

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 25, 2018**

**CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ 08102
2:00 PM**

**To attend the meeting via teleconference please dial 1- 866-921-5493
and enter passcode 6364276#**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Courier Post;**
- II. Filing advance written notice of this meeting with the Commissioners of the Camden County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk and the Regional Emergency Training Center**

**CAMDEN COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: JANUARY 25, 2018
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
CONFERENCE ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ
2:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- PLEDGE OF ALLEGIANCE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 7, 2017 Open.....Appendix I
December 7, 2017 Closed Minutes.....Handout
- CORRESPONDENCE**

- COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA Pages 3-21**

- TREASURER – David McPeak**
 - Resolution 4-18 January Bill List Pages 22-23
 - November Monthly Treasurer Reports Pages 24-25

- ATTORNEY – Laura J. Paffenroth, Esq. Verbal**

- CLAIMS SERVICE –AmeriHealth Casualty Services**
 - Medical Savings ReportPage 26

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 27-30

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**
- CLOSED SESSION- PARS**
 - Resolution 5-18 Closed Session.....Page 31
 - Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12)

- MEETING ADJOURNMENT**
- NEXT SCHEDULED MEETINGS: February 22, 2018, 2:00 PM Camden County College Regional Emergency Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102**

CAMDEN COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: January 25, 2018
Memo to: Commissioners of the Camden County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

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- 2018 Property & Casualty Budget Introduction (Pages 5-6)** – At the December 7th meeting the 2018 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. The budget has not changed since it was introduced. The Public hearing for the budget will be held at this meeting. A copy of the budget in the amount of \$15,587,041 is included in the agenda on page 5 and the assessments are on page 6. The assessments are due on 3/15/18 (40%), 5/15/18 (30%) and 09/15/18, 30%.
- Motion to Open the Public Hearing of the 2018 Budget
 - Discussion of Budget and Assessments
 - Motion to Close the Public Hearing
 - Motion to Adopt the 2018 Budget as presented and Certify Annual Assessments
- CEL Dividend**– As we discussed last month the NJCE declared a dividend for the 2010 & 2011 Fund Years. The Camden County Insurance Commission’s share is \$117,877. Each member entity has the choice of receiving its dividend in the form of a check or credit on their assessment bill. The Fund office sent a letter to the member entities for their choice. If the letter is not returned by February 1, 2018 their portion of the dividend will show as a credit on the 2018 Assessment billing.
- Extraordinary Unspecifiable Services (EUS) Statements (Pages 7-16)** – Attached on pages 7-14 are the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2018 for the Camden County Department of Police Services. Also attached on pages 15-16 is Resolution 1-18 awarding the Purchase of Excess Insurances for the Department of Police Services. The Resolution was reviewed by the Commission Attorney.
- Motion to approve Resolution 1-18 Awarding the Purchase of Excess Insurances for the Department of Police Services.**
- 2018 Plan of Risk Management (Appendix II)** – Attached in Appendix II is a copy of the 2018 Risk Management Plan. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow.

CAMDEN COUNTY INSURANCE COMMISSION				
2018 PROPOSED BUDGET :				
	ANNUALIZED	PROPOSED	Increase/Decrease	
APPROPRIATIONS	BUDGET FY2017	BUDGET FY2018	\$	%
I. Claims and Excess Insurance				
Claims				
1 Property	550,000	210,446	(339,554)	-61.74%
2 Liability	2,226,000	1,953,031	(272,969)	-12.26%
3 Auto	226,000	280,407	54,407	24.07%
4 Workers' Comp.	6,336,000	5,490,652	(845,348)	-13.34%
5 Subtotal - Loss Funds	9,338,000	7,934,536	(1,403,464)	-15.03%
6				
7 POL/EPL Deductible	280,000	205,000	(75,000)	-26.79%
8				
9 Subtotal - Claims	9,618,000	8,139,536	(1,478,464)	-15.37%
10				
Premiums				
12 NJCE FUND	3,742,488	3,730,525	(11,963)	-0.32%
13 Property	7,522	7,522	0	0.00%
14 Liability (Law Enf \$1M SIR:XS Liab \$5M xs \$10M \$1M SIR)	956,916	1,186,553	229,637	24.00%
15 Auto (\$10M xs SIR)	114,181	218,267	104,086	91.16%
16 Workers' Comp.	620,350	573,644	(46,706)	-7.53%
17				
18 SubTotal Premiums	5,441,457	5,716,511	275,053	5.05%
19 Total Loss Fund	15,059,457	13,856,047	(1,203,411)	-7.99%
20				
II. Expenses, Fees & Contingency				
22				
23 Claims Adjustment	360,400	364,800	4,400	1.22%
24 Managed Care	0	0	0	0.00%
25 General Expense				
26 Exec. Director	178,500	182,070	3,570	2.00%
27 Actuary	15,939	10,613	(5,326)	-33.41%
28 Auditor	20,316	14,178	(6,138)	-30.21%
29 Attorney	116,823	116,823	0	0.00%
30 Treasurer	0	0	0	0.00%
31				
32				
33 Misc. Expense & Contingency	43,585	44,457	872	2.00%
34				
35 Total Fund Exp & Contingency	735,562	732,941	(2,622)	-0.36%
36 Risk Managers	5,891	5,891	0	0.00%
37				
38				
39 XS JIF Ancillary Coverage				
40 POL/EPL	319,344	325,731	6,387	2.00%
41 XS POL/EPL	0	0	0	0.00%
42 Excess Liability	313,831	345,215	31,384	10.00%
43 Crime Program	32,578	32,578	0	0.00%
44 Medical Malpractice	99,230	101,214	1,984	2.00%
45 Pollution Liability	55,021	55,021	0	0.00%
46 Employed Lawyers Liab	66,174	66,174	0	0.00%
47 Cyber Liability/Special Coverages	59,038	59,038	0	0.00%
48 Aviation	7,191	7,191	0	0.00%
49				
50 Total FUND Disbursements	16,753,318	15,587,041	(1,166,277)	-6.96%

CAMDEN COUNTY INSURANCE COMMISSION				
2018 PROPOSED ASSESSMENTS				
	2017	2018	Change \$	Change %
Member Name	Total	Total	Total	Total
Camden County	6,201,506	6,171,674	(29,832)	-0.48%
Camden County College	565,293	561,092	(4,201)	-0.74%
Camden County Board of Social Services	373,080	370,839	(2,241)	-0.60%
Camden County Utility Authority	888,290	881,998	(6,292)	-0.71%
Camden County Health Svcs	99,294	98,998	(296)	-0.30%
Camden Cty Polution Ctrl Financing Auth (CCPCFA)	204,349	203,720	(630)	-0.31%
Camden County Improvement Authority	140,306	140,020	(286)	-0.20%
Camden County Dept of Police Svcs	8,281,200	7,158,701	(1,122,499)	-13.55%
Grand Totals:	16,753,318	15,587,041	(1,166,277)	-6.96%

CERTIFICATION OF
EXTRAORDINARY UNSPECIFIABLE SERVICES

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Bradford Stokes, Commission Executive Director

RE: Excess Law Enforcement Liability, General Liability and Automobile Liability Coverages

DATE: December 27, 2017

This is to request your approval of a resolution authorizing a contract to be issued as follows:

Firm	Coverage	Limits		Cost
Hallmark Specialty Insurance Company	Excess Liability	\$5,000,000 \$5,000,000	x	\$201,960.00
Genesis Insurance Company	Excess Automobile Liability	\$5,000,000 \$10,000,000	x	\$35,210.00
QBE Insurance Corporation	Excess General Liability / Law Enforcement	\$5,000,000 \$10,000,000	x	\$184,385.00
Hallmark Specialty Insurance Company	Excess Liability	\$5,000,000 \$15,000,000	x	\$123,165.00

TERM: 01/01/2018 – 01/01/2019

PURPOSE: Excess Liability Insurance for the Fund

This contract is requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 12/27/2017.

2. Nature of Contracts

These contracts consist of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Liability.

Hallmark Specialty Insurance Company, Genesis Insurance Company, and QBE Insurance Corporation have the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by the firms are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Liability Coverage for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Respectfully,

Bradford Stokes,
Commission Executive Director

CERTIFICATION OF
EXTRAORDINARY UNSPECIFIABLE SERVICES

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Bradford Stokes, Commission Executive Director

RE: Underwriters at Lloyd’s and New York Marine & General Insurance Company – Excess Workers’ Compensation and Employer’s Liability Coverage

DATE: December 27, 2017

This is to request your approval of a resolution authorizing a contract to be issued as follows:

Firm	Coverage	Limits	Cost
Underwriters at Lloyd’s	Excess Workers’ Compensation and Employer’s Liability	\$1,000,000 x \$1,000,000 SIR	\$325,000.00
New York Marine & General Insurance Company	Excess Workers’ Compensation and Employer’s Liability	WC: Statutory x \$2,000,000 EL: \$2,000,000 x \$2,000,000	\$248,644.00

FIRM: Underwriters at Lloyd’s and New York Marine & General Insurance Company

COST: Annual premium not to exceed budgeted amount. NOTE: These policies are subject to audit.

TERM: 01/01/2018 – 01/01/2019

PURPOSE: Excess Workers’ Compensation and Employer’s Liability Insurance for the Fund

This contract is requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 12/27/2017.

2. Nature of Contract

This contract consists of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Workers' Compensation and Employer's Liability.

Underwriters at Lloyd's and New York Marine & General Insurance Company has the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by Underwriters at Lloyd's and New York Marine & General Insurance Company are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Workers' Compensation and Employer's Liability Coverage for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Respectfully,

Bradford Stokes,
Commission Executive Director

Date: 12/27/2017

To: Fund Commissioners
Camden County Insurance Commission

From: Conner Strong & Buckelew, Executive Director

Subject: Marketing of the Excess Workers' Compensation and Employer's Liability Program

Conner Strong & Buckelew approached various Insurance Companies on behalf of the Camden County Department of Police Services to procure Excess Workers' Compensation and Employer's Liability Insurance for the 01/01/2018 – 01/01/2019 policy period. Underwriters at Lloyd's and New York Marine & General Insurance Company provided the most aggressive conditions, limits and costs, and Conner Strong & Buckelew was instructed to bind coverage with the firms for the 01/01/2018 – 01/01/2019 policy period.

If you have any questions, please let me know and we can discuss in more detail.

Cc: PERMA, JIF Executive Director

CERTIFICATION OF
EXTRAORDINARY UNSPECIFIABLE SERVICES

TO: Board of Commissioners, Camden County Insurance Commission

FROM: Bradford Stokes, Commission Executive Director

RE: Excess Law Enforcement Liability, General Liability and Automobile Liability Coverages

DATE: December 27, 2017

This is to request your approval of a resolution authorizing a contract to be issued as follows:

Firm	Coverage	Limits	Cost
QBE Insurance Corporation	GL / Law Enforcement	\$5,000,000	\$677,743.00
Genesis Insurance Company	Automobile Liability	\$5,000,000	\$183,057.00

TERM: 01/01/2018– 01/01/2019

PURPOSE: Excess Law Enforcement Liability, General Liability and Automobile Liability Insurance for the Fund

This contract is requested to be awarded without competitive bidding as an Extraordinary, Unspecifiable Services pursuant to N.J.S.A. 40A:11-5(1) (a) (ii) and N.J.A.C. 5:34-2.1 et seq. I, as the Commission Executive Director of the Fund, certify as follows:

1. Solicitation of Quotations

Solicitation of quotations was conducted in accordance with the attached memorandum dated 12/27/2017.

2. Nature of Contract

These contracts consist of specialized and qualitative services requiring flexibility, expertise, extensive training and a proven reputation in that they involve extensive experience in the administration of Excess Law Enforcement Liability, General Liability and Automobile Liability insurance.

QBE Insurance Corporation and Genesis Insurance Company have the flexibility, expertise, extensive training and proven reputation required for the provision of these services.

The services to be provided by the firms are specialized and qualitative in nature in that they concern the implementation and administration of the Excess Law Enforcement Liability, General Liability and Automobile Liability Coverages for the Fund. The wide range of insurance coverage required for these activities adds to the special and qualitative nature of the insurance services that are the subject of the contract to be awarded. These services require the expertise of an insurance company with a proven reputation. Furthermore, the purchase of insurance coverage is exempt from the requirement of public advertisement for bids and bidding therefore pursuant to N.J.S.A. 40A:11-5(1)(m).

3. Written Specifications

Not-applicable as per Local Finance Notice No. AU 2002-2 dated February 26, 2002.

In consideration of the above and the rules and regulations of the Division of Local Government Services, I, therefore request that the above contracts be considered as an Extraordinary Unspecifiable Service and awarded accordingly.

Respectfully,

Bradford Stokes,
Commission Executive Director

Date: 12/27/2017

To: Fund Commissioners
Camden County Insurance Commission

From: Conner Strong & Buckelew, Executive Director

Subject: Marketing of the Excess Law Enforcement Liability and General Liability Program

Conner Strong & Buckelew approached various Insurance Companies on behalf of the Camden County Department of Police Services to procure Excess Law Enforcement Liability, General Liability and Automobile Liability Insurance for the 01/01/2018 – 01/01/2019 policy period. QBE Insurance Corporation and Genesis Insurance Company provided the most aggressive conditions, limits and costs, and Conner Strong & Buckelew was instructed to bind coverage with the firms for the 01/01/2018 – 01/01/2019 policy period.

If you have any questions, please let me know and we can discuss in more detail.

