



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA**  
**December 16<sup>th</sup>, 2015**  
**The Hotel Woodbridge in Iselin, NJ Room 203 – at 11:00am**

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○ **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

○ **OPEN PUBLIC MEETING ACT STATEMENT**

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

1. Sending sufficient notice to the Fund's designated newspapers, the Newark Star Ledger and The Times of Trenton
2. Filing advanced written notice of this meeting with each member municipality; and
3. Posting notice of this meeting on the Public Bulletin Board of all member municipalities.

○ **PLEDGE OF ALLEGIANCE**

○ **ROLL CALL OF FUND COMMISSIONERS**

○ **APPROVAL OF MINUTES FOR 11/12/15**

○ **ADOPTION OF RESOLUTIONS**

- Resolution 30-15 – Approving Certain Disbursements \$297,415.13
- Resolution 31-15 - Approving Claims Payments \$2,525,378

**REPORTS**

○ **EXECUTIVE DIRECTOR – NIP GROUP - Jonathan Hall**

- Fast Track
- Final 2016 Assessment Budget
- 2016 Service Provider RFPs
- 2016 Indemnity & Trust Agreements
- Prospects
- 2016 Meeting Dates

○ **SAFETY DIRECTOR – PMA GROUP (Ken Child) NIP Group - (Anthony Ven Graitis)**

- Wellness
- EPL
- LEL Risk Control Plan

○ **CLAIMS REPORT – Conrad Cyriax, Wendy Wiebalk, James Renner & Robert Persico**

- Designated Workers Compensation Claim Representatives - 2016

○ **TREASURER'S REPORT (Patrick DeBlasio)**

○ **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**

○ **NEW BUSINESS**

○ **OPEN FORUM**

○ **ADJOURNMENT**



**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND  
MEETING MINUTES**

**November 12<sup>th</sup> 2015**

**The Hotel Woodbridge Iselin, NJ Room – 210 at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:03 AM.**

**OPEN PUBLIC MEETING ACT STATEMENT READ INTO RECORD**

- **MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER**

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF FUND COMMISSIONERS:**

Jim Rodino  
Chris Reid - Absent  
Barbara Russo - Absent  
Matt Watkins  
Paul Carelli - Absent  
Michael King - Absent  
Eric Shubiger - Absent  
Tim Dacey  
Hillary Hyser  
Allyson Cinquegrana  
Eleanoer McGovern  
Peter Valesi  
Joseph B. Bellina  
Mayor Gerald Drasheff - Absent  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski  
Scott Luthman  
Quentin Wiest - Absent  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin  
Sonia Brown



Paula Cozzarelli - Absent  
Frank Ruggiero - Absent  
John Waryas – Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis - Absent

- **APPROVAL OF MINUTES**

MOTION TO APPROVE MINUTES OF 10/28/15 MEETING

**MOTION:** Commr. Guarino  
**SECOND:** Commr. Brown  
**ABSTAIN:** Commr. Dacey; McGovern; Martello; Marvin; Luthman

- **ADOPTION OF RESOLUTIONS**

- **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 28-15 – Approving Certain Disbursements totaling \$118,728.80**
- **Resolution 27-15 – Approving Claims Payments totaling \$ 1,401,129**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Dacey

**VOTE: ROLL CALL**

Jim Rodino  
Chris Reid – Absent  
Barbara Russo – Absent  
Matt Watkins  
Paul Carelli – Absent  
Michael King – Absent  
Eric Shubiger – Absent  
Tim Dacey  
Hillary Hyser  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
Joseph B. Bellina  
Mayor Gerald Drasheff – Absent  
Edward Forte – Absent  
Lou Guarino  
Paul Zarbetski  
Scott Luthman



Quentin Wiest - Absent  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin  
Sonia Brown  
Paula Cozzarelli - Absent  
Frank Ruggiero - Absent  
John Waryas – Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis - Absent

## REPORTS

### Executive Director – NIP Group – J. Hall

- **Fast Track** - Mr. Hall indicated that the Fast Track Report has been delayed due to meeting scheduling. He noted that there have been no meaningful changes from the September Fast Track report. The October report will be distributed to all Commissioners as soon as it is available.
- **Draft 2016 Budget** – Mr. Hall presented the Draft 2016 Budget and the drivers (loss fund rates, excess rates, expenses, and exposures). There were no questions from the membership.
- **Status of 2016 RFP's** –All submitted RFP's have been logged and will be reviewed at the executive meeting this afternoon after the GSMJIF meeting. We will advise of the Executive Committee's recommendation for 2016 at the next Commissioners' meeting.
- **Survey Results** – Mr. Hall indicated that we have received results for surveys which were very informative and insightful. We are exploring ways to streamline the meetings and avoid duplication between the Safety Committee and Fund Commissioners' meetings. We are also exploring meeting facilities and alternate locations and will report back to the Commissioners.
- **Prospects** – Mr. Hall advised that currently in review are submissions from South Orange, North Bergen and Town of Seacaucus.

### Wellness, Safety and EPL Training – A. Ven Graitis – Wellness

- **Wellness Update** - The next wellness challenge will be announced this week. It is “What is our next Wellness Challenge?”. Members are being asked to send in their idea for our next wellness challenge by December 9. The GSMJIF Wellness Committee will vote for the top three ideas. Each member will submit one idea, preferably from their local Wellness Committee. Members



submitting an idea will receive credit for participation in the event for the Wellness Incentive Program (WIP). WIP yearly awards will also be provided at the next fund meeting.

- **EPL Committee Update** - The EPL committee will meet to discuss a proposed EPL audit of member files by the EANJ. Details will be announced at the next meeting after the EPL Committee convenes.
- **LEL Risk Control Update** - Claims and Risk Control personnel are discussing the use of an “LEL Police Expert” to assist with claims and risk control operations for complex and high potential law enforcement liability claims. Denis Connell from Connell Consulting has been interviewed and is currently our top candidate. Retired Chief Connell is a former Police Chief from Clark and currently provides training for many of the JIF’s in NJ on Police Supervisory Training. He is known as an expert on police matters, has been involved as an expert for certain litigation, and is interested in working with the GSMJIF. Upon receiving Commissioner Crane’s recommendation, Risk Control will obtain Commissioner Quinn’s and Commissioner Marvin’s opinion on Denis Connell’s qualifications and report back to the Commissioners at the December meeting.
- TACT training seminars are scheduled for 11/20, 12/4, and 12/18 at Howell, Berkeley, and North Plainfield respectively.
- **Treasurer’s Report – *Patrick DeBlasio*** - Mr. DeBlasio reviewed the monthly treasurer’s report and cash management account and advised that the Fund has met all outstanding obligations and its financial position is secure.

**MOTION TO ADJOURN TO EXECUTIVE SESSION, NOT OPEN TO THE PUBLIC IN ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT, N.J.S.A. 10:4-12(B), TO DISCUSS PENDING OR ANTICIPATED LITIGATION (CLAIMS)**

**MOTION TO ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Dacey  
**VOTE:** Unanimous

**ADJOURN TO PUBLIC SESSION**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Caulfield  
**VOTE:** Unanimous

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Watkins  
**SECOND:** Commr. Caulfield

**Claims:**

**Bloomfield Township GL/LEL Claim - Granted Settlement Authority**  
**Township of Union LEL Claim– Granted Settlement Authority**  
**Township o Livingston WC Claim – Granted Settlement Authority**



**VOTE: ROLL CALL**

Jim Rodino  
Chris Reid - Absent  
Barbara Russo - Absent  
Matt Watkins  
Paul Carelli - Absent  
Michael King - Absent  
Eric Shubiger - Absent  
Tim Dacey  
Hillary Hyser  
Allyson Cinquegrana  
Eleanoer McGovern  
Peter Valesi  
Joseph B. Bellina  
Mayor Gerald Drasheff - Absent  
Edward Forte - Absent  
Lou Guarino  
Paul Zarbetski  
Scott Luthman  
Quentin Wiest - Absent  
Louis Palazzo  
Michael Martello  
Laura Reinertsen  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Jillian Barrick - Absent  
Doug Marvin  
Sonia Brown  
Paula Cozzarelli - Absent  
Frank Ruggiero - Absent  
John Waryas – Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis - Absent

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**



Commissioner Rodino made a motion to adjourn the meeting at 11:44AM and Commissioner Watkins seconded the motion. Motion carried unanimously.

Prepared by J. Hall.

