municipal Excess Liability Residual Claims Fund

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

March 27, 2020

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

Re: RCF March 2020 Meeting

Joint Cash Management Investment Program. In 2019, the MEL board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the Municipal Excess Liability Fund Joint Cash Management Program. Today the MEL is adopting a resolution awarding Clearbrook as the Asset Manager, Bank of New York as Custodian & Accounting and NW Financial as the Financial Advisor. The MEL invited the NJ Municipal Excess Liability Residual Claims Fund (RCF), the NJ Environmental Risk Management Fund and the Sustainable Energy Joint Meeting to start with investment opportunities. Once operational, the offer will be extended to all MEL affiliated local Joint Insurance Funds. The RCF Executive Board passed a resolution to participate in the MEL Joint Cash Management Program, which takes effect immediately.

Fund Operation: In light of the COVID-19 pandemic, a resolution was passed to allow the RCF to continue operations in the event the pandemic impairs the claims committee or executive committee from convening in a timely fashion. The Executive Director and Fund Attorney are empowered to make decisions, including approval of claim and expense payments.

2020 MEL, MRHIF and NJCE Educational Seminar: The 10th annual seminar scheduled for Friday, May 1, 2020 has been postponed, and will be rescheduled at a later date.

Financial Disclosures: JIF Commissioners should anticipate the online filing of the Financial Disclosure forms inclusive of any other municipal related positions that require filing. It is anticipated the Division of Local Government Services will distribute a notice with filing instruction in March with a deadline to file by April 30th.

Claims Committee: The Claims Review Committee met on January 6, 2020 and March 5, 2020; minutes of those meetings were enclosed under separate cover.

Next Meeting: The next meeting of the RCF will be June 3, 2020 at 10:30AM at the Forsgate Country Club.



**New Jersey Municipal Environmental
Risk Management Fund**

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

March 27, 2020

Memo to: Fund Commissioners
Camden County Municipal Joint Insurance Fund

From: Commissioner Joseph Wolk

SUBJECT: Summary of Topics Discussed at E-JIF Meeting

JOINT CASH MANAGEMENT INVESTMENT PROGRAM - In 2019, the MEL board authorized the release of a Professional Services RFP for an Asset Manager and a Financial Advisor to manage investments of the Municipal Excess Liability Fund Joint Cash Management Program. During its March 27th meeting, the MEL adopted a resolution awarding Clearbrook as the Asset Manager, Bank of New York as Custodian & Accounting and NW Financial as the Financial Advisor. The MEL invited the NJ Municipal Excess Liability Residual Claims Fund (RCF), the NJ Municipal Environmental Risk Management Fund (E-JIF), and the Sustainable Energy Joint Meeting (SEM) to start with investment opportunities. The E-JIF Board adopted Resolution #13-20 authorizing the Fund's participation in the Municipal Excess Liability Fund Joint Cash Management and Investment Program (JCMI).

FUND OPERATION - In the event the COVID-19 pandemic impairs the Fund's ability to convene claims committee or executive committee meetings in a timely fashion, a motion was passed authorizing the Executive Director and Fund Attorney to make necessary decisions to continue operations, including approval of claim and expense payments.

REVISED BUDGET AND PROFESSIONAL FEE AMENDMENT RESOLUTION- The revised 2020 budget and Resolution #14-20 were included in the agenda. The revisions reflect new members added to the local JIFs for 2020 and associated professional fee contract increases. A motion was passed approving the revisions to the 2020 budget. In addition, Resolution #14-20 was adopted amending the contracted amounts of certain professionals and service organizations.

UST POLICY ENDORSEMENT #2 – In February the Fund was notified by NJDEP that there was an issue with the EJIF UST form citing that the form does not meet standards contained in the “*UST Technical Compendium: Financial Responsibility*”. The Executive Board previously approved the endorsement to the EJIF UST policy via email, and memorialized the approval by way of a motion.

RISK MANAGEMENT INFORMATION SYSTEM (RMIS) - Following the MEL's lead on its usage of the Origami data collection system and established platform, the Executive Board adopted Resolution #15-20 approving a contract with Origami Risk. The system will aid the underwriting and claims process for all members of the EJIF and allow a greater ease in capturing and reporting data and claims.

ACTUARIAL IBNR REPORT- Mr. Kullman of Aon was present at the meeting and gave a report on the actuarial IBNR estimates for the E-JIF valued as of December 31, 2019.

NEXT MEETING- The next meeting of the EJIF is scheduled for Wednesday, June 3, 2020 at the Forsgate CC, Jamesburg.