Cc: PERMA, JIF Executive Director

RESOLUTION NO. 1-18

**CAMDEN COUNTY INSURANCE COMMISSION
RESOLUTION AUTHORIZING PURCHASE OF EXCESS INSURANCES FOR CAMDEN
COUNTY DEPARTMENT OF POLICE SERVICES**

WHEREAS, the Camden County Insurance Commission (hereinafter “the Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, the Commission has deemed it necessary and appropriate to obtain certain extraordinary and unspecifiable services for the Camden County Department of Police Services; and

WHEREAS, the Commission resolves to award various agreements for certain insurance coverages in accordance with N.J.S.A 40A:11-5(l)(m), and has received a certification from the Underwriting Manager for the New Jersey Counties Excess Joint Insurance Fund (the "Fund") on the nature of such services and the due diligence efforts that were made to obtain quotes for the coverages described herein; now, therefore,

BE IT RESOLVED, that the following insurance contracts to be awarded for the period of January 1, 2018 through January 1, 2019:

Purpose	Name of Firm	Term	Method of Purchase
POL/EPL	Ace American Insurance Company	1/1/18 - 1/1/19	Through the CEL JIF
Property	Zurich American Insurance Co	1/1/18 - 1/1/19	Through the CEL JIF
Crime	AIG National Union Fire Insurance Company of Pittsburgh	1/1/18 - 1/1/19	Through the CEL JIF
Excess Liability	Hallmark Specialty Insurance Company	1/1/18 - 1/1/19	Direct
Auto Liability/Excess	Genesis Insurance Company	1/1/18 - 1/1/19	Direct
Excess WC	Underwriters at Lloyd's	1/1/18 - 1/1/19	Direct
Excess WC	New York Marine & General Insurance Company	1/1/18 - 1/1/19	Direct
Liability/ Law/ Excess Liability/ Law	QBE Insurance Corporation	1/1/18 - 1/1/19	Direct

BE IT FURTHER RESOLVED that the Fund Underwriting Manager will place the above-referenced insurance coverages with the above firms or other licensed insurers as necessary for the Camden County Department of Police Services; and

BE IT FURTHER RESOLVED that the policy or policies providing the specific terms of such coverage will be on file in the Fund’s office, located at 9 Campus Drive –Suite 216 Parsippany, NJ 07054; and

BE IT FURTHER RESOLVED that notice of this action shall be advertised in the Commission's official newspaper in accordance with law and notice of this action along with completed contracts shall be filed with the New Jersey Department of Banking and Insurance and the New Jersey Department of Community Affairs.

ADOPTED: January 25, 2018

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2018 ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Camden County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
2:00 PM	January 25, 2018	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 22, 2018	“	Re-Organizational Meeting
2:00 PM	March 22, 2018	“	Regular Meeting
2:00 PM	April 26, 2018	“	Regular Meeting
2:00 PM	May 24, 2018	”	Regular Meeting
2:00 PM	June 28 2018	“	Regular Meeting
2:00 PM	July 26, 2018	“	Regular Meeting
2:00 PM	September 27, 2018	“	Regular Meeting
2:00 PM	October 25, 2018	“	Regular Meeting
2:00 PM	December 6, 2018	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator

CAMDEN COUNTY INSURANCE COMMISSION

RESOLUTION NO. 3-18

**CAMDEN COUNTY INSURANCE FUND COMMISSION
FIXING PUBLIC MEETING DATES
FOR THE YEAR 2018**

WHEREAS, Under the Open Public Meetings Act of New Jersey, each public entity is required to publish the date and place for its public meetings;

NOW THEREFORE BE IT RESOLVED, by the Camden County Insurance Fund Commission that the Commission shall hold public meetings during the year 2018 as listed below:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
2:00 PM	January 25, 2018	Camden County College Regional Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, NJ 08102	Regular Meeting
2:00 PM	February 22, 2018	“	Re-Organizational Meeting
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2:00 PM	June 28 2018	“	Regular Meeting
2:00 PM	July 26, 2018	“	Regular Meeting
2:00 PM	September 27, 2018	“	Regular Meeting
2:00 PM	October 25, 2018	“	Regular Meeting
2:00 PM	December 6, 2018	“	Regular Meeting

BE IT FURTHER RESOLVED that the Secretary of the Fund is hereby directed to publish a copy of this Resolution in the official newspapers of the Commission and post a copy of this resolution in the Office of the Camden County Clerk.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CAMDEN COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2017				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,396,110	15,357,208	84,835,632	100,192,840
2. CLAIM EXPENSES				
Paid Claims	672,204	4,395,731	15,634,618	20,030,350
Case Reserves	(325,839)	274,981	6,287,072	6,562,053
IBNR	237,713	(631,234)	13,376,338	12,745,104
Discounted Claim Value	(8,432)	58,402	(440,536)	(382,135)
TOTAL CLAIMS	575,646	4,097,880	34,857,492	38,955,372
3. EXPENSES				
Excess Premiums	565,565	5,893,775	34,806,312	40,700,087
Administrative	59,452	736,371	4,104,166	4,840,537
TOTAL EXPENSES	625,017	6,630,146	38,910,478	45,540,625
4. UNDERWRITING PROFIT (1-2-3)	195,447	4,629,182	11,067,661	15,696,844
5. INVESTMENT INCOME	5,180	58,652	210,371	269,023
6. PROFIT (4 + 5)	200,626	4,687,835	11,278,032	15,965,867
7. CEL APPROPRIATION CANCELLATION	0	0	212,516	212,516
8. DIVIDEND INCOME	0	0	189,456	189,456
9. DIVIDEND EXPENSE	0	(1,000,000)	(189,456)	(1,189,456)
10. INVESTMENT IN JOINT VENTURE	163,729	125,262	2,592,304	2,717,566
11. SURPLUS (6 + 7 + 8)	364,355	3,813,097	14,082,852	17,895,948
SURPLUS (DEFICITS) BY FUND YEAR				
2010	(71)	(157,894)	(85,288)	(243,181)
2011	217	(45,004)	1,014,828	969,824
2012	566	88,000	1,265,866	1,353,866
2013	849	(513,156)	4,459,111	3,945,955
2014	544	443,086	4,620,297	5,063,383
2015	355	1,829,065	2,379,574	4,208,639
2016	(31,819)	767,236	428,461	1,195,697
2017	393,714	1,401,764		1,401,764
TOTAL SURPLUS (DEFICITS)	364,355	3,813,097	14,082,850	17,895,947
TOTAL CASH				24,436,536
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	749	47,447	2,652,151	2,699,599
Case Reserves	788	(40,337)	98,149	57,811
IBNR	(1,537)	(5,110)	24,662	19,553
Discounted Claim Value	0	1,094	(2,383)	(1,289)
TOTAL FY 2010 CLAIMS	0	3,094	2,772,579	2,775,673
FUND YEAR 2011				
Paid Claims	780	100,432	1,975,390	2,075,823
Case Reserves	(91)	(46,739)	211,080	164,341
IBNR	(689)	307	17,825	18,132
Discounted Claim Value	0	1,107	(3,718)	(2,611)
TOTAL FY 2011 CLAIMS	0	55,107	2,200,578	2,255,685
FUND YEAR 2012				
Paid Claims	7,033	57,850	1,689,157	1,747,007
Case Reserves	(7,063)	(113,581)	288,318	174,737
IBNR	0	(32,614)	60,179	27,565
Discounted Claim Value	0	3,473	(7,776)	(4,303)
TOTAL FY 2012 CLAIMS	(30)	(84,872)	2,029,879	1,945,007
FUND YEAR 2013				
Paid Claims	30,907	489,422	2,631,775	3,121,197
Case Reserves	(37,421)	(282,117)	884,340	602,223
IBNR	6,514	(674,472)	806,981	132,509
Discounted Claim Value	0	22,355	(35,957)	(13,601)
TOTAL FY 2013 CLAIMS	(0)	(444,811)	4,287,140	3,842,328
FUND YEAR 2014				
Paid Claims	400,929	1,175,935	3,474,861	4,650,797
Case Reserves	(442,847)	(448,644)	1,142,433	693,789
IBNR	41,918	(1,186,844)	1,594,587	407,743
Discounted Claim Value	0	23,065	(50,202)	(27,137)
TOTAL FY 2014 CLAIMS	0	(436,487)	6,161,679	5,725,192
FUND YEAR 2015				
Paid Claims	51,893	694,482	1,621,938	2,316,421
Case Reserves	(7,293)	12,082	1,581,229	1,593,312
IBNR	(44,600)	(2,550,812)	4,648,257	2,097,446
Discounted Claim Value	0	60,934	(131,936)	(71,002)
TOTAL FY 2015 CLAIMS	0	(1,783,313)	7,719,489	5,936,176
FUND YEAR 2016				
Paid Claims	84,938	1,282,477	1,589,345	2,871,822
Case Reserves	(19,550)	(147,668)	2,081,523	1,933,855
IBNR	(65,610)	(1,941,014)	6,223,847	4,282,833
Discounted Claim Value	0	70,850	(208,565)	(137,716)
TOTAL FY 2016 CLAIMS	(222)	(735,355)	9,686,149	8,950,794
FUND YEAR 2017				
Paid Claims	94,976	547,685		547,685
Case Reserves	187,638	1,341,985		1,341,985
IBNR	301,716	5,759,324		5,759,324
Discounted Claim Value	(8,432)	(124,477)		(124,477)
TOTAL FY 2017 CLAIMS	575,898	7,524,517	0	7,524,517
COMBINED TOTAL CLAIMS	575,646	4,097,880	34,857,492	38,955,372

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2017					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	1,757,018	19,314,226	97,465,900	116,780,126
2.	CLAIM EXPENSES				
	Paid Claims	48,967	558,638	2,721,199	3,279,837
	Case Reserves	(173,072)	817,202	2,624,454	3,441,656
	IBNR	439,576	1,758,660	9,575,203	11,333,862
	Discounted Claim Value	(18,025)	(112,709)	(715,004)	(827,712)
	TOTAL CLAIMS	297,446	3,021,790	14,205,852	17,227,643
3.	EXPENSES				
	Excess Premiums	548,894	13,660,617	67,102,915	80,763,532
	Administrative	138,689	1,444,473	7,163,639	8,608,112
	TOTAL EXPENSES	687,583	15,105,090	74,266,554	89,371,644
4.	UNDERWRITING PROFIT (1-2-3)	771,989	1,187,346	8,993,494	10,180,839
5.	INVESTMENT INCOME	(3,953)	28,293	229,221	257,514
6.	PROFIT (4+5)	768,036	1,215,638	9,222,714	10,438,353
7.	Dividend	0	200,000	300,000	500,000
8.	Cancelled Appropriations	0	0	607,551	607,551
9.	SURPLUS (6-7-8)	768,036	1,015,638	8,315,163	9,330,802
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(156)	(244,213)	722,132	477,920
	2011	(261)	11,814	921,187	933,001
	2012	(268)	(14,506)	554,609	540,103
	2013	(483)	90,497	1,277,188	1,367,684
	2014	(595)	(3,904)	2,048,737	2,044,834
	2015	(654)	168,848	989,944	1,158,792
	2016	(500)	261,992	1,801,366	2,063,358
	2017	770,952	745,110		745,110
	TOTAL SURPLUS (DEFICITS)	768,036	1,015,638	8,315,163	9,330,801
	TOTAL CASH				23,847,520
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	810	164,355	165,165
	Case Reserves	0	84,835	1	84,836
	IBNR	0	70,000	164,999	234,999
	Discounted Claim Value	0	(10,134)	(2,805)	(12,938)
	TOTAL FY 2010 CLAIMS	0	145,511	326,550	472,061
FUND YEAR 2011					
	Paid Claims	2,960	35,520	396,667	432,187
	Case Reserves	(2,960)	(63,295)	407,372	344,077
	IBNR	0	(87,225)	380,961	293,736
	Discounted Claim Value	0	5,376	(39,146)	(33,770)
	TOTAL FY 2011 CLAIMS	0	(109,624)	1,145,854	1,036,230
FUND YEAR 2012					
	Paid Claims	2,882	331,143	1,132,971	1,464,113
	Case Reserves	(2,882)	(231,689)	430,462	198,774
	IBNR	0	(101,957)	844,069	742,112
	Discounted Claim Value	0	19,383	(69,604)	(50,221)
	TOTAL FY 2012 CLAIMS	0	16,881	2,337,897	2,354,778
FUND YEAR 2013					
	Paid Claims	3,923	(215,756)	516,427	300,671
	Case Reserves	(3,923)	145,050	623,730	768,781
	IBNR	0	(4,295)	1,009,843	1,005,548
	Discounted Claim Value	0	(11,573)	(86,001)	(97,575)
	TOTAL FY 2013 CLAIMS	0	(86,573)	2,063,999	1,977,425
FUND YEAR 2014					
	Paid Claims	39,635	128,069	268,119	396,188
	Case Reserves	(76,104)	273,908	141,719	415,627
	IBNR	36,469	(406,977)	1,750,161	1,343,185
	Discounted Claim Value	0	13,723	(101,570)	(87,847)
	TOTAL FY 2014 CLAIMS	0	8,723	2,058,430	2,067,153
FUND YEAR 2015					
	Paid Claims	1,286	99,095	242,661	341,756
	Case Reserves	3,718	234,723	1,021,082	1,255,805
	IBNR	(5,004)	(528,818)	2,311,258	1,782,439
	Discounted Claim Value	0	31,684	(204,420)	(172,736)
	TOTAL FY 2015 CLAIMS	0	(163,316)	3,370,580	3,207,264
FUND YEAR 2016					
	Paid Claims	0	0	0	0
	Case Reserves	1	250,029	88	250,117
	IBNR	(1)	(539,029)	3,113,912	2,574,883
	Discounted Claim Value	0	33,338	(211,458)	(178,120)
	TOTAL FY 2016 CLAIMS	0	(255,662)	2,902,542	2,646,880
FUND YEAR 2017					
	Paid Claims	(1,720)	179,757		179,757
	Case Reserves	(90,921)	123,639		123,639
	IBNR	408,113	3,356,960		3,356,960
	Discounted Claim Value	(18,025)	(194,505)		(194,505)
	TOTAL FY 2017 CLAIMS	297,446	3,465,851	0	3,465,851
	COMBINED TOTAL CLAIMS	297,446	3,021,790	14,205,852	17,227,643