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Jonathan Hall

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James Rodino

**ALSO PRESENT:**

Earl Miller  
Madeline Delgado – NIP  
Robert Persico – NIP  
Jonathan Hall – NIP  
Anthony Ven Graitis – NIP  
Conrad Cyriax - NIP  
Robert Smith – NIP  
Wendy Wiebalk – NIP  
Michael O’Connell – PQA  
Patrick DeBlasio – Treasurer  
BettyAnne Stinchcomb - New Providence  
Allyson M. Cinquegrana – Fair Haven  
Ilene Laursen – Conner Strong  
Francis Kelly – BGIA  
Ed Vath – PMAMC  
Marc Strauss – PMAMC  
Vicky Sjulander – Balken Risk  
Paul Zarbetski – Harrison  
Ken Child – PMAMA  
David Balken – Balken Risk  
Greg Whitehead – Lawrence Township  
Latonya Brennan – AJ Gallagher  
Tom Fitzpatrick – Fairview Insurance  
Ray Vaughn – Amalgamated Insurance  
Dom Cinelli – Brown & Brown  
Renee Nelms – Qual-Lynx  
George Crosby – BGIA  
Greg DerAsourian – BGIA



December 16, 2015

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

FROM: PATRICK J. DEBLASIO, CPA, CMFO, CGFM, -FUND TREASURER

Please be advised that the following is an update of the status of the Garden State Municipal Joint Insurance Fund:

		October <u>2015</u>	November <u>2015</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 179,886.84	\$ 231,075.38
	Claims Account-Bank of America	456,346.34	611,895.41
	NJ Cash Management	126,537.99	126,552.53
	Custodial Account-Bank of America	302,194.89	9,069.89
	Total Balance	<u>\$ 1,064,966.06</u>	<u>\$ 978,593.21</u>
<b>Receipts:</b>			
	Claims Account Receipts-TD Bank	\$ 1,422,929.06	\$ 2,254,572.87
	Claims/Operating Account Receipts-Bank of America	1,998,082.07	2,435,805.12
	NJ Cash Management Activity Receipts	14.54	15.34
	Custodial Account-Bank of America	1,006,875.00	1,840,387.59
Total Receipts		<u>\$ 4,427,900.67</u>	<u>\$ 6,530,780.92</u>
<b>Disbursements:</b>			
	Claims Account Disbursements-TD Bank	\$ (1,371,740.52)	\$ (2,310,303.78)
	Claims Account Disbursements-Bank of America	(89,002.90)	(108,612.79)
	Operating Account Disbursements-Bank of America	(1,753,530.10)	(2,320,512.38)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(1,300,000.00)	(1,750,000.00)
Total Disbursements		<u>\$ (4,514,273.52)</u>	<u>\$ (6,489,428.95)</u>
Ending Cash Balance	Claims Accounts-TD Bank	\$ 231,075.38	\$ 175,344.47
	Claims Account-Bank of America	611,895.41	618,575.36
	NJ Cash Management	126,552.53	126,567.87
	Custodial-Investments	9,069.89	99,457.48
	Total Balance	<u>\$ 978,593.21</u>	<u>\$ 1,019,945.18</u>
Beginning Investment Balance		\$ 39,842,202.75	\$ 38,783,451.25
Change in Accrued Income		13,730.81	(11,474.11)
Change in Unrealized Gain		(58,201.27)	(105,751.65)
Income Received/Cash Received		6,875.00	39,534.07
Realized Gain/(Loss)		(550.23)	1,308.42
Assets Purchased/(Sold)			(1,750,000.00)
Transfer to/from Custodial Account-Bank of America		(1,020,605.81)	(78,913.42)
Total Investment Account		<u>\$ 38,783,451.25</u>	<u>\$ 36,878,154.56</u>
Ending Cash Balance		<u>\$ 39,762,044.46</u>	<u>\$ 37,898,099.74</u>



**BANK RECONCILIATION**



ACCT.NAME TD Bank  
BANK/ACCT# Claims Account - 426-7723934  
From 11/01/15 To 11/30/15  
DATE

BOOK BALANCE AS OF 11/01/15 \$ 231,075.38  
ADD DEPOSITS (PER BANK LEDGER) 2,254,572.87  
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 2,310,303.78  
BOOK BALANCE AS OF 11/30/15 \$ 175,344.47

BALANCE PER BANK STATEMENT 11/30/15 \$897,350.55

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT  
Various list 722,006.08

TOTAL 722,006.08 (722,006.08)

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 11/30/15 175,344.47

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks



**BANK RECONCILIATION**

ACCT.NAME	State of New Jersey	
BANK/ACCT#	Cash Management Fund	
	From	To
DATE	10/01/15	10/31/15

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BOOK BALANCE AS OF	10/01/15 \$	126,537.99
ADD DEPOSITS (PER BANK LEDGER)		14.54
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		
BOOK BALANCE AS OF	10/31/15 \$	126,552.53
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BALANCE PER BANK STATEMENT	10/31/15	\$126,552.53
ADD: DEPOSIT IN TRANSIT		
DATE    AMOUNT		
	<b>TOTAL</b>	<b>0.00</b>
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SUBTRACT: CHECKS OUTSTANDING		
DATE        CHECK#        AMOUNT		
	<b>TOTAL</b>	<b>0.00</b>
<hr/>		
LIST ITEMS IN LEDGER NOT ON STATEMENT		
DATE        AMOUNT		
	<b>TOTAL</b>	<b>\$ -</b>
<hr/>		
LIST ITEMS ON STATEMENT NOT IN LEDGER		
DATE        AMOUNT		
	<b>TOTAL</b>	<b>-</b>
<hr/>		
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/15	126,552.53
		<b>Difference          0.00</b>

PREPARED BY Patrick J. DeBlasio, CPA          REVIEWED BY Mary Foulks

**BANK RECONCILIATION**



ACCT.NAME Bank of America

BANK/ACCT# Fiduciary Account -381029032587

From 11/01/15 To 11/30/15

BOOK BALANCE AS OF 11/01/15 \$ 611,895.41

ADD DEPOSITS (PER BANK LEDGER) 2,435,805.12

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 2,429,125.17

BOOK BALANCE AS OF 11/30/15 \$ 618,575.36

BALANCE PER BANK STATEMENT 11/30/15 \$634,715.04

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
09/05/14	1210	15,659.18
11/06/15	1479	480.50

16,139.68 (16,139.68)

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 11/30/15 618,575.36

Difference (0.00)

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

**BANK RECONCILIATION**



ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account  
From

To

DATE 11/01/15 11/30/15

BOOK BALANCE AS OF 11/01/15 \$ 38,792,521.14

ADD DEPOSITS (PER BANK LEDGER) 1,840,387.59

SUBTRACT:DISBURSEMENTS(PER BANK LEDGER) 3,655,296.75

BOOK BALANCE AS OF 11/30/15 \$ 36,977,611.98

BALANCE PER BANK STATEMENT 11/30/15 \$36,977,611.98

ADD: DEPOSIT IN TRANSIT  
DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE CHECK# AMOUNT

TOTAL 0.00 0.00

LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

TOTAL \$ - 0.00

LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE AMOUNT

TOTAL - 0.00

ADJUSTED BANK BALANCE(BOOK BAL)AS OF 11/30/15 36,977,611.98

Difference 0.00

PREPARED BY Patrick J. DeBlasio, CPA

REVIEWED BY Mary Foulks

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
**STATEMENT OF OPERATIONS BY FUND YEAR**  
As of November 30, 2015