APPENDIX III
Monthly Certificate Holding Reports

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Borough of Chesilhurst I - Borough of Chesilhurst	201 Grant Avenue Waterford, NJ 08089	Cyber Policy: Indian Harbor Insurance Company Policy Term: 01/01/20 - 01/01/21; Policy #MTP003948607; Policy Limits: \$ 8,000,000 Agg, Third Party \$5,000,000, First Party \$3,000,000 Cyber Excess Policy: Underwriters at Lloyd's Policy #:W1D9B8190302; Policy Term: 01/01/2020 - 01/01/2021; Policy Limit: \$8,000,000 Each Claim/\$8,000,000 Each Agg Evidence of Insurance.	1/22/2020 #2412009	GL AU EX WC OTH
H - Gloucester Township Fire I - Borough of Laurel Springs	Commission Dist. 4 14 West Central Ave Blackwood, NJ 08012	Re: Use of premises for fire safety training Certificate holder is Additional Insured on the above referenced Commercial General Liability policy as respects Laurel Springs use of premises for Fire Safety House on October 5, 2020.	1/23/2020 #2413241	GL AU EX WC
H - Sterling High School I - Borough of Laurel Springs	801 Preston Ave., Suite B Somerdale, NJ 08083	Re: Use of premises for Pageant Certificate holder is Additional Insured on the referenced Commercial General Liability policy as respects use of premises for Miss Laurel springs Pageant on May 14, 2020 and May 15, 2020.	1/23/2020 #2413242	GL AU EX WC
H - Wolfson Group, Inc I - Borough of Audubon	Meeting House Business Center 120 W. Germantown Pike, Ste 120 Plymouth Meeting, PA 19462	Certificate holder is additional insured on the above referenced Commercial General Liability and Excess Liability policies if required by written contract as respects to use of premises at 120 Black Horse Pike, Audubon Crossings Shopping Center, Audubon, NJ for Fire Department training throughout 2020.	1/23/2020 #2413621	GL AU EX WC
H - Collingswood Board of Education I - Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108	Certificate holder is additional insured as respects use of facilities by the Collingswood Recreation Department.	1/27/2020 #2414870	GL AU EX WC
H - Norris Sales Company I - Borough of Barrington	1010 Conshohocken Rd Conshohocken, PA 19428	Certificate holder is Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability policies if required by written contract and is included as loss payee on the above fererenced Inland Marine policy if required by written contract with respects to any and all equipment rented from Norris Sales Company Inc., throughout 2020.	1/28/2020 #2415147	GL AU EX WC OTH
H - Black Horse Pike Regional School District I - Township of Gloucester	Highland High School 580 Erial Road Blackwood, NJ 08012	Re: 5/9/20 Graduation Dance Certificate holder is Additional Insured with respects to use of facilities for the L.E.A.D. Graduation Dance on 5/9/20.	1/29/2020 #2416406	GL AU EX WC

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

H - Clementon Board of Education I - Borough of Clementon	4 Audubon Ave Clementon, NJ 08021	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 at Clementon Elementary School for "Trunk or Treat" event on October 2020.	1/29/2020 #2420268	GL AU EX WC
H - USDA Service Center I - Borough of Oaklyn	1318 S. Main Road, Building 5, Suite A Vineland, NJ 08360	Company A: Property Policy Limit: 01/01/2020 - 01/01/2021 Policy Term: Real & PP - "All Risk" Policy Number: CAM200602-87 Company A: Auto Phy Dam Policy Limit: ACV \$2,500 com/col Policy Term: 01/01/2020 - 01/01/2021 Policy Number: CAM200602-87 Evidence of Insurance.	1/29/2020 #2420272	GL AU EX WC OTH
H - Camden County Regional I - Borough of Oaklyn	Emergency Training Center 410 Woodbury - Turnersville Rd. Blackwood, NJ 08012	RE: Training exercises throughout the year. 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 training exercises throughout the year.	1/29/2020 #2420319	GL AU EX WC
H - Oaklyn Public School District I - Borough of Oaklyn	136 Kendall Boulevard Oaklyn, NJ 08107	RE: Municipal Alliance gym nights and color guard program. 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 Municipal Alliance gym nights and color guard program.	1/29/2020 #2420320	GL AU EX WC
H - Oaklyn Public School District I - Borough of Oaklyn	136 Kendall Boulevard Oaklyn, NJ 08107	RE: Use of Gymnasium by Collingswood Recreation Department during calendar year Evidence of Insurance as respects to Use of Gymnasium by Collingswood Recreation Department during calendar year	1/29/2020 #2420321	GL AU EX WC
H - KS State Bank I - Borough of Oaklyn	1010 Westloop, PO Box 69 Manhattan, KS 66505	RE: Purchase of Ford F450 Truck, VIN #1FDUF4HY2KDA24292 Valued at \$54,662 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 Purchase of Ford F450 Truck, VIN #1FDUF4HY2KDA24292 Valued at \$54,662	1/29/2020 #2420355	GL AU EX WC OTH
H - TD Bank NA I - Township of Voorhees	9000 Atrium Way Mt. Laurel, NJ 08054	RE: 2020 citizens event partnership 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 2020 citizens event partnership from 1/1/20 to 12/31/20.	1/29/2020 #2420423	GL AU EX WC