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

**Camden County Insurance Commission
CLAIM ACTIVITY REPORT**

AS OF		December 31, 2017								
COVERAGE LINE- PROPERTY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	0	0	0	0	0	0	1	1	2	
December-17	0	0	0	0	0	0	1	1	2	
NET CHGE	0	0	0	0	0	0	0	0	0	
Limited Reserves										\$1,990
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	-	-	-	-	190.00	90.00	100.00	5,090.00	\$5,470	
December-17	-	-	-	-	190.00	100.00	100.00	3,590.00	\$3,980	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$10	\$0	(\$1,500)	(\$1,490)	
Ltd Incurred	\$49,949	\$33,320	\$0	\$15,727	\$87,935	\$33,100	\$99,237	\$25,095	\$344,364	
COVERAGE LINE- GENERAL LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	0	4	1	7	8	22	13	16	71	
December-17	0	4	1	5	7	22	13	16	68	
NET CHGE	0	0	0	-2	-1	0	0	0	-3	
Limited Reserves										\$5,352
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	14,674.60	58,867.89	9,921.00	234,794.85	14,450.41	174,198.97	12,635.66	10,050.00	\$529,593	
December-17	14,674.60	58,867.89	9,921.00	30,866.40	47,850.41	173,075.79	18,135.66	10,550.00	\$363,942	
NET CHGE	\$0	\$0	\$0	(\$203,928)	\$33,400	(\$1,123)	\$5,500	\$500	(\$165,652)	
Ltd Incurred	\$517,399	\$305,580	\$265,519	\$494,325	\$54,029	\$210,839	\$42,614	\$17,443	\$1,907,750	
COVERAGE LINE- AUTO LIABILITY										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	0	0	0	0	2	2	1	1	6	
December-17	0	0	0	0	2	2	1	1	6	
NET CHGE	0	0	0	0	0	0	0	0	0	
Limited Reserves										\$8,371
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	5,241.78	3,657.01	-	-	36,323.23	4,802.50	100.00	100.00	\$50,225	
December-17	5,241.78	3,657.01	-	-	36,323.23	4,802.50	100.00	100.00	\$50,225	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Ltd Incurred	\$115,207	\$46,030	\$40,000	\$0	\$71,227	\$12,910	\$139	\$100	\$285,612	
COVERAGE LINE- WORKERS COMP.										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	3	8	7	10	10	16	29	69	152	
December-17	2	8	7	10	10	17	29	76	159	
NET CHGE	-1	0	0	0	0	1	0	7	7	
Limited Reserves										\$20,683
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	37,894.14	101,816.95	164,816.54	266,150.08	247,824.57	817,088.82	990,561.94	660,619.60	\$3,286,773	
December-17	13,655.28	101,351.95	159,134.48	262,814.24	210,902.30	845,163.36	955,870.99	739,643.28	\$3,288,536	
NET CHGE	(\$24,239)	(\$465)	(\$5,682)	(\$3,336)	(\$36,922)	\$28,075	(\$34,691)	\$79,024	\$1,763	
Ltd Incurred	\$2,077,050	\$1,845,525	\$2,093,075	\$1,718,732	\$2,050,197	\$2,311,579	\$2,403,629	\$1,266,054	\$15,765,842	
TOTAL ALL LINES COMBINED										
CLAIM COUNT - OPEN CLAIMS										
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	3	12	8	17	20	40	44	87	231	
December-17	2	12	8	15	19	41	44	94	235	
NET CHGE	-1	0	0	-2	-1	1	0	7	4	
Limited Reserves										\$15,773
Year	2010	2011	2012	2013	2014	2015	2016	2017	TOTAL	
November-17	\$57,811	\$164,342	\$174,738	\$500,945	\$298,788	\$996,180	\$1,003,398	\$675,860	\$3,872,061	
December-17	\$33,572	\$163,877	\$169,055	\$293,681	\$295,266	\$1,023,142	\$974,207	\$753,883	\$3,706,682	
NET CHGE	(\$24,239)	(\$465)	(\$5,682)	(\$207,264)	(\$3,522)	\$26,961	(\$29,191)	\$78,024	(\$165,378)	
Ltd Incurred	\$2,759,605	\$2,230,456	\$2,398,595	\$2,228,784	\$2,263,389	\$2,568,428	\$2,545,619	\$1,308,692	\$18,303,568	

**CAMDEN COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 4-18

JANUARY 2018

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

BE IT RESOLVED that the Camden County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

BE IT FURTHER RESOLVED, that this authorization shall be made a permanent part of the records of the Commission.

<u>FUND YEAR 2017</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000555			
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/2017	1,486.65
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/2017	8,055.11
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/2017	2,249.20
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/2017	849.88
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 12/2017	1,142.56
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 10/2017	6,982.41
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/2017	19.50
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/2017	429.00
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/2017	3,178.98
000555	BROWN & CONNERY, LLP	LEGAL SERV FOR ANCILLARY COV - 11/2017	40.00
			24,433.29
000556			
000556	PERMA RISK MANAGEMENT SERVICES	POSTAGE FEE 12/2017	1.29
			1.29
000557			
000557	CAMDEN COUNTY	2017 LEGAL SERVICES PROVIDED CAMDEN CNTY	114,532.00
			114,532.00
000558			
000558	COURIER-POST	ACCT: CHL-091698 - 12/13/17 - 2018 BDGT	56.40
			56.40
		TOTAL PAYMENTS FY 2017	139,022.98

<u>FUND YEAR 2018</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
000559			
000559	CONNER STRONG & BUCKELEW	LAW ENFORCEMENT LIAB 2018 - QBE INS CORP	677,743.00
000559	CONNER STRONG & BUCKELEW	EXCESS LIAB 2018 - QBE INS CORP	184,385.00
000559	CONNER STRONG & BUCKELEW	EXCESS LIAB 2018 - HALLMARK SPEC INS CO	123,165.00
000559	CONNER STRONG & BUCKELEW	EXCESS LIAB 2018 - HALLMARK SPEC INS CO	201,960.00
			1,187,253.00
000560			
000560	CONNER STRONG & BUCKELEW	EXCESS AUTO LIAB 2018 - GENESIS INS CO.	35,210.00
000560	CONNER STRONG & BUCKELEW	AUTOMOBILE LIAB 2018 - GENESIS INS. CO.	183,057.00
			218,267.00
000561			
000561	CONNER STRONG & BUCKELEW	WORKERS COMP 2018 - NYM & GIC	248,644.00
000561	CONNER STRONG & BUCKELEW	WORKERS COMP 2018 - LLOYD'S OF LONDON	325,000.00

			573,644.00
000562			
000562	COMPSERVICES, INC.	CLAIMS ADMIN SERVICES - 01/2018 - CCPD	11,416.00
000562	COMPSERVICES, INC.	CLAIMS ADMIN - 01/2018 - CCIC	18,616.00
			30,032.00
000563			
000563	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/2018	14,875.00
			14,875.00
000564			
000564	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 01/018 - CCPD	549.33
000564	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 01/2018 - CCIC	317.67
			867.00
	TOTAL PAYMENTS FY 2018	2,024,938.00	

TOTAL PAYMENTS ALL FUND YEARS \$ 2,163,960.98

Chairperson

Attest:

Dated: _____

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

Treasurer

CAMDEN COUNTY INSURANCE COMMISSION									
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED									
Current Fund Year: 2017 Month Ending: November		Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	1,810,903.13	7,006,500.09	813,633.98	14,971,897.93	161,150.21	(562,824.69)	1,045,599.68	25,246,860.32	
RECEIPTS									
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Refunds	0.00	0.00	1,847.00	836.56	0.00	0.00	0.00	2,683.56	
Invest Pymnts	106.66	1,796.74	504.85	2,549.71	47.71	172.14	1.72	5,179.53	
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Subtotal Invest	106.66	1,796.74	504.85	2,549.71	47.71	172.14	1.72	5,179.53	
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	106.66	1,796.74	2,351.85	3,386.27	47.71	172.14	1.72	7,863.09	
EXPENSES									
Claims Transfers	978.55	155,409.73	285,146.79	261,814.74	0.00	0.00	0.00	703,349.81	
Expenses	0.00	0.00	0.00	0.00	0.00	102,412.92	0.00	102,412.92	
Other *	0.00	0.00	0.00	12,425.04	0.00	0.00	0.00	12,425.04	
TOTAL	978.55	155,409.73	285,146.79	274,239.78	0.00	102,412.92	0.00	818,187.77	
END BALANCE	1,810,031.24	6,852,887.10	530,839.04	14,701,044.42	161,197.92	(665,065.47)	1,045,601.40	24,436,535.64	

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS							
CAMDEN COUNTY INSURANCE COMMISSION							
ALL FUND YEARS COMBINED							
CURRENT MONTH		November					
CURRENT FUND YEAR		2017					
Description:		Ins Comm General	Workers Comp	Liability Claims	CCPD - WC	CCPD - Liability	
ID Number:		A/C	Claims				
Maturity (Yrs)							
Purchase Yield:							
TOTAL for All							
Accts & instruments							
Opening Cash & Investment Balance		\$25,246,860.40	24,797,189.91	127,088.44	250,114.04	53,041.11	19,426.90
Opening Interest Accrual Balance		\$0.00	-	-	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$5,179.51	\$5,059.89	\$35.27	\$54.26	\$18.49	\$11.60
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$5,179.51	\$5,059.89	\$35.27	\$54.26	\$18.49	\$11.60
9	Deposits - Purchases	\$304,121.48	\$2,683.56	\$123,784.79	\$7,914.83	\$103,780.96	\$65,957.34
10	(Withdrawals - Sales)	-\$1,119,625.69	-\$403,850.84	-\$142,860.20	-\$47,340.68	-\$131,379.58	-\$394,194.39
	Ending Cash & Investment Balance	\$24,436,535.70	\$24,401,082.52	\$108,048.30	\$210,742.45	\$25,460.98	-\$308,798.55
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$473,140.31	\$32,733.00	\$33,179.91	\$49,627.89	\$23,256.77	\$334,342.74
	(Less Deposits in Transit)	-\$843.00	\$0.00	\$0.00	\$0.00	-\$843.00	\$0.00
	Balance per Bank	\$24,908,833.01	\$24,433,815.52	\$141,228.21	\$260,370.34	\$47,874.75	\$25,544.19



**MEDICAL SAVINGS REPORT BY MONTH
CAMDEN COUNTY INSURANCE COMMISSION**

2017								
Month	Provider Billed Amount	Usual Customer Rate (UCR)80th percentile	Paid Amount	Gross Savings	% of Savings	ACS Network Fee	Net Savings	Network Utilization
January	301,129.50	\$299,261.96	\$163,306.71	\$135,955.25	45.43%	\$27,191.05	\$108,764.20	99.50%
February	224,813.45	\$214,327.20	\$127,065.48	\$87,261.72	40.71%	\$17,452.34	\$69,809.38	97.10%
March	104,888.00	\$104,345.00	\$63,031.00	\$41,315.00	39.60%	\$8,263.00	\$33,052.00	97.70%
April	217,387.00	\$210,181.00	\$110,832.00	\$99,348.00	47.30%	\$19,869.60	\$79,478.40	98%
May	254,549.00	\$219,561.00	\$106,748.00	\$112,813.00	51.40%	\$22,562.60	\$90,250.40	97.10%
June	57,471.00	\$56,199.00	\$32,194.00	\$24,005.00	42.70%	\$4,801.00	\$19,204.00	97.50%
July	121,389.00	\$118,868.00	\$61,885.00	\$49,983.00	44.70%	\$9,996.60	\$39,986.40	98.20%
August	216,629.00	\$205,301.00	\$113,113.00	\$92,188.00	44.90%	\$18,437.60	\$73,750.40	99.00%
September	71,536.00	\$71,048.00	\$42,857.00	\$28,191.00	39.70%	\$5,638.20	\$22,554.80	100.00%
October	374,636.00	\$334,837.00	\$193,052.00	\$141,785.00	42.30%	\$28,357.00	\$113,428.00	100.00%
November	69,071.00	\$63,031.00	\$34,400.00	\$28,630.00	45.50%	\$5,726.00	\$22,904.00	96.80%
December	81,755.00	\$79,756.00	\$32,319.00	\$49,553.00	62.10%	\$9,910.60	\$39,642.40	96%
Totals:	2,095,253.95	\$1,976,716.16	\$1,080,803.19	\$891,027.97	45.20%	\$178,205.59	\$712,824.38	98%
Total Bills Received		1990						

CAMDEN COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: January 17, 2018

CCIC SERVICE TEAM

Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Executive Assistant ndougherty@jamontgomery.com Office: 856-552-4738
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December - January 2018

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 5:** Attended the CCIC Claims Committee Meeting in Blackwood.
- **December 6:** Conducted a Toolbox Talk training on Asphalt Crack Repair for CCIC DPW.
- **December 7:** Attended the CCIC Meeting in Blackwood.
- **December 20:** Attended the CCIC Safety Committee Meeting in Blackwood.
- **January 2:** Attended the CCIC Claims Committee Meeting in Blackwood.
- **January 9:** Two sessions of Snow Plow Safety training were conducted for CCIC.
- **January 17:** Attended the CCIC Safety Committee Meeting in Blackwood.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 25:** Plan to attend the CCIC Claims Committee Meeting in Blackwood.