	YTD 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
<b>Underwriting Income</b>	25,845,258	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	229,715,096
<b>Claim Expenses</b>															
Losses	5,863,668	10,521,415	10,891,106	14,028,534	8,770,032	8,110,477	7,890,666	4,865,233	6,034,628	5,748,591	4,734,365	4,251,949	1,849,311	722,107	94,282,082
Loss Adjustment Expenses	1,337,153	2,253,963	2,672,625	3,514,616	3,367,025	3,638,978	3,450,332	3,035,827	3,162,338	2,692,715	2,111,374	2,497,169	768,149	284,003	34,786,267
IBNR	6,142,597	4,193,466	946,226	810,782	460,340	128,944	248,785	38,702	58,253	56,699	-	-	-	0	13,084,793
EPL Deductible & Co-Insurance	(493,453)	(798,812)	(700,387)	(667,193)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(227,428)	(208,910)	(259,649)	(48,080)	(65,918)	(5,084,614)
Excess Recoveries	(30,385)	(815,911)	(2,719,369)	(5,514,437)	(1,256,911)	(325,534)	(2,315,018)	(76,863)	(379,836)	(210,000)	(759,094)	(1,136,509)	-	(106,803)	(15,646,669)
WC	-	(725,712)	(647,888)	-	(397,355)	(283,086)	(275,899)	(56,001)	-	-	(759,094)	(1,136,509)	-	(106,803)	(4,388,147)
GL	-	-	(822,127)	(859,817)	(4,904)	-	(700,254)	-	-	-	-	-	-	-	(2,187,102)
AL	-	-	(326,217)	-	-	-	(795,992)	-	-	-	-	-	-	-	(1,122,209)
Property	(30,385)	-	(18,418)	(3,410,857)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,840,609)
EPL/POL	-	(90,199)	(904,719)	(1,443,764)	(481,243)	(34,907)	(128,186)	(20,862)	(299,720)	(210,000)	-	-	-	-	(3,613,599)
EPL/POL Aggregate Stop	-	-	-	-	-	-	(414,886)	-	(80,116)	-	-	-	-	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Claim Expense</b>	12,819,579	15,354,121	11,090,201	12,172,301	10,931,059	10,924,544	9,118,495	7,634,875	8,682,641	8,060,576	5,877,735	5,352,960	2,569,380	833,390	121,421,859
<b>Expenses</b>															
Excess Premiums	5,950,975	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	57,885,475
General Administrative Expenses	6,436,337	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,368	2,385,474	1,778,528	1,253,350	791,916	54,015,444
<b>Total Expenses</b>	12,387,312	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	111,900,919
<b>Underwriting Profit/(Loss)</b>	638,367	(1,612,257)	1,337,510	314,554	1,155,981	722,026	(186,204)	226,963	(542,384)	(1,355,272)	(1,469,793)	(2,966,667)	(512,240)	641,736	(3,607,682)
Net Realized/Unrealized Gains/(Losses)	(2,125)	(2,805)	(2,568)	42,043	295,244	290,119	186,708	105,625	43,874	760	-	-	-	29,024	985,899
Interest Income	60,768	98,438	109,378	108,213	136,549	153,069	120,950	202,186	440,221	634,220	362,337	120,113	141,530	191,248	2,879,220
<b>Net Investment Income</b>	58,642	95,634	106,810	150,256	431,793	443,187	307,658	307,811	484,095	634,980	362,337	120,113	141,530	220,272	3,865,119
<b>Statutory Surplus (Deficit)</b>	<b>697,009</b>	<b>(1,516,624)</b>	<b>1,444,320</b>	<b>464,810</b>	<b>1,587,775</b>	<b>1,165,213</b>	<b>121,454</b>	<b>534,773</b>	<b>(58,289)</b>	<b>(720,292)</b>	<b>(1,107,456)</b>	<b>(2,846,554)</b>	<b>(370,710)</b>	<b>862,008</b>	<b>257,437</b>
% of Underwriting Income	2.7%	-5.5%	5.8%	2.0%	7.5%	5.9%	0.8%	3.7%	-0.4%	-5.4%	-9.7%	-35.9%	-6.6%	25.4%	0.1%
at 12/31/2014	-	(162,325)	1,442,132	632,472	1,024,917	1,111,936	223,707	680,771	(277,724)	(390,689)	(1,069,402)	(2,794,910)	(376,789)	858,494	902,590
Variance	697,009	(1,354,298)	2,188	(167,661)	562,858	53,277	(102,253)	(145,998)	219,435	(329,604)	(38,055)	(51,645)	6,079	3,514	(645,153)
at Previous Month	683,349	(1,399,187)	1,463,456	476,236	1,594,147	1,169,571	123,371	536,285	(58,113)	(720,292)	(1,102,474)	(2,846,554)	(370,710)	863,200	412,283
Variance	13,660	(117,437)	(19,136)	(11,426)	(6,372)	(4,357)	(1,917)	(1,511)	(176)	-	(4,982)	-	-	(1,192)	(154,847)
Supplemental Assessment/ Dividend	-	-	-	-	-	-	-	-	-	720,292	1,107,456	2,846,554	370,710	(862,008)	-
<b>Proforma Surplus (Deficit)</b>	<b>697,009</b>	<b>(1,516,624)</b>	<b>1,444,320</b>	<b>464,810</b>	<b>1,587,775</b>	<b>1,165,213</b>	<b>121,454</b>	<b>534,773</b>	<b>(58,289)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,440,442</b>

Note 1 : Ultimate losses based upon the 2015 mid-year reserve study.

Note 2 : Fund years 2010 through 2015 include an aggregate stop loss protection to cap losses at ~\$10.9m in 2010, ~\$11.8m in 2011, ~\$13.4m in 2012, ~\$14.2m in 2013, ~\$16.5m in 2014, and ~\$17.2m in 2015.

**Overall Statistics**

Total Members	36	35	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	2,837	3,245	2,634	2,797	2,523	2,240	1,964	1,994	2,118	2,261	1,949	1,344	1,074	601	29,581
Severity Rate	116	121	122	128	131	130	127	124	125	113	101	94	83	65	
Total Open Claims	736	278	184	132	61	41	34	19	21	18	12	6	1	-	1,543

\* Severity rate is calculated as total GSMJIF incurred loss per \$1,000,000 of total payroll for all member towns in aggregate.

**RESOLUTION NO. 30-15**

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter the "FUND")

**APPROVING CERTAIN DISBURSEMENTS**

**WHEREAS**, the Bylaws of the GSMJIF require that the Fund Commissioners approve all disbursements by a majority vote, and

**WHEREAS**, the attached bill of items sets forth certain bills or demands for monies;

**NOW, THEREFORE BE IT RESOLVED**, by the FUND's Board of Fund Commissioners that the attached bill of items totaling **\$297,415.13** for payment.

**Adopted: *this day by the Board of Fund Commissioners***

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

December 16<sup>th</sup>, 2015

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

December 16<sup>th</sup>, 2015

# December 16th, 2015 - GSMJIF Commissioners Meeting Bills List

Date: 12.1.15  
Bills List #: 46



Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Patrick J DeBlasio, CPA	December Treasurer Fee	#1485	\$1,458.34
	AON	Mid-Year reserve Actuary	#1486	\$10,750.00
	Dynamic Testing	Inv #7760 Fair Haven \$129; inv #7759 Kearny \$797; inv #7424 Bloomfield \$420; inv #7423 Kearny \$680; inv #7422 Haddon Heights \$129; inv #7421 Berkley hgts. \$176; inv #7800 Berkeley hgts. \$176; inv #7799 New Providence \$270	#1487	\$2,777.00
	Bob Smith & Associates	Litigation Fees - November	#1488	\$3,333.33
	Department of the Treasury Div. of Administration Fiscal & Resourcdes	Investment recivables from 7/1/15 to 9/30/15 (7 transactions)	#1491	\$280.00
	Pringle Quinn Anzano	Fund Attorney Fees inv #39098	#1492	\$852.50
	The Times	November Meeting Notice	#1493	\$17.92
	The Star Ledger	Oct RFP Extensions	#1494	\$57.35
	Capehart Scatchard	Litigation Fees - October/November	#1495	\$2,500.00
	Princeton Public Affairs	Retainer Fees December	#1496	\$833.33
	Connell Consulting	Proactive Police Supervision Training	#1497	\$1,200.00
		<b>Total in Checks \$24,059.77</b>		
		<b>Wire Transfers</b>		
	PMA	Risk Control Istallment #12 of 12 for 2015		\$38,250.00
	PMA	Large Loss Claim #8769648 Hannen		\$157,807.00
	PMA	Berkeley Township		\$35,778.01
	PMA	City of Rahway		\$7,770.40
	PMA	Ciy of Hoboken		\$2,128.83
	PMA	City of Englewood		\$4.00
	PMA	Hamilton Township		\$6,983.70
	PMA	Livingston Township		\$3,538.43
	PMA	Montclair Township		\$1,560.60
	PMA	Maplewood Township		\$639.60
	PMA	South Brunswick Township		\$242.76
	PMA	Township of Ewing		\$6,332.70
	PMA	Township of Howell		\$3,609.90
	PMA	Union Township		\$5,358.19
	PMA	City of Hoboken		(\$0.60)
		<b>Total to PMA \$270,003.52</b>		
	BGIA	Crime Policy Endorsement		\$204.00
		<b>Total to BGIA \$204.00</b>		
	NIP Management	GSMJIF November 12th 2015 Meeting		\$3,147.84
		<b>Total to NIP Management \$3,147.84</b>		
			Subtotal	\$297,415.13
			Total	

**RESOLUTION NO. 31-15**

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**  
(Hereinafter referred to as the "FUND")

**APPROVING CLAIMS PAYMENTS**

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,525,378** against the fund.

**ADOPTED:** *this day before the Board of Fund Commissioners:*

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date

December 16<sup>th</sup>, 2015

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date

December 16<sup>th</sup>, 2015





**GSMJIF - COMM MEETING PAY SUMMARY REPORT**

**December 2015 Report**

**November Paid**

<b>WC</b>	<b>TPA</b>	
<b>TWP</b>		
Par Troy Hills	D&H	41,415
Bloomfield	D&H	32,287
Linden	Inservco	21,278
All Other	QL	697,867
<b>Total WC</b>		<b>792,848</b>

<b>PAL</b>		
<b>ALL TWP</b>		
AL	NIP/QL	802,049
APD	NIP/QL	87,774
EPL	NIP/QL	157,898
GL	NIP/QL	444,535
POL	NIP/QL	74,003
PROP	NIP/QL	21,055
<b>Total PAL</b>		<b>1,587,312</b>

WC		792,848
PAL		1,587,312
<b>Grand Total post 2012</b>		<b>2,380,160</b>

**PMA PRIOR 2012**

WC	PMA	110,098
PAL	PMA	35,120
APD PROP	PMA	0
<b>Total Prior 2012</b>		<b>145,218</b>

**Grand Total November 2015**

Post 2012 CLAIMS	2,380,160
Prior 2012 CLAIMS	145,218

**TOTAL PAID**

**2,525,378**





## **Garden State Municipal Joint Insurance Fund**

December 2015

Jason Marett, Claims Service Manager



## Garden State Municipal Joint Insurance Fund

12/1/2015

### Index of Reports

Property, Auto & Liability Claim Activity Report - 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011