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

H - Evesham Township Fire Dist No. 1 I - Township of Voorhees	PO Box 276 Marlton , NJ 08053	Evidence of Insurance.	1/29/2020 #2420424	GL AU EX WC
H - Burlington County Emergency I - Township of Voorhees	Services Training Center 53 Academy Drive, P.O Box 6000 Eastampton, NJ 08060	RE: Use of Premises by Voorhees Fire Department for 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 use of Premises by Voorhees Fire Department for Training	1/29/2020 #2420425	GL AU EX WC
H - The Mall at Voorhees Town Center I - Township of Voorhees	Attn: Management Office 2120 Voorhees Town Center Voorhees, NJ 08043	Re: Leased agreements for Unit 2455 located in the Voorhees Town Center. Certificate holder and Voorhees Center Realty, LLC, Namdar Realty Group, LLC, Voorhees CH LLC, Voorhees Nassim LLC, and WAWA, Inc. are amended to be 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 JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to leased agreements for Unit 2455 located in the Voorhees Town Center.	1/29/2020 #2420426	GL AU EX WC
H - Namdar Realty Group, LLC, NAMCO I - Township of Voorhees	Realty LLC Voorhees Center Realty LLC 150 Great Neck Rd, Suite 304 Great Neck, NY 11021	*Additional Certificates Holders: Voorhees Nassim LLC & Voorhees CH LLC NAMCO Realty LLC, Namdar Realty Group LLC, Voorhees Center Realty LLC, Voorhees Nassim LLC and Voorhees CH LLC are Additional Insureds on a primary/non-contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respect to leased property located at 2120 Voorhees Township, Camden County, NJ 08043. Waiver of Subrogation applies on the above-referenced Commercial General Liability, Auto Liability and Workers' Compensation Policies if required by written contract and permitted by law. 30 Days Notice of Cancellation.	1/29/2020 #2420427	GL AU EX WC
H - Camden County Energy Recovery I - Township of Voorhees	Corp. 600 Morgan Boulevard Camden, NJ 08104	RE: Voorhees Township's vehicles that enter the CCERC facility to deliver recycling Certificate Holder is amended to be 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 JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to Voorhees Township's vehicles that enter the CCERC facility to deliver recycling.	1/29/2020 #2420428	GL AU EX WC
H - St. Pauls' Presbyterian Church	433 Park Ave	Re: Use of premises Certificate holder is additional insured as	1/29/2020	GL AU EX

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

I - Borough of Laurel Springs	Lindenwold, NJ 08021	respects use of premises by the Borough of Laurel Springs Recreation Commission on 1/31/20.	#2421683	WC
H - The Mall at Voorhees Town Center I - Township of Voorhees	Attn: Management Office 2120 Voorhees Town Center Voorhees, NJ 08043	Re: Leased agreements for Unit 2455 located in the Voorhees Town Center. Certificate holder and Voorhees Center Realty, LLC, Namdar Realty Group, LLC, Voorhees CH LLC, Voorhees Nassim LLC, are amended to be 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 JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) as respects to leased agreements for Unit 2455 located in the Voorhees Town Center.	1/29/2020 #2422403	GL AU EX WC
H - New Jersey Historic Trust I - Township of Cherry Hill	PO Box 457 Trenton, NJ 08625	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: Barclay Farmhouse Project. Project #2019.1024 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 a grant for the Barclay Farmhouse Project. Project #2019.1024	1/29/2020 #2422404	GL AU EX WC OTH
H - 765 Collingswood LLC I - Borough of Collingswood	765 Haddon Avenue Westmont, NJ 08108	RE: Use of parking lot: 765 Haddon Ave The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of their parking lot: 765 Haddon Ave	1/29/2020 #2422407	GL AU EX WC
H - NJ Department of State I - Borough of Collingswood	Division of Travel and Tourism 33 West State Street PO Box 460 Trenton, NJ 08625	Evidence of Insurance.	1/29/2020 #2422408	GL AU EX WC
H - To Whom it May Concern I - Township of Gloucester		Evidence of Insurance.	1/29/2020 #2422411	GL AU EX WC OTH
H - Creative Arts Morgan Village I - City of Camden	Academy 900 Morgan Blvd Camden, NJ 08104	RE: Adult Basketball League from February-April 2020. Evidence of insurance with respects to the use of facilities by the City-sponsored Adult Basketball League from February-April 2020.	1/29/2020 #2422416	GL AU EX WC

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

H - KS StateBank and/or Its Assigns I - Winslow Township	PO Box 69 Manhattan, KS 66505	RE: 2020 Dodge Durango, vin #1C4RDJFG9LC192494, valued at \$29,616 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 lease of a 2020 Dodge Durango, vin #1C4RDJFG9LC192494, valued at \$29,616	1/29/2020 #2422422	GL AU EX WC OTH
H - St. Pauls' Presbyterian Church I - Borough of Laurel Springs	433 Park Ave Laurel Springs, NJ 08021	Re: Use of premises Certificate holder is additional insured as respects use of premises by the Borough of Laurel Springs Recreation Commission on 1/31/20.	1/31/2020 #2424042	GL AU EX WC
H - Clementon Board of Education I - Borough of Clementon	4 Audubon Ave Clementon, NJ 08021	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 at Clementon Elementary School for "Trunk or Treat" event.	1/31/2020 #2424137	GL AU EX WC
H - Camden Promise Charter School I - City of Camden	250 Federal Street Camden, NJ 08102	RE: City's Aquatics Program throughout calendar year 2020 Evidence of insurance with respects to the use of facilities for the City's Aquatics Program throughout calendar year 2020.	2/3/2020 #2424426	GL AU EX WC
H - Black Horse Pike I - Borough of Runnemede	Regional School District 580 Erial Road Blackwood, NJ 08102	RE: Senior Citizen Dinner/Show on 3/12/20. 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 at Triton Regional High School, located at 250 Schubert Avenue, Runnemede, NJ 08078, by the Runnemede Alliance for a Senior Citizen Dinner/Show on 3/12/20	2/5/2020 #2429193	GL AU EX WC
H - Coopers Ferry Partnership One I - Parking Authority of the City of Camden	Port Center 2 Riverside Dr., Ste 501 Camden, NJ 08103	RE: PACC for Lots 9 & 11 Delaware & Cooper St, Camden, NJ 08102 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 PACC for Lots 9 & 11 Delaware & Cooper St, Camden, NJ 08102	2/5/2020 #2429229	GL AU EX WC OTH
H - Delaware River Port Authority I - Parking Authority of the City of Camden	Port Authority Transit Corporation One Port Center 2 Riverside Drive	RE: Use of Parking Lots DRPA and PATCO are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of Parking Lots: - Location Lot 6 Martin Luther King Jr BLVD &	2/5/2020 #2429230	GL AU EX WC OTH