- **January 30:** One session of Snow Plow Safety training is scheduled for CCIC.

CEL MEDIA LIBRARY

No Videos have been utilized in 2017 - 2018.

SAFETY DIRECTOR BULLETINS

- Annual reminder to check MVRs – January 12.

Conducting Motor Vehicle Record Checks

Public entities have many drivers in their employ. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel may occasionally use agency or private vehicles to conduct official business. **Public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public entities should have a motor vehicle policy that encompasses all the types of drivers they employ. Department managers should supplement the general policies and procedures to fully reflect their operations. The Safety Director recommends Motor Vehicle Records (MVRs) be obtained and reviewed:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive a public or their personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications.

Here are answers to several frequently asked questions:

IS IT LEGAL TO OBTAIN MVRs?

Employer may order MVRs on their employees under the Federal Driver's Privacy Act which defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency...in carrying out its functions...
- ii. For use by any insurer or insurance support organization or by a self-insured entity...in connection with claims investigation activities, antifraud activities rating or underwriting.
- iii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers license (CDL) that is required under Chapter 313 of Title 49.

Employees must be made aware their MVRs will be checked periodically. This can be accomplished by including the provision in their handbook or policy manual, or by signing an acknowledgement. Prospective employees should sign an acknowledgement as part of the agency's pre-employment screening process. The policy must be enforced consistently and without discrimination.

WHO SHOULD OBTAIN THE MVR ABSTRACTS?

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they are not to share the information with unauthorized individuals. *Remember, these are confidential reports.* Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

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.

HOW DO I ORDER MVRs?

New Jersey Public Entities and/or Authorities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you are ordering less than 25 MVRs per year and your agency has not received notification from the NJMVC of the CAIR system then you are eligible to request MVRs by mail. Mail your request on letterhead to New Jersey Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3rd Floor East Wing, P.O. Box 122, Trenton, New Jersey 08666-0122. If you have any questions, you can call 609-292-4572.

Public employers requiring more than 25 MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying on-line at <http://www.state.nj.us/mvcbiz/Records/CAIR.htm>. There is an annual fee. This allows the employer to request up to 5,000 MVRs per year. A User Guide is also available on the CAIR homepage. New regulations require users to log in to their account at least every 90 days or their account will be suspended and update their password every 45 days. Suspended accounts need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.

HOW DO I EVALUATE INFORMATION ON THE MVR?

A sample policy for evaluating MVR information is provided below. It is up to each public entity / authority to establish evaluation standards for their agency. Be sure to apply standards consistently among all drivers. All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.

- Drivers with acceptable, marginal or probation grading may be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.
- Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].
- Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to
- Conduct business on behalf of [Public Entity Name].

Acceptable: No moving violations and/or preventable accidents over the last 36 months.

Marginal: Up to 2 moving violations and/or preventable accidents in the last 36 months.

Probation: Up to 3 moving violations and/or preventable accidents within the last 36 months.

Unacceptable: More than 3 moving violations and/or preventable accidents within the last 36 months, or more than 2 moving violations and/or preventable accidents within the most recent year, or any of the violations listed below:

- Driving while under the influence (DWT or DUI)
- Leaving the scene of an accident
- Reckless driving violations
- Homicide or assault through the use of a motor vehicle
- Drivers who currently have a revoked or suspended license

If an accident is shown on an MVR, it will be assumed to be an "at-fault" accident. Any change to such a classification will be made only upon receipt of a police report or ruling from the Accident Review Panel showing that the driver in question was not at fault.

Please contact your Risk Control Consultant or Safety Director if you have any additional Motor Vehicle Record questions.

RESOLUTION NO. 5-18

**CAMDEN COUNTY INSURANCE FUND COMMISSION
RESOLUTION FOR CLOSED SESSION**

WHEREAS, Section 8 of the Open Public Meetings Act, Chapter 231, P.L. 1975 permits the exclusion of the public from a meeting in certain circumstances; and

WHEREAS, this public body is of the opinion that such circumstances presently exist; now, therefore,

BE IT RESOLVED by the Camden County Insurance Fund Commission, County of Camden, State of New Jersey, as follows:

1. The public shall be excluded from discussion of the hereinafter-specified subject matter.
2. The general nature of the subject matter to be discussed:

CONTRACTS:

LITIGATION: 1416, 0546, 3275, 3371, 9129, 0928

PERSONNEL:

3. It is anticipated at this time that the above subject matter will be made public when the members of the Camden County Insurance Fund Commission have made final determination.
4. This resolution shall take effect immediately

ADOPTED:

CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

APPENDIX I

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 7, 2017
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD
BLACKWOOD, NJ 08102
2:00 PM**

Meeting was called to order by Ross G. Angilella, Chairman. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Present
Anna Marie Wright	Present
Steve Williams	Present (<i>via teleconference</i>)

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton Paulette Kelly (<i>via teleconference</i>)
	Conner Strong & Buckelew Greg Hunt
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP

Risk Management Consultant (CCIA)

Hardenbergh Insurance Group

ALSO, PRESENT:

Lou DiAngelo, Camden County

Bob Cornforth, Camden County MUA

Karl McConnell, Camden County College *(via teleconference)*

Joseph Hrubash, PERMA Risk Management Services *(via teleconference)*

Rachel Chwastek, PERMA Risk Management Services

Cathy Dodd, PERMA Risk Management Services *(via teleconference)*

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCOTBER 26, 2017

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	3 Ayes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on November 8th, and is scheduled to meet again on December 20th. Mr. Prince advised they finalized the 2018 schedule and there was a discussion regarding loss control visits and training. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Mr. Hunt advised the claims committee met on December 5th and her report is for closed session.

EXECUTIVE DIRECTOR REPORT:

2018 Property & Casualty Budget Introduction – Included in the agenda for your review and discussion was the 2018 proposed Property & Casualty Budget in the amount of \$15,587,041. The introductory budget represents a 6.96% decrease Commission wide.

The proposed assessments were distributed at the meeting. The assessment payments were due on 3/15/18, 5/15/8 and 9/15/18. The Fund Office will advertise the proposed 2018 Budget in the Commission’s official newspaper.

Motion to introduce the 2018 Property & Casualty Budget in the amount of \$15,587,041 and schedule a public hearing on January 25, 2018 at 2:00 PM at the Camden County College Regional Training Center, 420 Woodbury-Turnersville Road, Blackwood, NJ 08102

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

NJ Excess Counties Insurance Fund (CELJIF) – The CEL met on October 26, 2017 and introduced the 2018 Budget and it was approved on November 16, 2017. At the October meeting the Fund Commissioners adopted a resolution authorizing the release of a \$200,000 dividend from the 2010 and 2011 Fund Years. Summary reports of both meetings will appear in the next agenda. The next meeting of the CEL will be on February 22, 2018.

CEL Dividend – The CEL declared a dividend for the 2010 and 2011 Fund Years. Camden County Insurance Commission’s share is \$117,877. Included in the agenda was the per member entity share of the dividend. Commission members have an option to receive a check or reduction in their 2018 assessment. The Fund Office will send a letter to each member entity to find out their preference.

Certificate of Insurance Issuance Report – Included in the agenda was the certificate of issuance report from the CEL listing the certificates issued for the month of October. There were 4 certificates of insurance issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of September 30, 2017. The report indicates the Commission has a surplus of \$17,410,643.

Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is \$2,658,608.

NJ CEL Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJ CEL Financial Fast Track Report as of September 30, 2017. The report indicates the Fund has a surplus of \$8,743,341.

Claims Tracking Report – Included in the agenda was the Claims Activity Report as of September 30, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.

Meeting Dates for 2018 – Included in the agenda for your consideration was the proposed CCIC Executive Committee Meeting Schedule for 2018. As we have done in the past there will be no meetings scheduled for August and November. However, meetings for these months could be scheduled if necessary. The next meeting is scheduled for January 25, 2018 and the Reorganization Meeting is scheduled for February 22, 2018. If the dates are acceptable a resolution will be prepared for approval at our next meeting. We are also checking with the College to ensure the Conference Room is available.

2018 Auto ID Cards/WC Posting Notices – The 2018 Auto ID Cards and WC Posting Notices were sent to the designated member entity representative. If additional cards or notices are need please contact the Fund Office.

New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop – The 6th annual Joint Insurance Claims Committees Best Practices Workshop was held on November 1, 2017 and focused on Cyber Liability including Coverage, Risk Management and Available Resources. Positive feedback has been received from both the presenters and the relevant topic.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak advised the November and December Bill List and the Treasurer’s Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 51-17 NOVEMBER BILL LIST IN THE AMOUNT OF \$69,679.92

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO APPROVE RESOLUTION 52-17 DECEMBER BILL LIST IN THE AMOUNT OF \$185,714.45

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

ATTORNEY: Commission Attorney advised she had nothing to report at this time.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of October which was included in the agenda. Ms. Hall advised the total billed for the month of October was \$374,636 and the total paid was \$193,052 with a savings of \$141,785 or 42.30%. Ms. Hall advised the net savings was \$113,428.00 and network utilization was 100.0%.

SAFETY DIRECTOR: Mr. Prince reviewed the October - December 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the previous day he met with public works, at their request, to conduct a toolbox talk and discussed PPE. He also met with county parks to discuss the training and safety resources available to their department. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO OPEN MEETING TO PUBLIC

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Seeing no members of the public wishing to speak Chairman Angilella moved a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

CLOSED SESSION: Chairman Angilella read Resolution 53-17, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

MOTION TO APPROVE RESOLUTION 53-17 FOR CLOSED SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1679	\$ 40,298.72	PAR
1541	\$ 105,922.00	PAR
1769	\$ 115,318.00	PAR
9576	\$ 30,500.00	PAR
6444	\$ 117,566.00	PAR
7084	\$ 14,482.50	PAR
0563	\$ 540,500.31	SAR
7101	\$ 17,540.74	PAR
1620	\$ 37,500.00	PAR

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for January 25, 2018, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 2:46 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary

APPENDIX II

RESOLUTION NO. 2-18

Camden County Insurance Commission
(hereinafter the "Insurance Commission")

AMENDED 01/10/2018

BE IT RESOLVED by the Insurance Commission's governing body that effective 1/1/18 the 2018 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
 - a.) The Insurance Commission insures the following perils or liability:
 - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability and Employee Benefits Liability.
 - Automobile Liability including PIP and Uninsured/Underinsured Motorists Coverage.
 - Property, Auto Physical Damage and Boiler & Machinery.
 - b.) The following coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).
 - Excess Workers' Compensation including Employers Liability
 - Excess General Liability including law enforcement liability
 - Excess Auto Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/EPL
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Excess Medical Professional and General Liability

- Employed Lawyers Liability
- Cyber Liability
- Non-Owned Aircraft Liability

2.) The limits of coverage.

a.) Workers' Compensation limits.

- The Insurance Commission covers \$300,000 per occurrence including:
 - Employer's Liability - \$300,000 per occurrence.
 - USL&H – \$300,000 per occurrence.
 - Harbor Marine/Jones Act - \$300,000 per occurrence.

Camden County Department of Police Services (CCPD) was added for coverage effective 4/8/13. Except for CCPD, CCC, CCMUA and CCHSC. The Insurance Commission covers \$1,000,000 per occurrence for CCPD. CCMUA and CCHSC retain their first \$800,000. CCC does not currently purchase workers compensation insurance from the Commission. Also, Camden County has a \$5,000 per occurrence entity deductible.

- The NJC covers excess workers compensation claims to the following limits, *except for CCPD, CCC, CCMUA and CCHSC. CCMUA and CCHSC retain their first \$800,000. CCC and CCPD do not currently purchase workers compensation insurance from the NJC.*
 - Workers' Compensation – statutory excess of the Insurance Commission's \$500,000.
 - Employer's Liability - at a sub-limit of \$25,200,000 excess of the Insurance Commission's \$500,000.
 - USL&H – \$250,000 less NJ State benefits excess of the Insurance Commission's SIR of \$300,000.
 - Harbor Marine/Jones Act - \$250,000 less NJ State benefits excess of the Insurance Commission's SIR of \$300,000.

NJC retains limits of \$500,000 excess \$300,000 for Workers Compensation and Employers Liability. NJC purchases from **Underwriters at Lloyds** \$200,000 excess \$800,000 each occurrence/employee and purchases from Safety National Casualty Company 'Statutory' Workers Compensation limits excess of \$1,000,000 and \$5,000,000 excess of \$1,000,000 for Employers Liability. Additional Employers Liability limits of **\$15,000,000** excess of \$6,000,000 are purchased from Underwriters at Lloyds, **\$5,000,000** per occurrence/**\$5,000,000** aggregate excess **\$21,000,000** from **Argonaut**.