Workers Compensation Claims Activity Report - 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011

Lost Time Accident Frequency Report

Timely Reporting of Workers Compensation Losses Report

Executive Summary



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

### Policy Year 2002

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	17	-	8,621	507	16	-	35,802	2,238	-	-	-	-
Hamilton Township	3	-	38,055	12,685	26	-	277,959	10,691	1	-	-	-
North Plainfield Borough	5	-	21,132	4,226	17	-	21,474	1,263	-	-	-	-
South Brunswick Township	8	-	1,674	209	13	-	121,547	9,350	-	-	-	-
Union Township	65	-	36,652	564	33	-	51,866	1,572	2	-	-	-
	98	-	106,134	1,083	105	-	508,648	4,844	3	-	-	-

### Policy Year 2003

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	36	-	68,113	1,892	26	-	6,549	252	4	-	13,683	3,421
Ewing, Township of	11	-	21,144	1,922	8	-	-	-	-	-	-	-
Hamilton Township	7	-	29,515	4,216	20	-	25,102	1,255	2	-	3,505	1,753
Howell, Township of	4	-	3,697	924	39	-	88,686	2,274	-	-	-	-
Kenilworth Borough	7	-	22,156	3,165	4	-	535	134	-	-	-	-
North Plainfield Borough	14	-	10,323	737	19	-	194,134	10,218	2	-	3,136	1,568
Rahway, City of	14	-	22,080	1,577	22	-	215,420	9,792	-	-	-	-
South Brunswick Township	30	-	23,401	780	24	-	160,499	6,687	2	-	4,972	2,486
Union Township	72	-	63,666	884	85	-	321,572	3,783	2	-	27,928	13,964
West Orange, Township of	6	-	3,272	545	5	-	54,283	10,857	-	-	-	-
	201	-	267,367	1,330	252	-	1,066,780	4,233	12	-	53,224	4,435



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

Policy Year 2004

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	-	35,781	1,193	30	-	266,882	8,896	6	-	27,305	4,551
Eastampton Township	-	-	-	-	1	-	-	-	-	-	-	-
Englewood, City of	16	-	45,084	2,818	59	-	102,506	1,737	1	-	1,760	1,760
Ewing, Township of	19	-	51,513	2,711	4	-	-	-	-	-	-	-
Hamilton Township	1	-	1,000	1,000	19	-	123,078	6,478	2	-	3,178	1,589
Hoboken, City of	18	-	27,565	1,531	35	-	675,524	19,301	1	-	3,985	3,985
Howell, Township of	9	-	57,919	6,435	42	-	250,978	5,976	2	-	25,000	12,500
Kenilworth Borough	7	-	5,044	721	11	-	164,117	14,920	-	-	-	-
Livingston Township	7	-	5,587	798	28	-	508,015	18,143	-	-	-	-
North Plainfield Borough	11	-	-	-	10	-	1,273	127	1	-	323	323
Rahway, City of	26	-	8,330	320	30	-	13,945	465	1	-	1,040	1,040
South Brunswick Township	27	-	30,043	1,113	20	-	42,836	2,142	-	-	-	-
Union Township	53	-	259,739	4,901	54	-	300,730	5,569	-	-	-	-
West Orange, Township of	54	-	56,461	1,046	41	-	577,834	14,094	2	-	-	-
	278	-	584,066	2,101	384	-	3,027,718	7,885	16	-	62,591	3,912



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

### Policy Year 2005

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	23	-	17,140	745	23	-	5,371	234	4	-	19,642	4,911
Eastampton Township	2	-	5,081	2,541	1	-	-	-	-	-	-	-
Englewood, City of	15	-	48,636	3,242	86	-	695,872	8,092	1	-	10,723	10,723
Ewing, Township of	20	-	14,711	736	10	-	2,452	245	1	-	1,695	1,695
Hamilton Township	10	-	13,106	1,311	12	-	41,710	3,476	2	-	24,754	12,377
Hoboken, City of	31	-	78,638	2,537	56	-	875,973	15,642	-	-	-	-
Howell, Township of	16	-	201,474	12,592	29	-	147,398	5,083	1	-	-	-
Jackson Township	20	-	15,538	777	31	-	293,988	9,483	-	-	-	-
Kenilworth Borough	7	-	49,176	7,025	2	-	-	-	-	-	-	-
Livingston Township	17	-	25,244	1,485	49	-	70,879	1,447	4	-	2,839	710
Montclair Township	48	-	116,434	2,426	59	-	187,058	3,170	1	-	384	384
North Plainfield Borough	13	-	23,204	1,785	23	-	54,092	2,352	2	-	-	-
Rahway, City of	27	-	16,903	626	27	-	13,727	508	6	-	32,220	5,370
South Brunswick Township	25	-	40,029	1,601	13	-	6,843	526	-	-	-	-
Union Township	63	1	103,629	1,645	47	-	58,758	1,250	-	-	-	-
West Orange Township	49	-	136,178	2,779	42	-	63,750	1,518	-	-	-	-
	386	1	905,121	2,345	510	-	2,517,871	4,937	22	-	92,257	4,194



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

Policy Year 2006

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	22	-	70,587	3,209	22	-	29,038	1,320	3	-	22,406	7,469
Eastampton Township	1	-	825	825	-	-	-	-	-	-	-	-
Englewood, City of	20	-	19,767	988	53	-	507,915	9,583	2	-	18,124	9,062
Ewing Township	13	-	8,926	687	5	-	-	-	-	-	-	-
Hamilton Township	7	-	31,953	4,565	9	-	147,666	16,407	-	-	-	-
Harrison, Town of	12	-	12,176	1,015	7	-	2,150	307	-	-	-	-
Hoboken, City of	23	-	30,182	1,312	46	-	1,205,492	26,206	-	-	-	-
Howell Township	13	-	251,908	19,378	27	-	118,647	4,394	1	-	-	-
Jackson Township	13	-	259,915	19,993	20	-	204,450	10,223	-	-	-	-
Kenilworth, Borough of	2	-	2,147	1,074	7	-	22,892	3,270	-	-	-	-
Livingston Township	30	-	27,942	931	31	-	43,469	1,402	4	-	33,724	8,431
Maplewood, Township of	19	-	163,269	8,593	22	-	1,690	77	4	-	15,136	3,784
Montclair Township	40	-	70,500	1,763	78	-	325,344	4,171	1	-	156,032	156,032
North Plainfield Boro	13	-	38,832	2,987	17	-	37,238	2,190	1	-	-	-
Rahway, City of	22	-	22,577	1,026	32	-	23,112	722	-	-	-	-
South Brunswick Township	20	-	20,698	1,035	13	-	45,075	3,467	1	-	2,272	2,272
Union Township	58	-	70,331	1,213	56	-	70,272	1,255	-	-	-	-
West Orange, Township of	68	-	60,584	891	39	-	36,059	925	1	-	-	-
	396	-	1,163,119	2,937	484	-	2,820,509	5,827	18	-	247,694	13,761



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	-	15,688	654	17	-	242,108	14,242	-	-	-	-
Eastampton Township	1	-	500	500	1	-	22,991	22,991	-	-	-	-
Englewood, City of	19	-	14,589	768	38	-	349,414	9,195	6	-	24,292	4,049
Ewing Township	2	-	2,046	1,023	8	-	109,538	13,692	-	-	-	-
Hamilton Township	3	-	4,552	1,517	20	-	52,745	2,637	3	-	1,252	417
Harrison, Town of	12	-	50,120	4,177	12	-	63,941	5,328	1	-	-	-
Highland Park Borough	13	-	6,555	504	17	-	59,833	3,520	2	-	-	-
Hoboken, City of	35	-	269,130	7,689	45	-	1,015,929	22,576	1	-	316	316
Howell Township	12	-	11,108	926	20	-	11,601	580	3	-	13,802	4,601
Jackson Township	20	-	29,167	1,458	26	-	164,148	6,313	1	-	24,000	24,000
Kenilworth, Borough of	6	-	16,216	2,703	5	-	-	-	1	-	1,865	1,865
Livingston Township	19	-	39,943	2,102	29	-	32,876	1,134	2	-	4,020	2,010
Maplewood, Township of	17	-	8,450	497	28	-	39,954	1,427	2	-	2,400	1,200
Montclair Township	51	-	43,180	847	63	-	71,399	1,133	-	-	-	-
North Plainfield Boro	10	-	18,827	1,883	9	-	91,458	10,162	-	-	-	-
Rahway, City of	15	-	8,250	550	32	-	9,347	292	3	-	8,100	2,700
South Brunswick Township	12	-	61,392	5,116	12	-	24,989	2,082	1	-	-	-
Union Township	68	-	77,616	1,141	60	-	475,852	7,931	1	-	24,248	24,248
West Orange, Township of	65	-	36,641	564	40	1	647,232	16,181	-	-	-	-
	404	-	713,970	1,767	482	1	3,485,355	7,231	27	-	104,295	3,863