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 1/22/2020 To 2/22/2020

	Camden, NJ 08101	Third Street Camden NJ. - DPC Lot, Federal St & River Dr, Owned by DPPA/BBT Realty Inc - Waterfront Technology Center, Lot 5 - Lot 4, Located at Delaware & Federal St, Camden NJ PACC has a full limit of \$20m GL & Excess. General Liability includes Garage Keepers Liability with a Sublimit of \$2 Million.		
H - First Western Bank & Trust I - Parking Authority of the City of Camden	dba: Advance Acceptance All-Lines Leasing 100 Prairie Center Drive Eden Prairie, MN 55344	RE: Contract # 11961902 (Value \$71,730) 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 leased equipment Tennant M30 Gasoline Rider Scrubber M30-G Contract # 11961902 (Value \$71,730)	2/5/2020 #2429231	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel I - Parking Authority of the City of Camden	PO Box 1400 Voorhees, NJ 08043	RE: Trailer #32617, Serial # PA-030088 Value - \$15,475 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 Trailer #32617, Serial # PA-030088 Value - \$15,475 Office Trailer Year 2016 Make MARKLINE	2/5/2020 #2429232	GL AU EX WC OTH
H - Liberty Property Trust I - Parking Authority of the City of Camden	1628 John Kennedy Blvd, Ste 110 Philadelphia, PA 19103	RE: PACC for Lots 9 & 11 Delaware & Cooper St, Camden, NJ 08102 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 PACC for Lots 9 & 11 Delaware & Cooper St, Camden, NJ 08102	2/5/2020 #2429234	GL AU EX WC OTH
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	RE: Various Agreements for parking lot use The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the following Various Agreements for parking lot use: - PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37) - Block 81.04, Proposed Lot 1.01 (.90 acres) aka Aquarium Loop Drive & Riverside Drive, Camden, NJ 08103 - Lot 21, Block 79, Lot13 aka Prison Lot on Delaware Ave Between Elm & State St - West Lot, Block 80, Lot 2.01 aka Lot12 - Waterfront Technology Center Lot for Daily Use of Monthly Parkers - Lots 7 & 8 located at Delaware Ave, between Federal & Cooper St, Camden, NJ. - Lot 33 Block 157 Lot 46 Located at 539-547 So. Second Street, Camden, NJ 08103 Coverage also includes the following: Products/Completed operations, Personal & Advertising Injury.	2/5/2020 #2429235	GL AU EX WC OTH
H - New Jersey Public Defenders I - Parking Authority of the City of Camden	Office PO Box 850 Trenton, NJ 08625	RE: Walter Rand Transportation Center The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Walter Rand Transportation Center located at One So. Broadway, Camden, NJ 08103	2/5/2020 #2429236	GL AU EX WC OTH

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H - New Jersey Transit Corporation I - Parking Authority of the City of Camden	One Penn Park Plaza East Newark, NJ 07105	RE: NJT Agreement No: L0475-3069-01 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to NJT Agreement No: L0475-3069-01 Commuter Parking Facility at Walter Rand Center Park & Ride. Contract Liability is included.	2/5/2020 #2429237	GL AU EX WC OTH
H - Third & Mickle Blvd I - Parking Authority of the City of Camden	Delaware River Port Authority County of Camden 250 Federal Street Camden, NJ 08103	Evidence of insurance as respects to Lease #L475-3069-01 - Commuter Parking Facilities at Camden Rail Station Parking Lot Events (Lot 6 is for Junior Parking)	2/5/2020 #2429239	GL AU EX WC
H - The Royal Court I - Parking Authority of the City of Camden	100 Senate Court Camden, NJ 08103	Evidence of insurance as respects to parking lots and events. Does not include Fireworks and amusements	2/5/2020 #2429240	GL AU EX WC
H - State of New Jersey Judiciary I - Parking Authority of the City of Camden	Purchase & Property Unit Hughes Justice Complex, 8th Fir North 25 West Market St;PO Box 985 Trenton, NJ 08625	Evidence of insurance as respects to commuter parking facilities at Camden Rail Station, Lease #L475-306	2/5/2020 #2429241	GL AU EX WC
H - South Jersey Port Corp I - Parking Authority of the City of Camden	Attn: Kevin Castagnola 01 Joseph A Balzano Blvd PO Box 129 Camden, NJ 08101	RE: Cocoa Bean Lots 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 Cocoa Bean Lots located 2nd & Clinton St, Camden Bldg H-1 & H-2 Block 160/Lot 1 & Block 165 Lot 1	2/5/2020 #2429242	GL AU EX WC
H - NJ Department of Children and I - Parking Authority of the City of Camden	Families 50 E State Street, 7th Floor PO Box 717 Trenton, NJ 08625	RE: Walter Rand Transportation Center 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 Walter Rand Transportation Center at 1 South Broadway, Camden, NJ 08103	2/5/2020 #2429245	GL AU EX WC
H - Elite Parking Solutions, Inc I - Parking Authority of the City of Camden	c/o Shawn & Patrick Kelly 5 Hampton Drive Richboro, PA 18954	RE: Agreement for Parking Lot 33, Block 157, Lot 46 Elite Parking Solutions, Inc, c/o c/o Shawn & Patrick Kelly are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Agreement for Parking Lot 33, Block 157, Lot 46 address 539-547 So Second Street, Camden, NJ 08103	2/5/2020 #2429246	GL AU EX WC