Note: *CCPD* purchases excess workers compensation at limits of \$1,000,000 excess \$1,000,000 each occurrence from **Underwriters at Lloyds** and excess workers compensation at statutory limits excess of \$2,000,000 from Midlands. *CCPD* also purchases excess employers liability at limits of \$1,000,000 excess \$1,000,000 each occurrence from **Underwriters at Lloyds** and excess employers liability at limits of \$2,000,000 each employee/\$2,000,000 aggregate excess of \$2,000,000 from Midlands. *CCPD* also purchases from Hallmark and QBE limits of \$15,000,000 per occurrence/\$15,000,000 aggregate excess of \$4,000,000 for employers liability

b.) General Liability limits.

- The Insurance Commission covers \$250,000 per occurrence. *Camden County has a \$5,000 per occurrence entity deductible.*
 - Law Enforcement - included in the General Liability limits.
 - Employee Benefits Liability - included in the General Liability limits.
 - Subsidence - \$250,000 per occurrence
 - Sexual Abuse or Molestation Coverage - \$250,000 per occurrence except for schools.
 - Owned Watercraft 35' in length or less - \$250,000.
 - Garagekeepers Legal Liability - \$250,000

Camden County Department of Police Services (CCPD) was added for coverage effective 4/8/13. The Insurance Commission covers \$1,000,000 per occurrence for CCPD.

- The NJC covers excess liability claims as follows *except for CCPD who does not currently purchase excess liability insurance from the NJC*:
 - General Liability - \$20,250,000 excess the Insurance Commission's \$250,000. The \$15,000,000 excess \$500,000 commercial excess layer is subject to a \$20,000,000 per member insurance commission 12 month aggregate limit. The \$5,000,000 excess \$15,500,000 commercial excess layer is subject to a \$5,000,000 annual aggregate limit.
 - Law Enforcement - included in the NJC's excess General Liability limits.
 - Employee Benefits Liability - included in the NJC's excess General Liability limits.
 - Subsidence - \$250,000 per occurrence excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Insurance Commission's retention.
 - Sexual Abuse or Molestation Coverage - \$250,000 excess of the Insurance Commission's \$250,000 except for schools. NJC retains 100% of the limit excess of the Insurance Commission's retention.
 - Owned Watercraft 35' in length or less - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Insurance Commission's retention.
 - Garagekeepers Legal Liability - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Insurance Commission's retention.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$15,000,000 per occurrence and a \$20,000,000 12 month aggregate excess over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence and a \$5,000,000 annual aggregate excess over and above the \$15,000,000/\$20,000,000 with Underwriters at Lloyds.

Note: CCPD purchases excess law enforcement and general liability at limits of \$20,000,000 per occurrence and \$20,000,000 annual

aggregate excess \$1,000,000 each occurrence from QBE and Hallmark.

c.) Automobile Liability limits.

- The Insurance Commission covers automobile liability claims as follows:
 - Automobile Bodily Injury and Property Damage Liability claims at a combined single limit of \$250,000. *Camden County has a \$5,000 per occurrence entity deductible.*
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
 - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.

Camden County Department of Police Services (CCPD) was added for coverage effective 4/8/13. The Insurance Commission covers \$1,000,000 per occurrence for CCPD.

- The NJC covers excess automobile liability claims as follows *except for CCPD who does not currently purchase excess automobile liability insurance from the NJC::*
 - Automobile Bodily Injury and Property Damage Liability claims excess of the Insurance Commission's \$250,000 CSL limit. Included in the NJC's excess General Liability limits as shown above.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$15,000,000 per occurrence over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence over and above the \$15,000,000 with Underwriters at Lloyds. Please note, an aggregate limit does not apply to automobile liability coverage.

The NJC does not provide excess PIP OR Uninsured/Underinsured Motorist Coverage.

The PIP and Uninsured/Underinsured Motorist coverages shall follow the most current statutory guidelines provided by the State of New Jersey.

The excess general liability, auto liability, law enforcement liability and employers liability limits with Underwriters at Lloyds, Argonaut are per member Commission and are shared limits amongst CCIC member entities.

Notes:

- (1) *CCPD* purchases excess auto liability at limits of \$20,000,000 excess \$1,000,000 each occurrence and \$20,000,000 annual aggregate from Genesis and Hallmark.
- (2) The Underwriters at Lloyds amended the excess liability policy aviation/aircraft exclusion to make an exception for Unmanned Aerial Vehicle – a tethered blimp.

d.) Public Officials/School Board Legal/Employment Practices Liability

- The NJC via the commercial market covers public officials liability⁷/school board legal liability/employment practices liability as follows:
 - \$10,000,000 each claim and in the annual aggregate on a claims made basis per member Insurance Commission (except for Camden County Health Services which has a \$1,000,000 each claim and in the annual aggregate sub-limit) subject to the retentions as outlined below:
 - Camden County - \$250,000 each POL & EPL (including the Camden Department of Police Services effective 4/8/13)
 - Camden County College-\$25,000 SBL & \$50,000 EPL
 - Camden County College Foundation -\$25,000 SBL & \$50,000 EPL
 - Camden County Board of Social Services - \$5,000 each POL & EPL
 - Camden County Municipal Utilities Authority - \$25,000 each POL & EPL
 - Camden County Health Services - \$25,000 each POL & EPL
 - Camden County Pollution Finance Authority - \$25,000 each POL & EPL
 - Camden County Improvement Authority - \$10,000 each POL & EPL

There is a sub-limit of \$1,000,000 each claim and in the annual aggregate excess of a member entity retention of \$100,000 for sexual abuse/molestation for schools only.

School Board Legal Liability applies to the member entity schools and Public Officials Liability applies to all other member entities.

NJC does not retain any risk as it is fully insured in the commercial market.

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

The Insurance Commission covers \$100,000 per occurrence less applicable member entity per occurrence deductibles *except for CC, CCHSC and CCBOSS. These entities individually retain their first \$100,000.*

- The NJC provides excess property coverage and Equipment Breakdown coverage via the commercial market with Zurich and excess property coverage with Mitsui Sumitomo Insurance Company of America (33.33%); Velocity (33.33%); Starr Companies (33.33%) on a quota share basis with the following limits (*SHARED BY ALL NJC MEMBER COMMISSIONS AND THEIR MEMBER ENTITIES*) excess of the member retention and member entity per occurrence deductibles:

Property Per Occurrence Limits:

- A. \$110,000,000 Per Occurrence with Zurich
- B. \$150,000,000 Per Occurrence with Mitsui Sumitomo Insurance Company of America (33.33%); Velocity (33.33%); Starr Companies (33.33%)
- C. \$260,000,000 per Occurrence Total Program Limit

Property Sub-Limits:

- Earthquake - \$200,000,000 (Annual Aggregate)
- Flood - \$100,000,000 (Annual Aggregate) Except;
 - Flood Inside Special Flood Hazard Area (SFHA) - \$25,000,000
- Asbestos Cleanup - \$50,000 per occurrence
- Valuable Paper And Records - \$10,000,000
- Accounts Receivable - \$10,000,000
- Demolition & Increased Cost of Construction - \$25,000,000
- Business Interruption -Included in \$110,000,000 blanket limit (Business Income On Revenue Producing Property Only)

- Extra Expense – \$10,000,000
- Transit- \$1,000,000 Per Conveyance/\$1,000,000 Per Occurrence
- Fine Arts - \$2,500,000 (Owned And Non Owned)
- Pollution And Contamination Cleanup (Limited) - \$250,000 (Annual Aggregate)
- Miscellaneous Unnamed Locations - \$10,000,000
- Builders' Risk - \$25,000,000 (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- New Construction and Additions – \$25,000,000 per location (90 day reporting period)
- Service Interruption - \$10,000,000 Combined Time Element and Property Damage Including Overhead Transmission Lines within 1 mile of insured premises, 24 hour qualifying period)
- Ingress/Egress – 30 Day Period for property with a 5 mile radius but not to exceed a \$5,000,000 limit.
- Debris Removal -\$25,000,000
- Civil Government Authority – Lesser of \$5,000,000 or 30 day period, within 5 mile radius
- Leasehold Interest - \$15,000,000
- Loss Of Rents - \$15,000,000
- Professional Fees - \$1,250,000
- Extended Period of Liability – 365 Days
- Auto Physical Damage - \$15,000,000
- Underground Piping - \$5,000,000 (only if within 5 MILES of a pump station, process plant, metering pit, wells or similar operational locations which are owned, leased, used occupied or intended for use by the member entity). There is no underground piping coverage for the perils of Earthquake, Flood or Named Storm.
- EDP Equipment – Subject to a 24 hour qualifying period. No sub-limit for equipment. \$1,000,000 sublimit for data and software
- Outdoor Property - \$10,000,000
- Equipment Breakdown - \$100,000,000
 - Ammonia Contamination - \$5,000,000
 - Spoilage - \$5,000,000
 - Extended Period Of Indemnity - 365 Days

Note: There is an Excess Property Policy with Mitsui Sumitomo Insurance Company of America (33.33%); Velocity (33.33%); Starr Companies (33.33%) on a quota share basis which extends the Per Occurrence Policy Limits by \$150,000,000 to a total of

\$260,000,000. Coverage sub-limits on the Primary policy are excluded by the Excess Property policy, including Equipment Breakdown. The primary limit is \$110,000,000

- There is an Excess Flood/Earthquake policy placed with Aspen Specialty (25%) / AXIS Surplus (30%) / Endurance American Specialty (20%) / Velocity Risk Underwriters (25%) which provides:
 - \$50,000,000 aggregate policy limit for Flood coverage excess of the aggregate policy limits provided by Zurich (\$25,000,000 for locations inside the 100-Year Flood Zone, \$50,000,000 for all other locations, as noted above); and
 - \$100,000,000 aggregate policy limit for Earthquake coverage excess of the \$100,000,000 aggregate policy limit provided by Zurich (noted above).

Property Deductibles

- The standard member insurance commission retention is \$100,000 per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).
 - Camden County - \$100,000 Property and Auto Physical Damage
 - Camden County College & Camden County College Foundation- \$25,000 Property and \$500 Auto Physical Damage
 - Camden County Board of Social Services - \$100,000 Property and Auto Physical Damage
 - Camden County Municipal Utilities Authority - \$25,000 Property “All Other Perils” except \$1,000 for Auto Physical Damage, \$5,000 for mobile equipment, \$5,000 for EDP (except for the perils of earthquake and flood as stated below) & \$5,000 for underground piping (except for the perils of earthquake and flood as stated below).
 - Camden County Health Services - \$100,000 Property and \$1,000 Auto Physical Damage
 - Camden County Pollution Control Finance Authority - \$5,000 Property and \$1,000 Auto Physical Damage
 - Camden County Improvement Authority - \$2,500
 - Camden County Department of Police Services - \$5,000 Property, Auto Physical Damage and Equipment Breakdown Effective 4/8/13

- The Equipment Breakdown deductible is \$25,000 member entity deductible per occurrence.
- Vacant Properties - \$250,000
- The Earthquake Member Insurance Commission retention is \$100,000 per occurrence less the per occurrence member entity deductibles and as respects to EDP for the CCMUA which has a \$25,000 deductible. However, if there is a loss from a single occurrence involving multiple entities, the maximum occurrence deductible will be \$100,000 There is no coverage for underground piping for the peril of earthquake.
- The Flood Member Insurance Commission retention is \$100,000 per occurrence (combined property damage and time element) less member entity per occurrence deductibles and as respects to EDP for the CCMUA which has a \$25,000 deductible. However, if there is a loss from a single occurrence involving multiple entities, the maximum occurrence deductible will be \$100,000 There is no coverage for underground piping for the peril of flood.
- Flood loss for property within the Special Flood Hazard Area (SFHA) is subject to a deductible of \$500,000 each building for municipality buildings, and \$500,000 each building for building contents member entity deductible per occurrence; and \$100,000 for each building for loss of income or the National Flood Insurance Plan's (NFIP) maximum available limits for public entities, whichever is greater, regardless of whether National Flood Insurance program coverage is purchased or not. Losses shall also be adjusted subject to a \$100,000 per occurrence Insurance Commission deductible for pumping stations, pistol ranges, vehicles and mobile equipment less the applicable member entity deductible.
- "Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County" For Property Damage: subject to a deductible of 1% of the value, per the Schedule of Values on file with the company as of the date of loss, for those Buildings where the direct physical loss or damage occurred, per occurrence; For Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. The 1% Time Element deductible does not apply

Extra Expense. Combined PD and TE deductible subject to a minimum deductible of \$250,000 per Location and a maximum deductible of \$1,000,000 per occurrence. The “Named Storm” deductible is a per member entity deductible.

- Note: The Camden County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Camden County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

Named Storm is defined as any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent.. Location is defined as a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than 50 feet wide, a site or tract of land occupied or available for occupancy with tangible property. If the Named Storm involves covered property within the Special Flood Hazard Area (SFHA) The Special Flood Hazard Area deductible above applies.

Special Flood Hazard Area (SFHA) - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100-year EDGE-100-B (12/10) flood. SFHA’s per FEMA include but are not limited to Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. If not defined by FEMA or any foreign equivalent, it is an area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

- Underground piping \$100,000 per occurrence less the member entity deductibles as stated above.
- Golf Carts - \$25,000

NJC does not retain any risk as it is fully insured in the commercial market.

f.) Crime

The NJC via the commercial market provides crime coverage at the following limits and deductibles (the Insurance Commission retains no risk for Crime):

Limit per occurrence (all coverage parts):

- Camden County – \$4,000,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$1,000,000
- Camden County Municipal Utility Authority - \$1,000,000
- Camden County Board of Social Services - \$1,000,000
- Camden County College - \$1,000,000
- Camden County Pollution Control Finance Authority - \$1,000,000
- Camden County Improvement Authority – Not Covered

Deductible per occurrence (each coverage part):

- Camden County – \$50,000 (including the Camden County Department of Police Services)
- Camden County Health Services - \$15,000
- Camden County Municipal Utility Authority - \$10,000
- Camden County Board of Social Services - \$10,000
- Camden County College - \$10,000
- Camden County Pollution Control Finance Authority - \$10,000

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregates limits are shared by all NJC member Commissions and their respective member entities.