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	-	37,535	1,341	8	-	19,979	2,497	4	-	18,374	4,594
Caldwell Borough	2	-	500	250	8	-	-	-	2	-	17,220	8,610
Eastampton Township	-	-	-	-	1	-	666	666	1	-	-	-
Englewood, City of	42	-	35,711	850	47	1	470,296	10,006	5	-	1,743	349
Ewing Township	5	-	10,618	2,124	6	-	122,959	20,493	-	-	-	-
Hamilton Township	-	-	-	-	20	-	127,553	6,378	-	-	-	-
Harrison, Town of	3	-	500	167	13	-	19,474	1,498	-	-	-	-
Highland Park Borough	9	-	157,709	17,523	9	-	15,119	1,680	2	-	3,982	1,991
Hoboken, City of	26	-	19,890	765	42	-	707,060	16,835	1	-	24,000	24,000
Howell Township	11	-	23,600	2,145	26	-	32,926	1,266	1	-	3,800	3,800
Kenilworth, Borough of	6	-	8,812	1,469	-	-	-	-	-	-	-	-
Livingston Township	11	-	9,624	875	50	-	49,614	992	6	-	4,586	764
Maplewood, Township of	13	-	18,607	1,431	13	-	37,185	2,860	8	-	49,709	6,214
Montclair Township	13	-	3,434	264	71	-	119,142	1,678	-	-	-	-
North Plainfield Boro	13	-	29,492	2,269	23	1	168,208	7,313	2	-	2,940	1,470
Rahway, City of	18	-	58,442	3,247	43	-	272,688	6,342	8	-	1,681	210
South Brunswick Township	21	-	25,131	1,197	19	-	93,532	4,923	1	-	-	-
Union Township	47	-	94,315	2,007	57	-	326,319	5,725	1	-	491	491
West Orange, Township of	59	-	22,312	378	45	-	238,322	5,296	1	-	2,154	2,154
	327	-	556,232	1,701	501	2	2,821,042	5,631	43	-	130,680	3,039



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

### Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	-	1,090,170	36,339	12	-	290,826	24,236	-	-	-	-
Caldwell Borough	4	-	145	36	7	-	6,419	917	-	-	-	-
Eastampton Township	4	-	16,524	4,131	1	-	2,500	2,500	-	-	-	-
Englewood, City of	29	-	66,737	2,301	50	1	1,191,164	23,823	9	-	9,514	1,057
Ewing Township	5	-	378	76	9	-	43,865	4,874	1	-	-	-
Fanwood Borough	4	-	95	24	6	-	38,703	6,451	-	-	-	-
Hamilton Township	6	-	319,768	53,295	23	-	558,705	24,292	-	-	-	-
Harrison, Town of	7	-	5,447	778	4	-	22,903	5,726	1	-	738	738
Highland Park Borough	15	-	10,905	727	19	1	164,117	8,638	3	-	-	-
Hoboken, City of	30	-	107,688	3,590	35	1	331,719	9,478	2	-	-	-
Howell Township	11	-	18,690	1,699	35	-	116,452	3,327	1	-	-	-
Kenilworth, Borough of	3	-	2,973	991	7	-	501	72	-	-	-	-
Livingston Township	14	-	23,977	1,713	50	-	57,423	1,148	6	-	-	-
Manalapan Township	13	-	21,817	1,678	24	-	312,731	13,030	-	-	-	-
Maplewood, Township of	7	-	27,106	3,872	10	-	115,373	11,537	2	-	4,689	2,345
Montclair Township	27	-	367,418	13,608	41	-	239,280	5,836	-	-	-	-
North Plainfield Boro	11	-	3,688	335	15	-	66,496	4,433	-	-	-	-
Rahway, City of	13	-	17,324	1,333	18	-	38,366	2,131	5	-	-	-
South Brunswick Township	12	-	14,924	1,244	12	-	17,142	1,429	4	-	24,375	6,094
Union Township	31	-	61,571	1,986	41	-	86,249	2,104	-	-	-	-
Warren Township	4	-	7,382	1,846	15	-	10,661	711	1	-	2,383	2,383
West Orange, Township of	46	-	217,913	4,737	34	-	97,193	2,859	3	-	-	-
	326	-	2,402,640	7,370	468	3	3,808,788	8,138	38	-	41,699	1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

### Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	1	205,734	51,434	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	1	363,891	40,432	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	1	65,010	13,002	-	-	-	-
Frehold Township	19	-	36,483	1,920	10	1	309,246	30,925	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	531,506	10,028	1	-	-	-
Howell Township	10	-	44,201	4,420	59	1	133,905	2,270	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	-	32,428	4,633	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,196	5,522	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	1	161,674	11,548	1	-	-	-
North Plainfield Boro	16	-	6,205	388	16	-	18,168	1,136	1	-	467	467
Rahway, City of	21	-	28,725	1,368	32	-	15,710	491	3	-	9,000	3,000
South Brunswick Township	22	-	25,220	1,146	33	-	152,153	4,611	3	-	35,190	11,730
Union Township	47	-	75,135	1,599	30	1	666,711	22,224	-	-	-	-
Warren Township	16	-	93,201	5,825	7	-	7,484	1,069	4	-	27,258	6,815
West Orange, Township of	33	-	18,634	565	33	-	206,581	6,260	3	-	24,000	8,000
	388	-	843,174	2,173	529	7	4,279,586	8,090	56	-	260,379	4,650



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

12/1/2015

### Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	-	19,170	2,396	14	-	1,504	107	4	-	2,686	672
Caldwell Borough	3	-	2,576	859	14	-	22,418	1,601	3	-	24,644	8,215
Eastampton Township	1	-	1,542	1,542	1	-	500	500	-	-	-	-
Englewood, City of	21	-	36,166	1,722	37	-	408,013	11,027	14	-	10,028	716
Ewing Township	6	-	13,969	2,328	12	-	26,791	2,233	-	-	-	-
Fair Haven Borough	3	-	-	-	1	-	-	-	1	-	-	-
Fanwood Borough	4	-	2,454	614	4	-	16,864	4,216	1	-	24,000	24,000
Frehold Township	14	-	15,183	1,085	11	1	60,433	5,494	4	-	24,000	6,000
Hamilton Township	11	-	327,792	29,799	18	-	592,231	32,902	7	-	-	-
Harrison, Town of	7	-	6,872	982	8	-	128,258	16,032	2	-	8,796	4,398
Highland Park Borough	11	-	5,333	485	6	-	107,369	17,895	2	-	25,216	12,608
Hoboken, City of	22	-	7,522	342	51	-	316,088	6,198	1	-	-	-
Howell Township	4	-	1,455	364	23	1	366,444	15,932	2	-	10,791	5,396
Kenilworth, Borough of	11	-	13,482	1,226	11	-	2,733	248	1	-	6,500	6,500
Livingston Township	22	-	22,115	1,005	63	-	219,912	3,491	9	-	7,752	861
Manalapan Township	13	-	44,447	3,419	7	-	10,476	1,497	-	-	-	-
Maplewood, Township of	13	-	27,423	2,109	10	-	5,935	594	3	-	1,153	384
Middlesex Boro	11	-	11,711	1,065	10	-	1,707	171	1	-	-	-
Montclair Township	18	-	14,448	803	67	-	36,691	548	-	-	-	-
Morris Township	12	-	50,550	4,213	12	-	22,982	1,915	7	-	5,295	756
Morristown, Town of	9	-	18,506	2,056	12	-	3,256	271	14	-	43,627	3,116
North Brunswick Township	26	-	27,224	1,047	17	-	18,387	1,082	5	-	4,868	974
North Plainfield Boro	17	-	8,031	472	22	-	61,601	2,800	-	-	-	-
Rahway, City of	23	-	15,083	656	29	-	68,126	2,349	14	-	216,926	15,495
Union Township	42	-	98,218	2,339	39	-	14,034	360	7	-	24,001	3,429
Warren Township	9	-	20,764	2,307	9	-	21,684	2,409	7	-	34,878	4,983
West Orange, Township of	19	-	21,350	1,124	47	-	172,279	3,666	4	-	90	23
	360	-	833,386	2,315	555	2	2,706,716	4,877	113	-	475,251	4,206



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

### Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,156,300	44.3%	\$16,758	1,156,296	-	-	-
Hamilton Township	162	42.3%	\$821,923	31.5%	\$5,074	821,934	-	-	-
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	-	-	-
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	-	-	-
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	-	-	-
	383	100.0%	\$2,608,072	100.0%	\$6,810	\$2,608,078	-	-	0

### Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	-	-	-
Ewing, Township of	78	13.2%	899,176	20.9%	\$11,528	899,178	-	-	-
Hamilton Township	123	20.7%	841,090	19.6%	\$6,838	828,390	1	313,543	313,543
Howell, Township of	74	12.5%	408,999	9.5%	\$5,527	408,999	-	-	-
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	-	-	-
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	-	-	-
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.6%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	-	-	-
	593	100.0%	\$4,301,653	100.0%	\$7,254	\$4,288,954	1	\$313,543	\$313,543