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<p>H - County of Camden I - Parking Authority of the City of Camden</p>	<p>Attn:Treasurer 520 Market Street, 9th Floor Camden, NJ 08102</p>	<p>RE: Site License Agreements The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Site License Agreements with the New Jersey Economic Development Authority</p>	<p>2/5/2020 #2429247</p>	<p>GL AU EX WC</p>
<p>H - Carl & Cesare R. Dolente I - Parking Authority of the City of Camden</p>	<p>Susquehanna Bank Center</p>	<p>Evidence of Insurance as respects to 529 South 2nd St., Camden, NJ 08703</p>	<p>2/5/2020 #2429248</p>	<p>GL AU EX WC</p>
<p>H - Camden County Improvement I - Parking Authority of the City of Camden</p>	<p>Authority 2220 Voorhees Town Center Voorhees, NJ 08043</p>	<p>RE: use of Baseball Parking Lot located at Penn & Perl Streets, Camden, NJ 08102 CCIA 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 Baseball Parking Lot located at Penn & Perl Streets, Camden, NJ 08102</p>	<p>2/5/2020 #2429249</p>	<p>GL AU EX WC</p>
<p>H - Camden City Redevelopment Agency I - Parking Authority of the City of Camden</p>	<p>Camden City Hall 600 Market Street 13th Floor Camden, NJ 08101</p>	<p>Evidence of Insurance as respects to Parking Lot for Special Events between 2nd and 3rd and Line and Pine Streets in Camden, NJ</p>	<p>2/5/2020 #2429250</p>	<p>GL AU EX WC</p>
<p>H - Sterling High School District I - Borough of Magnolia</p>	<p>801 Preston Ave. Suite B Somerdale, NJ 08083</p>	<p>RE: Miss Magnolia Pageant on May 8, 2020 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities for the Miss Magnolia Pageant on May 10, 2020</p>	<p>2/5/2020 #2429257</p>	<p>GL AU EX WC OTH</p>
<p>H - Sterling High School District I - Borough of Magnolia</p>	<p>801 Preston Ave. Suite B Somerdale, NJ 08083</p>	<p>RE: Miss Magnolia Pageant on May 8, 2020 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities for the Miss Magnolia Pageant on May 8, 2020</p>	<p>2/6/2020 #2430293</p>	<p>GL AU EX WC OTH</p>
<p>H - FTB Equities Urban Renewal, LLC I - Parking Authority of the City of Camden</p>	<p>1515 Burnt Mill Road Cherry Hill, NJ 08003</p>	<p>RE: Agreement for Use of Parking Lots FTB Equities Urban Renewal LLC, FTB Equities, FTB, FTB Operations, LLC, and their affiliates and their respective officers, members, managers, representatives, and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Agreement for Use of Parking Lots: - Lot 9 aka Victor's Pub. Lot Identified on City Tax Map as Block</p>	<p>2/6/2020 #2430297</p>	<p>GL AU EX WC OTH</p>

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		81.05, Lot 1 located between Cooper & Market St & Riverside Dr & Delaware Ave, Camden, NJ - Block 81.04, Lot 1.01 aka Aquarium Loop Drive & Riverside Drive, Camden, NJ 08103		
H - New Jersey Aquarium, LLC I - Parking Authority of the City of Camden	Camden Aquarium, LLC 4016 Towns Fair Way, Suit 201 Columbus, OH 43219	RE: Lots 7, 8, & 10 New Jersey Aquarium, LLC and Camden Aquarium, LLC are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the management of parking Lots 7, 8, & 10 located at Delaware Ave, between Federal & Cooper St, Camden, NJ. Coverage also includes the following: Products/Completed operations, Personal & Advertising Injury.	2/6/2020 #2430298	GL AU EX WC OTH
H - New Jersey Economic Development I - Parking Authority of the City of Camden	Authority (NJEDA) 36 West Street P.O. Box 990 Trenton, NJ 08625	RE: Various Agreements for parking lot use New Jersey Economic Development Authority (NJEDA), The State of New Jersey and their affiliates and their respective officers, members, managers, representatives, and employees are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the following Various Agreements for parking lot use: - PACC is the Manager and Operator of certain property located on Riverside Drive aka Aquarium Loop Drive in the City of Camden, New Jersey, known as Tax Block 81.01, Lot 1 (.45 acres), Block 81.01, Lot 2 (.37) - Block 81.04, Proposed Lot 1.01 (.90 acres) aka Aquarium Loop Drive & Riverside Drive, Camden, NJ 08103 - Lot 21, Block 79, Lot13 aka Prison Lot on Delaware Ave Between Elm & State St - West Lot, Block 80, Lot 2.01 aka Lot12 - Waterfront Technology Center Lot for Daily Use of Monthly Parkers - Lots 7 & 8 located at Delaware Ave, between Federal & Cooper St, Camden, NJ. - Lot 33 Block 157 Lot 46 Located at 539-547 So. Second Street, Camden, NJ 08103 Coverage also includes the following: Products/Completed operations, Personal & Advertising Injury.	2/6/2020 #2430299	GL AU EX WC OTH
H - Rowan University-Rutgers Camden I - Parking Authority of the City of Camden	Board of Governors 200 Federal St Camden, NJ 08103	RE: Management of Parking lots 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 management of parking lots: - Block, 1400 200-220 Broadway, Camden NJ 08103. - Lot 52, 206-224 5th Street, Camden, NJ 08103 (Block 181 Lot 78-87 - 5th & Mickle)	2/6/2020 #2430300	GL AU EX WC OTH
H - State of New Jersey Department I - Parking Authority of the City of Camden	of Corrections 1035 Parkway Ave Trenton, NJ 08625	RE: Use of Lot 13, Block 79 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Use of Lot 13, Block 79 located at Delaware Ave. & Elm St., Camden, NJ 08102	2/6/2020 #2430301	GL AU EX WC OTH
H - State of New Jersey Department I - Parking Authority of the City of Camden	of Treasury PO Box 002 Trenton, NJ 08625	RE: Use of Block 79, Lot 13 aka Prison Lot The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Use of Block 79, Lot 13 aka Prison Lot located on Delaware Ave & Elm St	2/6/2020 #2430302	GL AU EX WC OTH