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$25,000

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregate limits are shared by the Camden County Insurance Commission, Gloucester County Insurance Commission, Union County, Burlington County Insurance Commission, Mercer County Insurance Commission, Cumberland County, Cumberland County Utilities Authority, Ocean County Mosquito Extermination Commission and Atlantic County Utilities Authority.

h.) Medical Professional General Liability/Excess Medical Professional

The NJC via the commercial market provides medical professional general liability/excess medical professional coverage at the following limits and Retentions (the Insurance Commission retains no risk for medical professional general liability):

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
 - This primary aggregate limit is shared by each member entity of each NJC member Commission.
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
 - Excess Limit is a Shared limit with ACIC, BCIC, CCIC, CuCIC and GCIC.
- Member Entity Deductibles GL and PL:
 - Camden County Clinic – \$5,000
 - Camden County Health Services (Behavioral Operations and LTC Operation Divested Operation) – \$25,000 GL & \$50,000 PL
 - Camden County Municipal Utilities Authority – Not Applicable
 - Camden County Board of Social Services – Not Applicable
 - Camden County Allied College Nursing Program – \$5,000
 - Camden County Pollution Control Finance Authority – Not Applicable
 - Camden County Improvement Authority – Not applicable

NJC does not retain any risk as it is fully insured in the commercial market.

i.) Employed Lawyers Professional Liability

The NJC via the commercial market provides employed lawyers professional liability coverage at the following limits and deductibles

(the Insurance Commission retains no risk for employed lawyer's professional liability):

- Limit per claim and annual aggregate:
\$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - Camden County \$50,000
 - Camden County College: \$25,000
 - Camden County Municipal Utilities Authority:
\$25,000
 - Camden County Board of Social Services:
\$25,000

j.) Cyber Liability – Network Privacy & Security Liability

The NJC via the commercial market provides on an optional basis network privacy & security liability coverage at the following limits and deductibles (the insurance commission retains no risk for network privacy & security liability coverage):

- Limits per claim and annual aggregate:
 - Cyber, Privacy and Security Liability: \$4,000,000
 - Regulatory Proceedings: \$4,000,000
 - Payment Card Loss: \$4,000,000
 - Cyber Incident Response Team: \$4,000,000
 - Business Interruption Loss & Extra Expense: \$4,000,000
 - Digital Data Recovery: \$4,000,000
 - Network Extortion: \$4,000,000
 - Contingent Business Interruption: \$1,000,000
 - Social Engineering: \$100,000
- Retention per member entity:
 - Cyber, Privacy and Security Liability: \$25,000
 - Regulatory Proceedings: \$25,000
 - Payment Card Loss: \$25,000
 - Cyber Incident Response Team: \$25,000
 - Cyber Incident Response Coach: \$0
 - Business Interruption Loss & Extra Expense: \$25,000/12 Hours
 - Digital Data Recovery: \$25,000
 - Network Extortion: \$25,000
 - Contingent Business Interruption: \$25,000/12 Hours
 - Cyber Crime: \$25,000
- Participating member entities are:

- Camden County (includes CCBOSS and CCIA)
- Camden County Municipal Utilities Authority
- Pollution Control Financing Authority of Camden County
- Camden County Health Services Center (tail risk only)

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregates limits are shared by all NJC member Commissions and their respective member entities.

k.) Non-Owned Aircraft. The NJCE covers \$9,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage):

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$250,000 CSL
- c.) Law Enforcement Liability – Included in General Liability
- d.) Automobile Liability
 - Property Damage & Bodily Injury - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability - None
- e.) Property/APD-\$100,000 per occurrence less member entity deductibles.
- f.) Crime – None
- g.) Pollution Liability – None
- h.) Medical Professional General Liability – None

- i.) Employed Lawyers Liability – None
 - j.) Cyber Liability
 - k.) Non Owned Aircraft - None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
 - b.) The calculation of pro rata shares is based on each member’s experience modified manual premium for that line of coverage. The Insurance Commission’s Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by

majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
 - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Insurance Commission's Governing Body may, by majority vote, levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.
- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's five major excess insurers (i.e. Underwriters at Lloyds, Argonaut for excess liability; Underwriters at Lloyds and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.

- b.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) component *through it's contract with the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission does purchase commercial insurance for *CCPD*. For *CCPD*, the Insurance Commission purchases excess law enforcement, general liability and automobile liability from QBE, Genesis and Hallmark. The Insurance Commission also purchases excess workers compensation from **Underwriters at Lloyds** and Midlands.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the

incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- 10% of partial total not to exceed \$15,000 for workers compensation claims (Effective 12/11/14)
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and
- approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 25 day of January, **2018**.
Camden County Insurance Commission

By: _____
Chairperson

Attest:

Secretary

APPENDIX III

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Philadelphia Police Training I - County of Camden, Division Of Insurance	Unit 8537 State Road Philadelphia, PA 19102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 Evidence of Insurance.	12/4/2017 #1811249	GL AU EX WC OTH
H - Crown Plaza Phila/Cherry Hill I - County of Camden, Division Of Insurance	2349 West Marlton Pike Cherry Hill, NJ 08002	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity	12/4/2017 #1811259	GL AU EX WC OTH
H - State of New Jersey I - County of Camden, Division Of Insurance	225 West State Street, 2nd Floor Trenton, NJ 08838	Evidence of Insurance	12/5/2017 #1811537	GL EX OTH
H - Camden County Sheriffs Office I - County of Camden, Division Of Insurance	520 Market Street, Room 100 Camden, NJ 08102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379 Evidence of Insurance as respects extra duty billing for side jobs.	12/14/2017 #1818470	GL AU EX WC OTH
H - Marlboro Township Board of I - Camden County College	Education 1980 Township Drive Marlboro, NJ 07746	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 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 CAP trainings during the 2018 year.	12/21/2017 #1826509	GL AU EX WC OTH
H - State of NJ-DFD I - Member Commissions of the Camden County	PO box 716 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance.	12/21/2017 #1826510	GL AU EX WC OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County Sheriffs Office I - County of Camden, Division Of Insurance	520 Market Street, Room 100 Camden, NJ 08102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance as respects extra duty billing for side jobs.	12/21/2017 #1826511	GL AU EX WC OTH
H - Martin Aaron Superfund Site I - County of Camden, Division Of Insurance	Settling Performing Defendants c/o DeMaximis, Inc. 1550 Pond Road, Suite 120 Allentown, PA 18104	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Martin Aaron Superfund Site Settling Performing Defendants and its Members (The Dow Chemical Company, Brenntag Northeast Inc., Ashland Inc., E. I. duPont de Nemours & Co., ExxonMobil Corporation, Dryden, American Standard Inc., Quaker City Chemicals, Inc., Crown Cork & Seal Company, Inc., Atlantic Richfield Company, The Chemours Company, & Clean Earth of North Jersey), the United States, the State of New Jersey, and de maximis, Inc., are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to security. Additional Insured on a primary and non-contributory basis in regard to the above Liability coverage(s) when required by executed written contract. A Waiver of Subrogation is included when required by executed contract.	12/21/2017 #1826512	GL AU EX WC OTH
H - Camden County Workforce I - Camden County College	Investment Board ATTN: Theo Primas, Prog. Evaluator 1111 Marklress Rd, Suite 101 Cherry Hill, NJ 08003	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. Camden County College has a \$5,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000.	12/21/2017 #1826563	GL AU EX OTH
H - Animal Welfare Association ATTN: I - Camden County College	Judi Russo, Director 509 Centennial Boulevard Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826572	GL AU EX OTH
H - Atco Medical Associates I - Camden County College	ATTN: Rebecca Urso 289 White Horse Pike, Suite 101 Atco, NJ 08004	Evidence of insurance. All operations usual to County Governmental Entity as respects student externship for the CMA (Certified Medical Assistant) program. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4054261	12/21/2017 #1826573	GL AU EX OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Black Horse Pike Regional School I - Camden County College	Dist. ATTN: Frank Torcasio, Athletic Director 580 Erial Rd Blackwood, NJ 08012	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826574	GL AU EX OTH
H - Marlboro Township Board of I - Camden County College	Education 1980 Township Drive Marlboro, NJ 07746	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 CAP trainings during the 2018 year.	12/21/2017 #1826575	GL AU EX OTH
H - Atlantic County Police Training I - Camden County College	Ctr. 5033 English Creek Avenue Egg Harbor Township, NJ	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826576	GL AU EX OTH
H - Barnes & Noble College I - Camden County College	Booksellers 120 Mountain View Boulevard Basking Ridge, NJ 07920	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826577	GL AU EX OTH
H - Battleship of New Jersey Museum I - Camden County College	and Memorial 62 Battleship Place Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826578	GL AU EX OTH
H - Brookfield Schools I - Camden County College	1009 Berlin Road Cherry Hill, NJ 08034	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826579	GL AU EX OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County Board of I - Camden County College	Chosen Freeholders ATTN: Insurance & Risk 49 Rancocas Rd, Box 6000 Mt. Holly, NJ 08060	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826580	GL AU EX OTH
H - Burroughs & Chapin Co., Ins. I - Camden County College	3051 Ripken Way Blvd. Myrtle Beach, SC 29577	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826581	GL AU EX OTH
H - Camden City Board of Education I - Camden County College	201 N. Front Street Camden, NJ 08102	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826582	GL AU EX OTH
H - Camden City High School I - Camden County College	Baird Avenue and Park Boulevard Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826583	GL AU EX OTH
H - Camden County Animal Shelter I - Camden County College	ATTN: Vicki Rowland 125 County House Road Blackwood, NJ 08012	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826584	GL AU EX OTH
H - Camden County Health Service I - Camden County College	Center ATTN: Karyn Gilmore 425 Woodbury-Turnersville Road Blackwood, NJ 08012	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826585	GL AU EX OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County Improvement I - Camden County College	Authority 2220 Voorhees Town Center Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826586	GL AU EX OTH
H - Camden County Technical School I - Camden County College	6008 Browning Road Pennsauken, NJ 08109	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826587	GL AU EX OTH
H - Camden County Technical School I - Camden County College	343 Berlin-Cross Keys Road Sicklerville, NJ 08081	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826588	GL AU EX OTH
H - Cherry Hill Gynecology I - Camden County College	Associates ATTN: Cindy Davitt 150 Century Parkway Mt. Laurel, NJ 08054	Evidence of insurance. All operations usual to County Governmental Entity as respects a student externship for the CMA (Certified Medical Assistant) program.	12/21/2017 #1826589	GL AU EX OTH
H - Cherry Hill Public Schools, I - Camden County College	Malberg Admin. Building 45 Ranoldo Terrace, PO Box 5015 Cherry Hill, NJ 08034	Evidence of insurance. All operations usual to County Governmental Entity . A3D	12/21/2017 #1826590	GL AU EX OTH
H - Cooper Physicians Family I - Camden County College	Practice 14 S. Broadway Gloucester City, NJ 08030	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826591	GL AU EX OTH

Camden County Insurance Comm.