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	668,849	10.4%	\$6,967	661,595	1	21,221	21,221
Eastampton Township	3	0.5%	162,683	2.5%	\$54,228	152,141	1	161,057	161,057
Ewing, Township of	69	10.9%	753,708	11.7%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	775,088	12.0%	\$5,033	742,741	1	236,383	236,383
Howell, Township of	35	5.5%	749,946	11.6%	\$21,427	498,118	2	640,186	320,093
Kenilworth Borough	10	1.6%	35,417	0.5%	\$3,542	35,415	-	-	-
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	-	-	-
North Plainfield Borough	20	3.2%	346,142	5.4%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	1,920,286	29.8%	\$36,232	1,521,234	1	1,629,109	1,629,109
South Brunswick Township	71	11.3%	217,327	3.4%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	12.4%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,448,996	100.0%	\$10,220	\$5,747,972	6	\$2,687,956	\$447,993



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

**Policy Year 2005**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	694,144	9.0%	\$5,933	588,133	7	418,590	59,799
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	973,994	12.6%	\$10,146	955,161	1	326,109	326,109
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,072,362	26.8%	\$11,979	1,843,610	1	1,434,094	1,434,094
Hoboken, City of	56	5.8%	937,987	12.1%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.8%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	385,064	5.0%	\$13,278	377,254	1	109,329	109,329
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	-	-	-
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	635,535	8.2%	\$12,222	555,940	1	208,145	208,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,734,017	100.0%	\$8,065	\$7,292,962	11	\$2,496,267	\$226,933



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

### Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	962,728	10.9%	\$8,090	863,272	6	504,162	84,027
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,245,235	14.1%	\$9,728	1,245,239	-	-	-
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	773,622	8.7%	\$4,689	720,431	1	146,849	146,849
Harrison, Town of	45	3.5%	231,990	2.6%	\$5,155	178,147	1	74,086	74,086
Hoboken, City of	60	4.7%	358,470	4.1%	\$5,975	345,797	1	48,850	48,850
Howell, Township of	75	5.9%	1,085,234	12.3%	\$14,470	1,039,590	3	467,803	155,934
Jackson Township	41	3.2%	358,252	4.0%	\$8,738	358,251	-	-	-
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	-	-	-
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	-	-	-
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	-	-	-
Montclair Township	92	7.2%	420,200	4.7%	\$4,567	420,204	-	-	-
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	-	-	-
Rahway, City of	42	3.3%	556,572	6.3%	\$13,252	534,646	2	255,936	127,968
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,066,275	12.1%	\$7,109	1,023,632	1	301,035	301,035
West Orange, Township of	93	7.3%	590,532	6.7%	\$6,350	575,392	1	151,725	151,725
	1281	100.0%	\$8,846,318	100.0%	\$6,906	\$8,501,812	16	\$1,950,446	\$121,903





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

### Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,172,806	13.1%	\$11,277	948,705	6	523,955	87,326
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,747	8.8%	\$7,007	784,165	1	269,384	269,384
Ewing, Township of	57	4.9%	503,152	5.6%	\$8,827	503,156	1	126,524	126,524
Hamilton Township	138	11.7%	652,851	7.3%	\$4,731	613,464	3	175,443	58,481
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	191,293	2.1%	\$7,085	191,295	1	160,181	160,181
Hoboken, City of	71	6.0%	485,990	5.4%	\$6,845	457,638	1	39,628	39,628
Howell, Township of	59	5.0%	800,556	8.9%	\$13,569	776,653	2	33,797	16,899
Jackson Township	55	4.7%	462,926	5.2%	\$8,417	462,927	-	-	-
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	7.3%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.9%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	522,954	5.8%	\$11,369	522,952	-	-	-
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,336,083	14.9%	\$11,323	1,124,549	4	639,348	159,837
West Orange, Township of	88	7.5%	583,822	6.5%	\$6,634	583,825	-	-	-
	1175	100.0%	\$8,968,026	100.0%	\$7,632	\$8,421,701	20	\$2,011,539	\$100,577



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

### Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	962,868	12.8%	\$12,344	885,664	4	308,664	77,166
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	-	-	-
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	-	-	-
Englewood, City of	89	8.5%	777,607	10.3%	\$8,737	777,607	-	-	-
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	-	-	-
Hamilton Township	145	13.8%	939,621	12.5%	\$6,480	673,576	4	680,479	170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	-	-	-
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	-	-	-
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,231	1	14,299	14,299
Howell, Township of	61	5.8%	1,235,422	16.4%	\$20,253	1,103,557	4	688,857	172,214
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	-	-	-
Livingston Township	39	3.7%	243,015	3.2%	\$6,231	243,015	-	-	-
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	514,323	6.8%	\$19,782	429,057	1	272,643	272,643
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	-	-	-
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	-	-	-
Union Township	88	8.4%	423,239	5.6%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	387,954	5.1%	\$6,257	357,421	1	144,824	144,824
	1052	100.0%	\$7,542,996	100.0%	\$7,170	\$6,943,456	15	\$2,109,766	\$140,651



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

**Policy Year 2009**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,742,532	15.1%	\$19,802	1,347,139	9	1,453,708	161,523
Caldwell Borough	20	1.8%	765,220	6.6%	\$38,261	577,835	1	668,176	668,176
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	149,183	1	196,730	196,730
Englewood, City of	88	8.1%	1,456,525	12.6%	\$16,551	1,376,098	2	314,190	157,095
Ewing, Township of	89	8.2%	595,294	5.2%	\$6,689	563,050	1	78,342	78,342
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,246,881	10.8%	\$9,375	996,085	5	744,061	148,812
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.8%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	311,971	2.7%	\$8,210	285,442	2	80,798	40,399
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	473,172	4.1%	\$20,573	420,341	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	563,544	4.9%	\$7,319	497,846	2	282,673	141,337
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	232,712	2.0%	\$7,272	190,003	1	165,532	165,532
South Brunswick Township	63	5.8%	305,787	2.7%	\$4,854	305,786	-	-	-
Union Township	93	8.6%	1,350,219	11.7%	\$14,518	1,269,882	2	208,986	104,493
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	410,797	3.6%	\$5,267	406,540	1	64,903	64,903
	1085	100.0%	\$11,519,884	100.0%	\$10,617	\$10,251,343	28	\$4,318,355	\$154,227



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

**Policy Year 2010**

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	691,850	5.7%	\$9,225	570,335	6	467,890	77,982
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.9%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	550,668	4.5%	\$7,441	530,952	2	71,952	35,976
Fanwood Borough	13	1.1%	139,439	1.1%	\$10,726	123,626	1	89,119	89,119
Freehold Township	63	5.4%	694,557	5.7%	\$11,025	590,548	1	292,423	292,423
Hamilton Township	130	11.1%	1,711,035	14.0%	\$13,162	1,529,112	2	392,322	196,161
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	764,157	6.3%	\$9,673	582,076	5	350,760	70,152
Howell, Township of	62	5.3%	572,876	4.7%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,235,211	10.1%	\$30,127	966,635	2	940,045	470,023
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	239,221	2.0%	\$7,249	204,058	1	99,845	99,845
Middlesex Borough	12	1.0%	262,484	2.1%	\$21,874	196,791	1	255,593	255,593
Montclair Township	79	6.8%	651,540	5.3%	\$8,247	586,660	3	325,391	108,464
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	176,337	1.4%	\$9,797	176,337	-	-	-
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.9%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,775,692	14.5%	\$18,497	1,660,624	3	791,566	263,855
Warren Township	14	1.2%	175,949	1.4%	\$12,568	110,015	1	124,828	124,828
West Orange, Township of	56	4.8%	464,438	3.8%	\$8,294	390,786	2	148,331	74,166
	1166	100.0%	\$12,218,549	100.0%	\$10,479	\$10,904,527	30	\$4,350,065	\$145,002



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

12/1/2015

### Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	356,679	3.1%	\$6,730	262,950	2	158,918	79,459
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	-	-	-
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	-	-	-
Englewood, City of	79	6.3%	460,518	4.0%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,239,691	10.8%	\$14,249	744,808	5	910,579	182,116
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	88,634	0.8%	\$1,502	85,167	1	5,944	5,944
Hamilton Township	138	10.9%	2,139,594	18.6%	\$15,504	1,708,403	7	1,337,181	191,026
Harrison, Town of	23	1.8%	283,553	2.5%	\$12,328	283,553	-	-	-
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	-	-	-
Hoboken, City of	97	7.7%	1,166,537	10.1%	\$12,026	906,197	7	931,500	133,071
Howell, Township of	48	3.8%	613,239	5.3%	\$12,776	529,759	3	325,441	108,480
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	-	-	-
Livingston Township	54	4.3%	973,424	8.4%	\$18,026	843,060	7	686,008	98,001
Manalapan Township	29	2.3%	221,074	1.9%	\$7,623	147,191	2	207,848	103,924
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	294,173	2.6%	\$13,372	225,959	1	128,425	128,425
Montclair Township	62	4.9%	585,128	5.1%	\$9,438	561,945	4	262,051	65,513
Morris Township	43	3.4%	301,881	2.6%	\$7,020	291,385	1	25,435	25,435
Morristown, Town of	38	3.0%	221,672	1.9%	\$5,833	215,378	1	169,849	169,849
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,653	2.0%	\$4,713	235,655	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	394,428	3.4%	\$6,261	356,274	1	119,704	119,704
Union Township	74	5.9%	917,503	8.0%	\$12,399	779,516	3	365,994	121,998
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	328,076	2.8%	\$4,755	295,632	1	47,017	47,017
	1261	100.0%	\$11,529,332	100.0%	\$9,143	\$9,641,220	46	\$5,681,894	\$123,519