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From 1/22/2020 To 2/22/2020

H - State of New Jersey Department of Treasury I - Parking Authority of the City of Camden	Division of Property Management 33 West State St;PO Box 034 Trenton, NJ 08625	RE: Use of Block 46, Lot 51 & Block 47, Lot 3 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Use of Block 46, Lot 51 & Block 47, Lot 3	2/6/2020 #2430303	GL AU EX WC OTH
H - Sterling High School I - Borough of Somerdale	501 Warwick Road Somerdale, NJ 08083	RE: Miss Somerdale Pageant on 4/23/20 and 4/25/20. Evidence of Insurance with respects to the use of facilities for the Miss Somerdale Pageant on 4/23/20 and 4/25/20.	2/6/2020 #2430372	GL AU EX WC
H - Gloucester Township Public I - Township of Gloucester	Schools 17 Erial Road Blackwood, NJ 08012	RE: Townships 325th Anniversary Parade on 5/2/20 rain date 5/9/20. 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 property for the Townships 325th Anniversary Parade on 5/2/20 rain date 5/9/20.	2/10/2020 #2431673	GL AU EX WC
H - Borough of Magnolia I - Borough of Magnolia	438 West Evesham Ave Magnolia, NJ 08049	JIF Blanket Crime: Evidence of Public Employee Dishonesty (Employees & Volunteers) - Coverage O; Forgery and Alteration - Coverage B; Theft, Disappearance and Destruction - Coverage C; Robbery and Safe Burglary - Coverage D; and Computer Fraud with Funds Transfer - Coverage F. Coverage O includes Municipal Court employees not required by law to be individually bonded. Coverage O excludes all Statutory positions (those positions required by law to be individually bonded). MEL Crime Policy: Evidence of Statutory Bond Coverage Coverage O applies to Statutory Court positions such as Magistrate, Court Clerk, Court Administrator and the position of Fire District Treasurer. Evidence of insurance as respects to Statutory Bond coverage for Shelley Strehle - Treasurer, Effective: 11/23/2015, Mark Godfrey - Tax Collector, Effective : 01/01/20	2/13/2020 #2435389	OTH
H - Haddonfield Board of Education I - Borough of Haddonfield	1 Lincoln Avenue Haddonfield, NJ 08033	RE: Self-defense training on March 5, 2020. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of high school wrestling room for self-defense training on March 5, 2020.	2/18/2020 #2436545	GL AU EX WC
H - First Choice Fire Apparatus I - Borough of Audubon	111 Oxford St Wilkes Barre, PA 18706	Re: 2019 E-One typhoon Stainless Steel Pumper, vin 34EN6HA8XK2003280 valued at \$465,000 First Choice Fire and Tax Exempt Leasing Corp and/or its Assigns, 203 E Park Ave., Libertyville, IL 60048 is additional insured and on the Commercial General Liability policy and Excess Liability policy and Loss Payee as per written contract as respects 2019 E-One typhoon Stainless Steel Pumper, vin 34EN6HA8XK2003280 valued at \$465,000.	2/18/2020 #2436580	GL AU EX WC
H - Tax Exempt Leasing Corp	& or it's assigns	RE: 2019 E-One Typhoon Stainless Steel Pumper, VIN	2/19/2020	GL AU EX

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<p>I - Borough of Audubon Park</p>	<p>203 E. Park Avenue Libertyville, IL 60048</p>	<p>4EN6AHA8XK2003280 valued at \$465,000 with a \$2,500 Property Deductible First Choice Fire and Tax Exempt Leasing Corp and/or its Assigns, 203 E Park Ave., Libertyville, IL 60048 is additional insured and on the Commercial General Liability policy and Excess Liability policy and Loss Payee as per written contract as respects 2019 E-One Typhoon Stainless Steel Pumper, VIN 4EN6AHA8XK2003280 valued at \$465,000 with a \$2,500 Property Deductible</p>	<p>#2437127</p>	<p>WC OTH</p>
<p>H - KS State Bank I - Township of Cherry Hill</p>	<p>1010 Westloop PO Box 69 Manhattan, KS 66505-0069</p>	<p>Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: Lease of (13) 2018 Ford Police Interceptors and (6) 2019 Ford Police Interceptors 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 lease of Thirteen (13) 2018 Ford Police Interceptors, VIN: 1FAHP2MK9JG104328, 1FAHP2MK0JG104329, 1FAHP2MK7JG104330, 1FAHP2MK9JG104331, 1FAHP2MK0JG104332, 1FAHP2MK4JG102485, 1FAHP2MK7JG104327, 1FAHP2MK5JG104326, 1FAHP2MK3JG104325, 1FAHP2MK1JG104324, 1FAHP2MKXJG1043 Original value \$679,733 and Six (6) 2019 Ford Police Interceptors, VIN: 1FM5K8AR0KGB24982, 1FM5K8AR2KGB24983, 1FM5K8AR4KGB24984, 1FM5K8AR6KGB24985, 1FM5K8AR8KGB24986, 1FM5K8ARXKGB24987 Original Value \$311,122 with a total value of \$990,855 for the Cherry Hill Police Department.</p>	<p>2/19/2020 #2437299</p>	<p>GL AU EX WC OTH</p>
<p>H - Posel Voorhees, LLC I - Township of Voorhees</p>	<p>212 Walnut Street Philadelphia, PA 19106</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 as respect to use of premises at 900 Haddonfield Berlin Rd., Voorhees, NJ on May 2, 2020 for the Voorhees police car show.</p>	<p>2/21/2020 #2437916</p>	<p>GL AU EX WC</p>