Certificate of Insurance Monthly Report

From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cooper Plaza Operating CO dba S. I - Camden County College	Jersey Health Care Center ATTN: Celeste Johnson Two Cooper Plaza Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826592	GL AU EX OTH
H - Cooper River West I - Camden County College	5101 North Park Drive Pennsauken, NJ 08109	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826593	GL AU EX OTH
H - Cooper University Health Care, I - Camden County College	The Urban Health Institute ATTN: Tyrone Sturdivant 3 Cooper Plaza, Suite 211 Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826594	GL AU EX OTH
H - Cooper University Hospital I - Camden County College	ATTN: Legal Department Three Cooper Plaza, STE 316 Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826595	GL AU EX OTH
H - Cooper University Hospital I - Camden County College	ATTN: Donna O'Shea One Cooper Plaza Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826596	GL AU EX OTH
H - Cooper University Hospital, The I - Camden County College	Cancer Institute of NJ 900 Centennial Blvd., Suite M Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826597	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cooper West I - Camden County College	5101 North Park Drive Pennsauken, NJ 08109	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826598	GL AU EX OTH
H - County of Camden, Div. of I - Camden County College	Insurance, County Courthouse 520 Market Street, 9th Floor Camden, NJ 08102	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826599	GL AU EX OTH
H - County of Camden, State of New I - Camden County College	Jersey ATTN: Gary Bauer 2600 Mt. Ephraim Ave. Camden, NJ 08104	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826600	GL AU EX OTH
H - County of Somerset I - Camden County College	27 Warren Street, PO Box 3000 Somerville, NJ 08876	RE: educational and training purposes Evidence of Insurance as respects educational and training purposes.	12/21/2017 #1826601	GL AU EX OTH
H - Cumberland Salem Workforce I - Camden County College	Development Board PO Box 1500 Vineland, NJ 08362	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826602	GL AU EX OTH
H - DeLage Landen Financial I - Camden County College	Services, Inc. Lease Processing Center 1111 Old Eagle School Road Wayne, PA 09087	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826603	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Division of Workforce I - Camden County College	Development ATTN: Jacqueline Santiago 10 Elizabethtown Plaza, 4th Floor Elizabeth, NJ 07202	Evidence of insurance. All operations usual to County Governmental Entity as respects Division of Workforce Development, Union County, to send students to CCC for continuing education programs.	12/21/2017 #1826604	GL AU EX OTH
H - Elmwood Hills Healthcare Center I - Camden County College	ATTN: Simon Shain 425 Woodbury Turnersville Road Blackwood, NJ 08012	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826605	GL AU EX OTH
H - Extra Bases, LLC dba the Ripken I - Camden County College	Experience 3051 Ripken Way Blvd. Myrtle Beach, SC 29577	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826606	GL AU EX OTH
H - Inspira Health Network ATTN: I - Camden County College	Eileen Cardile, Executive VP 509 N. Broad Street Woodbury, NJ 08096	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826607	GL AU EX OTH
H - Inspira Health Network ATTN: I - Camden County College	Emily Turnere 1505 W. Sherman Ave. Vineland, NJ 08360	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826608	GL AU EX OTH
H - Joint Base I - Camden County College	McGuire-Dix-Lakehurst JBMDL, NJ 08641	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826609	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Katz Jewish Community Center I - Camden County College	1301 Springdale Rd., Ste. 100 Cherry Hill, NJ 08003	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826610	GL AU EX OTH
H - Kennedy Health System ATTN: I - Camden County College	Darlene Lord 1099 White Horse Rd Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826611	GL AU EX OTH
H - Kennedy Health System ATTN: I - Camden County College	Director of Education 2201 Chapel Avenue, West Cherry Hill, NJ 08002	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826612	GL AU EX OTH
H - Kennedy Memorial Hospital ATTN: I - Camden County College	Jane Shinkarow Cooper Landing and Chapel Avenue Cherry Hill, NJ 08034	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826613	GL AU EX OTH
H - Kennedy Memorial Hospital ATTN: I - Camden County College	Director of Clinical Education 18 East Laurel Road Stratford, NJ 08084	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826614	GL AU EX OTH
H - Kessler Institute for I - Camden County College	Rehabilitation ATTN: Sue Kida, President 92 Brick Road Marlton, NJ 08053	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to Camden County College's Dietetic Technology Program students taking part in a clinical rotation at Kessler Institute for Rehabilitation, Inc.	12/21/2017 #1826615	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Konica Minolta Premier Finance I - Camden County College	1310 Madrid St., Suite 101 Marshall, MN 56258	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826616	GL AU EX OTH
H - LEAP Academy ATTN: Manuel I - Camden County College	Delgado 639 Cooper Street Camden, NJ 08102	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826617	GL AU EX OTH
H - M/S/W Employment & Training I - Camden County College	P.O. Box 900 Morristown, NJ 007963-0900	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 third party funding for employment and training services for students.	12/21/2017 #1826618	GL AU EX OTH
H - Miller Auto Leasing dba Miller I - Camden County College	Truck Leasing Vicki Anderson PO Box 619 Lumberton, NJ 08048	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826619	GL AU EX OTH
H - Millville Fire Department I - Camden County College	420 Buck Street Millville, NJ 08332	Evidence of Insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826620	GL AU EX OTH
H - NJ Council for the Humanities I - Camden County College	ATTN: Elizabeth Motts 28 West State Street, 6th Floor Trenton, NJ 08608	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826621	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Department of Education, I - Camden County College	Office of Vocational Technology GED Testing Unit PO Box 500 Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826622	GL AU EX OTH
H - NJ Historical Commission ATTN: I - Camden County College	Sara Cureton, Director 225 W. State Street Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826623	GL AU EX OTH
H - NJ Veterans Memorial Home ATTN: I - Camden County College	Barbara Loughrey 524 North West Blvd. Vineland, NJ 08630	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826624	GL AU EX OTH
H - New Jersey Council on the Arts I - Camden County College	225 West State Street, PO Box 306 Trenton, NJ 08625	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826625	GL AU EX OTH
H - Northbrook Behavioral Hospital I - Camden County College	ATTN: Human Resources 425 Woodbury-Turnersville Rd Blackwood, NJ 08012	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826626	GL AU EX OTH
H - Our Lady of Lourdes Medical I - Camden County College	Center 1600 Haddon Avenue Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826627	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Overbrook High School ATTN: I - Camden County College	Cheryl Smith, Athletic Director 1200 Turnersville Road Pine Hill, NJ 08021	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826628	GL AU EX OTH
H - Pennsauken High School ATTN: I - Camden County College	Ronnie Tarchichi, Surperintendent 1695 Hylton Road Pennsauken, NJ 08110	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826629	GL AU EX OTH
H - Ripkin Myrtle Beach Academy I - Camden County College	3051 Ripken Way Blvd Myrtle Beach, SC 29577	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826630	GL AU EX OTH
H - Rutgers University, Camden I - Camden County College	Campus ATTN: Keith Williams 303 Cooper Street Camden, NJ 08102	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826631	GL AU EX OTH
H - State of New Jersey, Department I - Camden County College	of Children and Family 4 Echelon Plaza, 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826632	GL AU EX OTH
H - TD Bank, N.A. - TD Wealth ATTN: I - Camden County College	Catherine Alessi, VP 1006 Astoria Boulevard Cherry Hill, NJ 08034	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826633	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Children's Hospital of I - Camden County College	Philadelphia ATTN: Leon Jones 3535 Market Street, 9th Floor Philadelphia, PA 19104	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826634	GL AU EX OTH
H - The County of Camden and The I - Camden County College	State of New Jersey 2600 Mr. Ephraim Avenue Camden, NJ 08104	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 Employment Training through the Camden County One-Stop Career Center.	12/21/2017 #1826635	GL AU EX OTH
H - The Fountains at Cedar Parke I - Camden County College	ATTN: Karen Corneal, Administrator 114 Hayes Mill Road Atco, NJ 08004	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	12/21/2017 #1826636	GL AU EX OTH
H - Thomas Jefferson University I - Camden County College	Hospitals ATTN: Jeanette Palermo 833 Chestnut Street, Suite 920 Philadelphia, PA 19107	The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	12/21/2017 #1826637	GL AU EX OTH
H - Township of Gloucester I - Camden County College	1261 Chewslanding-Clementon Road, PO Box 8 Clementon, NJ 08021	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826638	GL AU EX OTH
H - United Way of Greater I - Camden County College	Philadelphia and South Jersey 1709 Benjamin Franklin Parkway Philadelphia, PA 19103	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826639	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Virtua Health West Jersey I - Camden County College	Hospital ATTN: Clinical Lab Services 100 Townsend Avenue Berlin, NJ 08009	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826640	GL AU EX OTH
H - Virtua Health, Inc. ATTN: Legal I - Camden County College	Department 401 Route 73, North Lake Center Bldg Ste 401 Marlton, NJ 08053	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826641	GL AU EX OTH
H - Virtua Health, Inc., Castle I - Camden County College	Program ATTN: Ron DeFeo 1000 Atlantic Avenue Camden, NJ 08103	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826642	GL AU EX OTH
H - Virtua Memorial Hospital I - Camden County College	ATTN:Director of Laboratory Operations 175 Madison Avenue Mount Holly, NJ 08060	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826643	GL AU EX OTH
H - Voorhees Pediatric ATTN: Scott I - Camden County College	Goldberg 1304 Laurel Oak Road Voorhees, NJ 08043	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826644	GL AU EX OTH
H - Winslow Township School, Admin. I - Camden County College	Office ATTN: Dr. H. Pateat 30 Coopers Folly Road Atco, NJ 08004	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826645	GL AU EX OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Y.A.L.E. School I - Camden County College	10A Jennings Road Medford, NJ 08055	Evidence of insurance. All operations usual to County Governmental Entity.	12/21/2017 #1826646	GL AU EX OTH
H - DeLage Landen Financial I - Camden County College	Services, Inc. Lease Processing Center 1111 Old Eagle School Road Wayne, PA 19087	Evidence of insurance. All operations usual to County Governmental Entity. A3D	12/21/2017 #1826647	GL AU EX OTH
H - 2600 ME Holdings, LLC I - County of Camden, Division Of Insurance	1441 Cedarview Avenue Lakewood, NJ 08701	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830640	GL AU EX WC OTH
H - BPG Exec 5 & 6 LLC I - County of Camden, Division Of Insurance	322 A Street, Suite 300 Wilmington, DE 19801	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance.	12/26/2017 #1830641	GL AU EX WC OTH
H - Barry D Brown Health Education I - County of Camden, Division Of Insurance	Center 106 Carnie Blvd. Voorhees, NJ 08034	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830642	GL AU EX WC OTH
H - Bud Duble Senior Center I - County of Camden, Division Of Insurance	33 Cooper Folly Road Winslow Township, NJ 08004	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to Camden County Immunization Program on October 28, 2017 for use of Bud Duble Senior Center 33 Cooper Folly Road, Winslow Township, NJ 08004. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	12/26/2017 #1830643	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County College I - County of Camden, Division Of Insurance	200 College Drive Camden, NJ 08102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830644	GL AU EX WC OTH
H - Camden County College I - County of Camden, Division Of Insurance	420 N. Woodbury - Turnersville Road Blackwood, NJ 08012	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to use of facilities for the MRC Training.	12/26/2017 #1830645	GL AU EX WC OTH
H - Camden County Department of I - County of Camden, Division Of Insurance	Events and Community Outreach 1301 Park Boulevard Cherry Hill, NJ 08002	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Camden County Board of Freeholders Town Hall Meeting 11/20/17 Evidence of Insurance as respects Camden County Board of Freeholders Town Hall Meeting being held at Haddon Heights High School on Monday, 11/20/2017.	12/26/2017 #1830646	GL AU EX WC OTH
H - Camden County Dept. of Health I - County of Camden, Division Of Insurance	and Human Services 520 Market Street Camden, NJ 08102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects the 2015 Human Services Grant.	12/26/2017 #1830647	GL AU EX WC OTH
H - Camden County Dept. of Health I - County of Camden, Division Of Insurance	and Human Services 520 Market Street Camden, NJ 08102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects the 2016 Human Services Grant.	12/26/2017 #1830648	GL AU EX WC OTH
H - Camden County Sheriffs Office I - County of Camden, Division Of Insurance	520 Market Street, Room 100 Camden, NJ 08102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance as respects extra duty billing for side jobs.	12/26/2017 #1830649	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Camden County Technical School I - County of Camden, Division Of Insurance	343 Berlin-Cross Keys Road Sicklerville, NJ 08081	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830650	GL AU EX WC OTH
H - Carrier Rental Systems I - County of Camden, Division Of Insurance	500 Carson Dr Bear, DE 19701	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Winterfest Ice Skating Evidence of Insurance as respects Camden County Parks renting a chiller for ice making for Winterfest Ice Skating PO # 197929.	12/26/2017 #1830651	GL AU EX WC OTH
H - City of Camden I - County of Camden, Division Of Insurance		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Camden County Parks Department use of the City of Camden's bucket truck: MG 38683 2000 Ford F450 Bucket with Aerial Lift 1FDXF46S0YEC12081, Current Estimated Value \$75,000.00	12/26/2017 #1830652	GL AU EX WC OTH
H - Clementon Memorial Library I - County of Camden, Division Of Insurance	195 Gibbsboro Road Clementon, NJ 08021	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Literacy Day 10/14/17 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 Literacy Day on 10/14/17.	12/26/2017 #1830653	GL AU EX WC OTH
H - Collingswood Foundation for the I - County of Camden, Division Of Insurance	Arts 315 White Horse Pike Collingswood, NJ 08107	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Camden County Best of Class Dessert Reception and Award Ceremony, to be held on April 5th, 2017. (SEE PAGE 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4054261	12/26/2017 #1830654	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Consolidated Rail Corporation I - County of Camden, Division Of Insurance	(Conrail) 1000 Howard Blvd Suite 432 Mt. Laurel, NJ 08054	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to (while engaging in) Subject to the terms, conditio Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	12/26/2017 #1830655	GL AU EX WC OTH
H - County of Gloucester Board of I - County of Camden, Division Of Insurance	Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 All operations usual to County Governmental Entity as respects evidence of insurance.	12/26/2017 #1830656	GL AU EX WC OTH
H - County of Gloucester Board of I - County of Camden, Division Of Insurance	Chosen Freeholders It's Department and Agencies, et al PO Box 337 Woodbury, NJ 08096	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Shared Service Agreement for the Creation, Maintenance and Administration of a Cooperative Office of County Medical Examiner.	12/26/2017 #1830657	GL AU EX WC OTH
H - Crowne Plaza Philadelphia/Cherry I - County of Camden, Division Of Insurance	Hill 2349 West Marlton Pike Cherry Hill, NJ 08002	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Senior Health Day Hotel, its management, owner and liquor license holder are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Senior Health Day on 9/27/17.	12/26/2017 #1830658	GL AU EX WC OTH
H - Delaware River Port Authority I - County of Camden, Division Of Insurance	One Port Center, 2 Riverside Dr PO Box 1949 Camden, NJ 08101	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to 200 Federal Street Block 139.02, Lot 1.	12/26/2017 #1830659	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delaware River Port Authority & I - County of Camden, Division Of Insurance	NJ Economic Development Authority 36 West State Street, PO Box 990 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement (agreement effective 5-25 16)	12/26/2017 #1830660	GL AU EX WC OTH
H - Delaware River Port Authority of I - County of Camden, Division Of Insurance	PA & NJ One Port Center, 2 Riverside Dr PO Box 1949 Camden, NJ 08101	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830661	GL AU EX WC OTH
H - Department of Events and I - County of Camden, Division Of Insurance	Community Outreach 1301 Park Blvd. Cherry Hill, NJ 08002	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects 9 dances at the Bellmawr Ball Room, 29 Lewis Ave., Bellmawr, NJ 08031.	12/26/2017 #1830662	GL AU EX WC OTH
H - DiggerlandUSA I - County of Camden, Division Of Insurance	100 Pinedge Lane West Berlin, NJ 08091	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830663	GL AU EX WC OTH
H - Eastern High School I - County of Camden, Division Of Insurance	1401 Laurel Oak Road Voorhees, NJ 08043	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830664	GL AU EX WC OTH