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2015

#### Year 2002

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	18	69	26.09%	287	6.27%
Hamilton Township	16	162	9.88%	700	2.29%
North Plainfield, Borough of	1	20	5.00%	112	0.89%
South Brunswick Township	6	40	15.00%	315	1.90%
Union Township	12	92	13.04%	549	2.19%
<b>GSMJIF</b>	53	383	13.84%	1963	2.70%

#### Year 2003

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	14	82	17.07%	287	4.88%
Ewing, Township of	21	78	26.92%	250	8.40%
Hamilton Township	15	123	12.20%	700	2.14%
Howell, Township of	6	74	8.11%	272	2.21%
Kenilworth Borough	4	19	21.05%	62	6.45%
North Plainfield Borough	4	22	18.18%	112	3.57%
Rahway, City of	3	34	8.82%	297	1.01%
South Brunswick Township	6	52	11.54%	315	1.90%
Union Township	27	109	24.77%	549	4.92%
<b>GSMJIF</b>	100	593	16.86%	2844	3.52%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2015

#### Year 2004

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	15	96	15.63%	287	5.23%
Eastampton Township	1	3	33.33%	16	6.25%
Ewing, Township of	9	69	13.04%	250	3.60%
Hamilton Township	12	154	7.79%	700	1.71%
Howell, Township of	7	35	20.00%	272	2.57%
Kenilworth Borough	1	10	10.00%	62	1.61%
Livingston Township	3	15	20.00%	275	1.09%
North Plainfield Borough	4	20	20.00%	112	3.57%
Rahway, City of	7	53	13.21%	297	2.36%
South Brunswick Township	7	71	9.86%	315	2.22%
Union Township	23	105	21.90%	549	4.19%
<b>GSMJIF</b>	89	631	14.10%	3135	2.84%

#### Year 2005

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	17	117	14.53%	287	5.92%
Eastampton Township	2	4	50.00%	16	12.50%
Englewood, City of	27	96	28.13%	350	7.71%
Ewing, Township of	9	64	14.06%	250	3.60%
Hamilton Township	19	173	10.98%	700	2.71%
Hoboken, City of	18	56	32.14%	586	3.07%
Howell, Township of	11	52	21.15%	272	4.04%
Jackson Township	9	29	31.03%	340	2.65%
Kenilworth Borough	1	3	33.33%	62	1.61%
Livingston Township	7	38	18.42%	275	2.55%
Montclair Township	17	87	19.54%	450	3.78%
North Plainfield Borough	1	27	3.70%	112	0.89%
Rahway, City of	4	75	5.33%	297	1.35%
South Brunswick Township	14	52	26.92%	315	4.44%
Union Township	34	86	39.53%	549	6.19%
<b>GSMJIF</b>	190	959	19.81%	4861	3.91%



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2015

Year 2006

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	21	119	17.65%	287	7.32%
Eastampton Township	0	1	0.00%	16	0.00%
Englewood, City of	35	128	27.34%	350	10.00%
Ewing, Township of	10	69	14.49%	250	4.00%
Hamilton Township	15	165	9.09%	700	2.14%
Harrison, Town of	7	45	15.56%	275	2.55%
Hoboken, City of	15	60	25.00%	586	2.56%
Howell, Township of	19	75	25.33%	272	6.99%
Jackson Township	10	41	24.39%	340	2.94%
Kenilworth, Borough of	0	11	0.00%	62	0.00%
Livingston Township	4	33	12.12%	275	1.45%
Maplewood, Township of	4	51	7.84%	411	0.97%
Montclair Township	17	92	18.48%	450	3.78%
North Plainfield Borough	3	30	10.00%	112	2.68%
Rahway, City of	6	42	14.29%	297	2.02%
South Brunswick Township	6	76	7.89%	315	1.90%
Union Township	27	150	18.00%	549	4.92%
West Orange, Township of	11	93	11.83%	340	3.24%
<b>GSMJIF</b>	210	1281	16.39%	5887	3.57%





## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2015

Year 2007

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	26	104	25.00%	287	9.06%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	36	112	32.14%	350	10.29%
Ewing, Township of	13	57	22.81%	250	5.20%
Hamilton Township	12	138	8.70%	700	1.71%
Harrison, Town of	5	30	16.67%	275	1.82%
Highland Park Borough	3	27	11.11%	137	2.19%
Hoboken, City of	20	71	28.17%	586	3.41%
Howell, Township of	12	59	20.34%	272	4.41%
Jackson Township	12	55	21.82%	340	3.53%
Kenilworth, Borough of	0	8	0.00%	62	0.00%
Livingston Township	14	52	26.92%	275	5.09%
Maplewood, Township of	6	36	16.67%	411	1.46%
Montclair Township	26	83	31.33%	450	5.78%
North Plainfield Borough	5	22	22.73%	112	4.46%
Rahway, City of	3	46	6.52%	297	1.01%
South Brunswick Township	9	64	14.06%	315	2.86%
Union Township	27	118	22.88%	549	4.92%
West Orange, Township of	19	88	21.59%	340	5.59%
<b>GSMJIF</b>	249	1175	21.19%	6024	4.13%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2015

Year 2008

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	78	12.82%	287	3.48%
Caldwell Borough	2	9	22.22%	80	2.50%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	22	89	24.72%	350	6.29%
Ewing, Township of	10	77	12.99%	250	4.00%
Hamilton Township	10	145	6.90%	700	1.43%
Harrison, Town of	8	32	25.00%	275	2.91%
Highland Park Borough	1	17	5.88%	137	0.73%
Hoboken, City of	7	74	9.46%	586	1.19%
Howell, Township of	15	61	24.59%	272	5.51%
Kenilworth, Borough of	4	10	40.00%	62	6.45%
Livingston Township	12	39	30.77%	275	4.36%
Maplewood, Township of	9	54	16.67%	411	2.19%
Montclair Township	17	70	24.29%	450	3.78%
North Plainfield Borough	5	26	19.23%	112	4.46%
Rahway, City of	5	52	9.62%	297	1.68%
South Brunswick Township	5	64	7.81%	315	1.59%
Union Township	24	88	27.27%	549	4.37%
West Orange, Township of	12	62	19.35%	340	3.53%
<b>GSMJIF</b>	179	1052	17.02%	5764	3.11%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

12/1/2015

Year 2009

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	16	88	18.18%	287	5.57%
Caldwell Borough	5	20	25.00%	80	6.25%
Eastampton Township	1	4	25.00%	16	6.25%
Englewood, City of	29	88	32.95%	350	8.29%
Ewing, Township of	15	89	16.85%	250	6.00%
Fanwood Borough	3	9	33.33%	210	1.43%
Hamilton Township	15	133	11.28%	700	2.14%
Harrison, Town of	11	38	28.95%	275	4.00%
Highland Park Borough	1	22	4.55%	137	0.73%
Hoboken, City of	10	57	17.54%	733	1.36%
Howell, Township of	10	38	26.32%	272	3.68%
Kenilworth Borough	1	15	6.67%	62	1.61%
Livingston Township	6	39	15.38%	275	2.18%
Manalapan Township	6	23	26.09%	233	2.58%
Maplewood, Township of	6	43	13.95%	411	1.46%
Montclair Township	25	77	32.47%	450	5.56%
North Plainfield Borough	2	25	8.00%	112	1.79%
Rahway, City of	2	32	6.25%	297	0.67%
South Brunswick Township	8	63	12.70%	315	2.54%
Union Township	29	93	31.18%	549	5.28%
Warren Township	0	11	0.00%	277	0.00%
West Orange, Township of	14	78	17.95%	415	3.37%
<b>GSMJIF</b>	215	1085	19.82%	6706	3.21%



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2015

**Year 2010**

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	11	75	14.67%	277	3.97%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
<b>GSMJIF</b>	240	1166	20.58%	7575	3.17%



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

12/1/2015

Year 2011

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	10	53	18.87%	277	3.61%
Caldwell Borough	2	15	13.33%	102	1.96%
Eastampton Township	1	5	20.00%	74	1.35%
Englewood, City of	24	79	30.38%	350	6.86%
Ewing, Township of	19	87	21.84%	268	7.09%
Fair Haven Borough	1	8	12.50%	34	2.94%
Fanwood Borough	1	12	8.33%	74	1.35%
Freehold Township	7	59	11.86%	227	3.08%
Hamilton Township	18	138	13.04%	753	2.39%
Harrison, Town of	8	23	34.78%	204	3.92%
Highland Park Borough	2	22	9.09%	100	2.00%
Hoboken, City of	22	97	22.68%	732	3.01%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
<b>GSMJIF</b>	236	1261	18.72%	7605	3.10%