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From 2/22/2020 To 3/22/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Posel Voorhees, LLC I - Township of Voorhees	212 Walnut Street Philadelphia, PA 19106	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 at 900 Haddonfield Berlin Rd., Voorhees, NJ on May 2, 2020 for the Voorhees police car show.	2/24/2020 #2439128	GL AU EX WC
H - Vermeer North America I - Borough of Audubon	7 Maple Ave Lumberton, NJ 08048	Evidence of Insurance with respect to: Vermeer SC802 74HP Deutz TD2.9T4F REMOTE SC Serial Number: 1VR2151JXH1003049 Retail Value: \$62,210.00	2/24/2020 #2439212	GL AU EX WC OTH
H - Camden County College Fire I - Borough of Audubon Park	Academy 420 Woodbury-Turnersville Rd Blackwood, NJ 08012	Evidence of insurance with respect to Live Burn Training	2/25/2020 #2439307	GL AU EX WC
H - Sam's Bar and Grill, Inc. I - Township of Gloucester	1107 S. Black Horse Pike Blackwood, NJ 08012	RE: Townships Anniversary Parade The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property for the Townships Anniversary Parade	2/25/2020 #2442965	GL AU EX WC
H - Mount Ephraim Board of Education I - Borough of Mt. Ephraim	Mary Bray School 225 West Kings Highway Mount Ephraim, NJ 08059	RE: Ales on the Rails event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities for the Boroughs Ales on the Rails event	2/25/2020 #2442967	GL AU EX WC
H - Burlington County Emergency I - Camden County Municipal JIF	Service Training Center 53 Academy Drive Westampton, NJ 08060	RE: Use of premises for emergency response 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 use of premises for emergency response training	2/25/2020 #2442974	GL AU EX WC
H - Sweet Eats Bakery I - Camden County Municipal JIF	318 S Burnt Mill Road Westampton, NJ 08060	RE: Use of premises for emergency response 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 use of premises for emergency	2/25/2020 #2442975	GL AU EX WC

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From 2/22/2020 To 3/22/2020

		response training at 318 S Burnt Mill Road, Voorhees, NJ.		
H - Burlington County Emergency I - Camden County Municipal JIF	Service Training Center 53 Academy Drive Westampton, NJ 08060	RE: Use of premises for emergency response 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 use of premises for emergency response training	2/25/2020 #2442976	GL AU EX WC
H - Pennco Technical School I - Township of Gloucester	99 Erial Road Blackwood, NJ 08012	Re: Use of property for 325th anniversary parade Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess policies with respects to use of property for the township 325th Anniversary parade on 5/2/20, rain date 5/9/20.	2/26/2020 #2445687	GL AU EX WC
H - Wells Fargo Equipment Finance, I - Cherry Hill Fire District (BOFC District)	Inc. ISAOA PO Box 35702 Billings, MT 59107	Re: 2019 Ford E450 Ambulance, vin #1FDXE4FS0KDC67093 Certificate Holder is Additional Insured and Loss Payee with respects to the lease of a 2019 Ford E450 Ambulance, vin #1FDXE4FS0KDC67093, valued at \$196,132.00.	2/26/2020 #2445817	GL AU EX WC OTH
H - Black Horse Pike Regional School District I - Township of Gloucester	Administrative Office 580 Erial Road Blackwood, NJ 08012	Re: Use of facilities Certificate holder is Additional Insured on the Commercial General Liability and Commercial Excess Liability policies as respect use of facilities by the Gloucester Township Police Department for training throughout 2020.	2/27/2020 #2446015	GL AU EX WC
H - Delaware River Port Authority of I - Township of Haddon	PA & NJ One Port Center 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	RE: Earth Day "Go Green" event The Delaware River Port Authority of PA & NJ is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Haddon Township will be holding it's Annual Earth Day "Go Green" event at the PATCO passenger station parking lots located in Westmont during the current calendar year. The lots are owned by the parent, Delaware R1ver Port Authonty of PA & NJ.	2/28/2020 #2450194	GL AU EX WC OTH
H - Brandywine Realty Trust I - Cherry Hill Fire District (BOFC District)	Management Company 1000 Main Street Voorhees, NJ 08043	Evidence of insurance with respects to the use of property for training on 3/18/20-3/20/20 and 3/24/20 3/26/20	3/2/2020 #2454720	GL AU EX WC
H - Blackwood Plaza, LLC I - Township of Gloucester	1107 S. Black Horse Pike Blackwood, NJ 08012	E: Townships Anniversary Parade The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as	3/2/2020 #2454722	GL AU EX WC