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Certificate of Insurance Monthly Report

From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Eastern Regional High School I - County of Camden, Division Of Insurance	1401 Laurel Oak Road Box 2500 Voorhees Township, NJ 08043	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830665	GL AU EX WC OTH
H - Eastern Regional High School I - County of Camden, Division Of Insurance	1401 Laurel Oak Road Voorhees, NJ 08043	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: International Day Event Evidence of Insurance as respects International Day Event using the gym and cafeteria for cultural family events and dances.	12/26/2017 #1830666	GL AU EX WC OTH
H - Evidence of Insurance I - County of Camden, Division Of Insurance		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance.	12/26/2017 #1830667	GL AU EX WC OTH
H - Evidence of Insurance I - County of Camden, Division Of Insurance		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830668	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel Inc. I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to Trailer 14000 Year 2001 MARKLINE Serial# E-10118797 Value \$6,850. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	12/26/2017 #1830669	GL AU EX WC OTH
H - Harry Williams Recreation Ctr. I - County of Camden, Division Of Insurance	Broadway & Black Horse Pike Runnemede, NJ 08078	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder and Borough of Runnemede are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf written mutual aid agreement or other written agreement.	12/26/2017 #1830670	GL AU EX WC OTH

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From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - K.L. Holdings LLC c/o CBRE, Inc. I - County of Camden, Division Of Insurance	50 S. 16th St., Suite 3000 Philadelphia PA, PA 19102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830671	GL AU EX WC OTH
H - Live Nation Worldwide, Inc. I - County of Camden, Division Of Insurance	111 Presidential Boulevard, Suite 111 Bala Cynwyd, PA	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Live Nation Worldwide, Inc. and its landlords, if any, and their respective parents, members, partners, affiliates, divisions and subsidiaries, and their respective officers, directors, shareholders, employees and representatives are additional insured as respects the insured's event at the BB&T Pavillion in Camden, NJ on specified dates. Waiver of subrogation in favor of the certificate holder.	12/26/2017 #1830672	GL AU EX WC OTH
H - Live Nation Worldwide, Inc. I - County of Camden, Division Of Insurance	BB&T Pavilion, 1 Harbour Blvd Camden, NJ 08103	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Camden County Job Fair at the BB&T Pavilion on a specified date.	12/26/2017 #1830673	GL AU EX WC OTH
H - LiveNation Worldwide, Inc. I - County of Camden, Division Of Insurance	BB&T Pavilion 1 Harbour Blvd Camden, NJ 08103	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Camden County Fall Job Fair Evidence of Insurance as respects the Camden County Fall Job Fair on 10/25/17.	12/26/2017 #1830674	GL AU EX WC OTH
H - MEF Delaware Holdings, LLC I - County of Camden, Division Of Insurance	40 Airport Road Lakewood, NJ 08701	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830675	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Martin Aaron Superfund Site I - County of Camden, Division Of Insurance	Settling Performing Defendants c/o DeMaximis, Inc. 1550 Pond Road, Suite 120 Allentown, PA 18104	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Martin Aaron Superfund Site Settling Performing Defendants and its Members (The Dow Chemical Company, Brenntag Northeast Inc., Ashland Inc., E. I. duPont de Nemours & Co., ExxonMobil Corporation, Dryden, American Standard Inc., Quaker City Chemicals, Inc., Crown Cork & Seal Company, Inc., Atlantic Richfield Company, The Chemours Company, & Clean Earth of North Jersey), the United States, the State of New Jersey, and de maximis, Inc., are additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to security. Additional Insured on a primary and non-contributory basis in regard to the above Liability coverage(s) when required by executed written contract. A Waiver of Subrogation is included when required by executed contract.	12/26/2017 #1830676	GL AU EX WC OTH
H - NJ Dept. of Human Services Div. I - County of Camden, Division Of Insurance	of Family Development Quakerbridge Plaza, Bldg. 6 P.O. Box 716 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Grant Renewal Package for contract # UC17004.	12/26/2017 #1830677	GL AU EX WC OTH
H - NJ Division of Mental Health and I - County of Camden, Division Of Insurance	Addiction Services Dept of Health & Human Services 512 Lakeland Road, Suite 501 Blackwood, NJ 08012	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement as respects to the Comprehensive Substance Abuse Grant.	12/26/2017 #1830678	GL AU EX WC OTH
H - NJ Motor Vehicle Commission I - County of Camden, Division Of Insurance	225 E. State Street Trenton, NJ 08666	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity	12/26/2017 #1830679	GL AU EX WC OTH

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From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Namdar Realty Group I - County of Camden, Division Of Insurance	150 Great neck Road, Suite 304 Great Neck, NY 11021	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to the Voorhees Town Office (Camden County).	12/26/2017 #1830680	GL AU EX WC OTH
H - New Jersey Department of Health I - County of Camden, Division Of Insurance	Division of HIV, STD, and TB Services PO Box 363 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects the Tuberculosis Control, Specialty Clinic Services grant.	12/26/2017 #1830681	GL AU EX WC OTH
H - New Jersey Department of Health I - County of Camden, Division Of Insurance	Division of Family Health Services PO Box 364 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects a grant.	12/26/2017 #1830682	GL AU EX WC OTH
H - New Jersey Department of Health I - County of Camden, Division Of Insurance	Division of Epidemiology Environmental, and Occupational Health PO Box 363 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects the Local Core Capacity for Public Health Emergency Preparedness grant application.	12/26/2017 #1830683	GL AU EX WC OTH
H - PATCO I - County of Camden, Division Of Insurance	PO Box 4262 Lindenwold, NJ 08021	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Shredding Event 10/21/17 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 shredding event at Woodcrest Station on October 21, 2017.	12/26/2017 #1830684	GL AU EX WC OTH
H - PSE&G I - County of Camden, Division Of Insurance	300 New Albany Rd Moorestown, NJ 08057	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	12/26/2017 #1830685	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Philadelphia Police Training I - County of Camden, Division Of Insurance	Unit 8537 State Road Philadelphia, PA 19102	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of Insurance.	12/26/2017 #1830686	GL AU EX WC OTH
H - Quaker Commercial Properties I I - County of Camden, Division Of Insurance	1103 Laurel Oak Rd. Ste. 103 Voorhees, NJ 08043	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830687	GL AU EX WC OTH
H - Quaker Commercial Properties II I - County of Camden, Division Of Insurance	1103 Laurel Oak Rd. Ste. 103 Voorhees, NJ 08043	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830688	GL AU EX WC OTH
H - State of NJ - DFD I - County of Camden, Division Of Insurance	P.O. Box 716 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects a Social Services for Homeless Grant.	12/26/2017 #1830689	GL AU EX WC OTH
H - State of NJ - DFD I - County of Camden, Division Of Insurance	P.O. Box 716 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects a Grant.	12/26/2017 #1830690	GL AU EX WC OTH
H - State of New Jersey, Department I - County of Camden, Division Of Insurance	of Human Services and Div of Family Development	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with regard to the Transportation Contract Renewal Package.	12/26/2017 #1830691	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey, Dept. of I - County of Camden, Division Of Insurance	Environmental Protection Compliance Mail Code 401-04N, P.O. Box 420 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830692	GL AU EX WC OTH
H - State of New Jersey I - County of Camden, Division Of Insurance	Dept. of Environmental Protection, Compliance and Enforcement Mail Code 401-04N PO Box 420 Trenton, NJ 08625	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects the County Environmental Health Act (CEHA) 2018 grant requirement.	12/26/2017 #1830693	GL AU EX WC OTH
H - Sterling High School I - County of Camden, Division Of Insurance	801 Preston Avenue Somerdale, NJ 08083	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830694	GL AU EX WC OTH
H - TD Bank. N.A. I - County of Camden, Division Of Insurance	12000 Horizon Way Mount Laurel, NJ 08054	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830695	GL AU EX WC OTH
H - The Buccini/Pollin Group I - County of Camden, Division Of Insurance	322 A Street, Suite 300 Wilmington, DE 19801	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects to lease agreements for 5 Executive Campus, Cherry Hill NJ, 6 Executive Campus, Cherry Hill NJ	12/26/2017 #1830696	GL AU EX WC OTH
H - The Salvation Army I - County of Camden, Division Of Insurance	1865 Harrison Avenue Camden, NJ 08105	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects use of the community room.	12/26/2017 #1830697	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Salvation Army I - County of Camden, Division Of Insurance	1865 Harrison Avenue Camden, NJ 08105	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	12/26/2017 #1830698	GL AU EX WC OTH
H - To Whom it May Concern I - County of Camden, Division Of Insurance		Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830699	GL AU EX WC OTH
H - Township of Gloucester Dept of I - County of Camden, Division Of Insurance	Senior & Community Services 1575 Hider Lane Lindenwold, NJ 08021	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830700	GL AU EX WC OTH
H - US Government I - County of Camden, Division Of Insurance	Joint Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Emergency Services Unit Evidence of Insurance as respects Emergency Services Unit Training at Joint Base McGuire-Dix-Lakehurst, NJ 08640.	12/26/2017 #1830701	GL AU EX WC OTH
H - Veterans Job Fair I - County of Camden, Division Of Insurance	BB&T Pavilion 1 Harbour Blvd. Camden, NJ 08103	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects the Veterans Job Fair on a specified date.	12/26/2017 #1830702	GL AU EX WC OTH
H - Vista's Clubhouse AG-Candlebrook I - County of Camden, Division Of Insurance	Echelon Glen Parent, LLC 225 Echelon Road Voorhees Township, NJ 08043	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830703	GL AU EX WC OTH

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Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Williams Scotsman I - County of Camden, Division Of Insurance	1901 Old Cuthbert Road Cherry Hill, NJ 08034	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830704	GL AU EX WC OTH
H - Williams Scotsman, Inc. I - County of Camden, Division Of Insurance	901 S. Bond Street, Suite 600 Baltimore, MD	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity. (SEE PAGE 2) A3D Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	12/26/2017 #1830705	GL AU EX WC OTH
H - Winslow Township I - County of Camden, Division Of Insurance	125 S. Route 73 Braddock, NJ 08037	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Evidence of insurance. All operations usual to County Governmental Entity as respects the Camden County Department of Health and Human Services being asked to participate in the Winslow Township Green Fair in April. (SEE PAGE 2) A3D Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	12/26/2017 #1830706	GL AU EX WC OTH
H - Winslow Township Board of Health I - County of Camden, Division Of Insurance	125 S Route 73 Braddock, NJ 08081	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 RE: Health Fair 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 Health Fair.	12/26/2017 #1830707	GL AU EX WC OTH
H - Delaware River Port Authority I - County of Camden, Division Of Insurance	P.O. Box 1949, One Port Center 2 Riverside Dr. Camden, NJ 08101	Evidence of insurance. All operations usual to County Governmental Entity as respects to 200 Federal Street Block 139.02. Lot. Certificate holder is included as mortgagee.	12/26/2017 #1830708	OTH
H - Evidence of Insurance I - County of Camden, Division Of Insurance		Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830709	OTH

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From 12/1/2017 To 1/1/2018

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hale Trailer Brake & Wheel, Inc. I - County of Camden, Division Of Insurance	PO Box 1400 Voorhees, NJ 08043	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to 2000 Miller 32' Trailer Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/17 to 1/1/18 Policy # SP4056379	12/26/2017 #1830710	OTH
H - Evidence of Insurance I - County of Camden, Division Of Insurance		Evidence of Insurance	12/26/2017 #1830712	GL EX OTH
H - Evidence of Insurance I - County of Camden, Division Of Insurance		Evidence of insurance. All operations usual to County Governmental Entity.	12/26/2017 #1830713	GL EX OTH
H - Hale Trailer Brake & Wheel Inc. I - County of Camden, Division Of Insurance	P.O. Box 1400 Voorhees, NJ 08043	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to: Trl # 32424 # 00030089 2016 Markline \$15,475 Trl # 19833 #E51024186 2006 Markline \$ 9,700 Trl # 17859 #E40722686 2004 Markline \$ 8,775 Trl # 9957 #E-80915955 1999 Markline \$ 8,250 # 017330 # E40122113 2004 Markline \$8,650	12/26/2017 #1830714	GL EX OTH
H - Hale Trailer Brake & Wheel Inc. I - County of Camden, Division Of Insurance	Route 73 & Cooper Rd - PO Box 1400 Voorhees, NJ 08043	Certificate holder is additional insured and loss payee where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement regarding 2 Container, Unit #23047, 2007, # 129256-15 value, \$4150 & Unit # 16288, 1997 # 022062-3.	12/26/2017 #1830715	GL EX OTH
Total # of Holders: 160				