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From 2/22/2020 To 3/22/2020

		respect to the use of property for the Townships 325th Anniversary Parade on 5/2/20 rain date 5/9/20.		
H - Camden County I - Township of Gloucester	Department of Parks 1301 Park Blvd Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: GTPD Dog Walker Watch Event Camden County Department of Parks, County of Camden, and Camden County Board of Chosen Freeholders are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of property at Timber Creek Dog Park for the Townships GTPD Dog Walker Watch Event during the current calendar year	3/6/2020 #2457966	GL AU EX WC OTH
H - Jesco, Inc. I - Township of Cherry Hill	1790 Route 38 Lumberton, NJ 08048	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. RE: 2019 John Deere 450K Crawler Dozer, serial #357717 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 lease of a 2019 John Deere 450K Crawler Dozer, serial #357717, valued at \$133,781. Contract #063352	3/9/2020 #2458086	GL AU EX WC OTH
H - PSE&G I - Borough of Runnemede	24 Brown Avenue Springfield, NJ 07081	RE: Hanging decorations from poles. 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 Borough hanging decorations from poles.	3/9/2020 #2458100	GL AU EX WC
H - State of New Jersey I - Township of Cherry Hill	Division of Motor Vehicles 109 Route 36 Eatontown, NJ 07724	Camden JIF and MEL JIF limits are in excess of the Township of Cherry Hill's \$50,000 SIR on WC. Insurer: QBE Specialty Insurance Company - Public Off/EPL Policy Limits: \$2M Each Occ/Agg Policy Term: 01/01/2020 - 01/01/2021 Policy #: QJD0100504 Evidence of Insurance.	3/9/2020 #2458204	GL AU EX WC OTH
H - Camden County Division of I - Township of Gloucester	Environmental Affairs 1301 Park Blvd. Cherry Hill, NJ 08002	Camden JIF and MEL JIF limits are in excess of the Township of Gloucester's \$500,000 SIR on WC. RE: Blackwood Lake Advisory Committee c/o Tonya Hoelke, 5 Wilcox Lane, Blackwood, NJ 08012, Community Clean-up Bike Path from Brown Ave to woodland Ave and including Blackwood Lake area, on 3/28/20 rain dates 3/29/20 and/or 4/4/20. Camden County Division of Environmental Affairs is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	3/12/2020 #2463125	GL AU EX WC OTH
H - Camden County Board of Chosen I - Borough of Collingswood	Freeholders County of Camden Department of Parks 600 Market St Camden, NJ 08102	Re: Boroughs fireworks display being shot over Newton Lake Park on 7/4/20 rain date 7/5/20. 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 Boroughs fireworks display being shot over Newton Lake Park on 7/4/20 rain date 7/5/20.	3/12/2020 #2463598	GL AU EX WC

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From 2/22/2020 To 3/22/2020

H - Collingswood Board of Education I - Borough of Collingswood	200 Lees Ave Collingswood, NJ 08108	RE: Use of property for the 7/4/20 Fireworks Display rain date 7/5/20. Certificate Holder is amended to be 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 JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) Use of property for the 7/4/20 Fireworks Display rain date 7/5/20.	3/12/2020 #2463599	GL AU EX WC
H - The Knight Park Trustees I - Borough of Collingswood	713 Atlantic Ave. Westmont, NJ 08108	RE: Use of property for the 7/4/20 fireworks display. Rain date 7/5/20. Certificate Holder is amended to be 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 JIF Casualty Insurance Policy (but only with respect to liability caused in whole or in part by the acts or omissions of the named insured) use of property for the 7/4/20 fireworks display. Rain date 7/5/20.	3/12/2020 #2463600	GL AU EX WC
H - MMD Financial I - Winslow Township	60 Midvale Road #202 Mountain Lakes, NJ 07046	Evidence of insurance with respects to the lease of a 2020 Dodge Durango, valued at \$30,479, for the Winslow Township Police Department.	3/16/2020 #2464940	GL AU EX WC
H - Cherry Hill Fire Department I - Borough of Haddonfield	1100 Marlgress Road Cherry Hill, NJ 08003	Evidence of Insurance with respect to Use of training facility by Haddon Fire Company	3/17/2020 #2465509	GL AU EX WC
H - Township of Haddon I - Township of Haddon	135 Haddon Avenue Westmont, NJ 08108	Evidence of Insurance with respect to New Police Vehicle: 2020 Ford Escape VIN #1FMCU9BZXLUB37862 - Value \$30,416.00	3/20/2020 #2466907	GL AU EX WC OTH
H - Gary Heck & Ronald Schiavone I - Camden County Municipal JIF	416 Haddon Ave Collingswood, NJ 08108	RE: Use of the back portion of undeveloped lot for parking The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Use of the back portion of undeveloped lot for parking	3/20/2020 #2467120	GL AU EX WC OTH
H - Marshall Lauer I - Camden County Municipal JIF	414 Haddon Avenue Collingswood, NJ 08108	RE: Use of the back portion of undeveloped lot for parking The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Use of the back portion of undeveloped lot for parking	3/20/2020 #2467121	GL AU EX WC OTH

Camden County Municipal JIF

Certificate of Insurance Monthly Report

From 2/22/2020 To 3/22/2020

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