## The PMA Management Corporation Workers Compensation Timely Reporting

For Claims from 2002-01-01 to 2012-01-01

Accident Dates Limited from 1/1/02 to 1/1/12

### GSMJIF CLAIMS REPORTING HISTORY

Account Number	Account Name	Percentage Received in 3 Days										% Average for all Years	
		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011		
0345629	Berkeley Township	36.23	41.46	30.21	36.75	45.38	50.96	58.97	63.64	89.33	94.23	54.72	
1236736	Rahway, City of		52.94	52.83	60.00	66.67	46.67	51.92	59.38	62.50	68.25	57.91	
1244102	Caldwell, Borough of							66.67	65.00	83.33	80.00	73.75	
1249580	Hoboken, City of				94.64*	83.33*	80.00*	60.81*	36.36*	59.21	58.76	58.99	
2228252	Eastampton Township			66.67	100.00	100.00	60.00	60.00	75.00	83.33	100.00	80.63	
2228377	Englewood, City of				88.54	83.59	86.61	87.64	82.95	88.89	91.14	87.05	
0298596	Fair Haven Borough										75.00	75.00	
2499465	Fanwood Borough								55.56	61.54	63.64	60.25	
2500759	Freehold Township									85.71	81.36	83.54	
3389434	Hamilton Township	70.99	73.98	81.17	78.61	84.24	82.61	68.28	80.45	85.27	74.64	78.02	
3394186	Howell Township		90.54	85.71	75.00	82.67	76.27	68.85	68.42	27.42	70.83	71.75	
3394194	Highland Park Borough						66.67	70.59	59.09	56.00	100.00	70.47	
4179768	Jackson Township				55.17	63.41	67.27					61.95	
4871323	Livingston Township			46.67	65.79	78.79	88.46	87.18	94.87	90.24	88.89	80.11	
5375340	Montclair Township				45.98	67.39	78.31	75.71	80.52	70.89	75.81	70.66	
5376157	Maplewood, Township of					49.02	58.33	59.26	79.07	84.85	74.47	67.50	
5381587	Manalapan Township									77.27	82.76	80.02	
5384474	Middlesex Borough									58.33	63.64	60.99	
5384508	Morris Township									76.67	76.74	76.71	
0298612	Morristown, Town of										57.89	57.89	
0298620	North Brunswick Township										64.00	64.00	
6283535	North Plainfield Borough	60.00	68.18	65.00	81.48	70.00	72.73	80.00	80.00	72.22	95.00	74.46	
6289292	New Providence Borough									86.67	73.91	80.29	
7635204	South Brunswick Township	50.00	59.62	61.97	69.23	77.63	87.50	81.81	80.95	90.63		73.26	
8769580	Ewing Township		19.23	43.48	59.38	55.07	56.14	64.94	53.49	71.62	58.62	53.55	
8769655	Kenilworth, Borough of			70.00	66.67	27.27	50.00	70.00	80.00	75.00	70.00	63.62	
8772758	Harrison, Town of					62.22	50.00	50.00	76.32	72.41	86.31	66.21	
8778151	Warren Township									100.00	85.71	90.91	92.21
9125378	Union Township	43.48	44.95	60.00	80.23	72.67	61.02	64.77	70.97	77.08	79.73	65.49	
9285339	West Orange Township					9.68*	10.23*	25.81*	30.77*	50.00	72.06	61.03	
		<b>52.14</b>	<b>56.36</b>	<b>60.34</b>	<b>68.77</b>	<b>67.88</b>	<b>67.03</b>	<b>68.62</b>	<b>73.98</b>	<b>73.93</b>	<b>77.45</b>	<b>65.45</b>	

\* claim totals based on prior carrier data.





## Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2015

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of December 1, 2015 for all policy years:	<b>1</b>
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$106,134</b>
Total Incurred for 2003 Losses:	<b>\$267,367</b>
Total Incurred for 2004 Losses:	<b>\$584,066</b>
Total Incurred for 2005 Losses:	<b>\$905,121</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$713,970</b>
Total Incurred for 2008 Losses:	<b>\$556,232</b>
Total Incurred for 2009 Losses:	<b>\$2,402,640</b>
Total Incurred for 2010 Losses:	<b>\$843,174</b>
Total Incurred for 2011 Losses:	<b>\$833,386</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of December 1, 2015 for all policy years:	<b>15</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,027,718</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$2,820,509</b>
Total Incurred for 2007 Losses:	<b>\$3,485,355</b>
Total Incurred for 2008 Losses:	<b>\$2,821,042</b>
Total Incurred for 2009 Losses:	<b>\$3,808,788</b>
Total Incurred for 2010 Losses:	<b>\$4,279,586</b>
Total Incurred for 2011 Losses:	<b>\$2,706,716</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>





## Garden State Municipal Joint Insurance Fund

Executive Summary

12/1/2015

Property	
Claims reported for the GSMJIF since March 1, 2002:	<b>348</b>
Open Claims as of December 1, 2015 for all policy years:	<b>0</b>
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$0</b>
Total Incurred for 2003 Losses:	<b>\$53,224</b>
Total Incurred for 2004 Losses:	<b>\$62,591</b>
Total Incurred for 2005 Losses:	<b>\$92,257</b>
Total Incurred for 2006 Losses:	<b>\$247,694</b>
Total Incurred for 2007 Losses:	<b>\$104,295</b>
Total Incurred for 2008 Losses:	<b>\$130,680</b>
Total Incurred for 2009 Losses:	<b>\$41,699</b>
Total Incurred for 2010 Losses:	<b>\$260,379</b>
Total Incurred for 2011 Losses:	<b>\$475,251</b>

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of December 1, 2015 for all policy years:	<b>173</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,608,072</b>
Total Incurred for 2003 Losses:	<b>\$4,301,653</b>
Total Incurred for 2004 Losses:	<b>\$6,448,996</b>
Total Incurred for 2005 Losses:	<b>\$7,734,017</b>
Total Incurred for 2006 Losses:	<b>\$8,846,318</b>
Total Incurred for 2007 Losses:	<b>\$8,968,026</b>
Total Incurred for 2008 Losses:	<b>\$7,542,996</b>
Total Incurred for 2009 Losses:	<b>\$11,519,884</b>
Total Incurred for 2010 Losses:	<b>\$12,218,549</b>
Total Incurred for 2011 Losses:	<b>\$11,529,332</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

0 -5 Days:	<b>\$19,779</b>
6-19 Days:	<b>\$24,881</b>
20+ Days:	<b>\$27,729</b>



## Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2010	4	-	\$ 502,733.83
AUTO LIABILITY	01/01/2011	23	2	\$ 57,874.51
AUTO LIABILITY	01/01/2012	213	4	\$ 632,492.19
AUTO LIABILITY	01/01/2013	301	13	\$ 1,411,027.63
AUTO LIABILITY	01/01/2014	488	10	\$ 431,675.76
AUTO LIABILITY	01/01/2015	456	61	\$ 402,597.44
<b>AUTO LIABILITY Total</b>		<b>1,485</b>	<b>90</b>	<b>\$ 3,438,401.36</b>
AUTO PHYSICAL DAMAGE	01/01/2010	2	-	\$ 9,382.67
AUTO PHYSICAL DAMAGE	01/01/2011	11	-	\$ 41,909.88
AUTO PHYSICAL DAMAGE	01/01/2012	408	-	\$ 1,383,853.01
AUTO PHYSICAL DAMAGE	01/01/2013	376	1	\$ 920,537.22
AUTO PHYSICAL DAMAGE	01/01/2014	567	11	\$ 1,026,611.85
AUTO PHYSICAL DAMAGE	01/01/2015	522	75	\$ 793,167.95
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>1,886</b>	<b>87</b>	<b>\$ 4,175,462.58</b>
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,027,540.11
EMPLOYMENT PRACTICES	01/01/2012	23	4	\$ 3,450,045.66
EMPLOYMENT PRACTICES	01/01/2013	34	15	\$ 2,559,766.97
EMPLOYMENT PRACTICES	01/01/2014	38	13	\$ 2,384,048.71
EMPLOYMENT PRACTICES	01/01/2015	23	19	\$ 858,895.90
<b>EMPLOYMENT PRACTICES Total</b>		<b>120</b>	<b>51</b>	<b>\$ 10,280,297.35</b>
GENERAL LIABILITY	01/01/2006	1	-	\$ 133.90
GENERAL LIABILITY	01/01/2007	1	-	\$ 250,000.00
GENERAL LIABILITY	01/01/2008	2	-	\$ 1,627.41
GENERAL LIABILITY	01/01/2009	2	-	\$ 56,951.64
GENERAL LIABILITY	01/01/2010	24	2	\$ 294,841.10
GENERAL LIABILITY	01/01/2011	121	8	\$ 1,096,970.04
GENERAL LIABILITY	01/01/2012	591	29	\$ 3,671,725.51
GENERAL LIABILITY	01/01/2013	551	51	\$ 4,757,598.34
GENERAL LIABILITY	01/01/2014	697	61	\$ 2,210,913.20
GENERAL LIABILITY	01/01/2015	548	123	\$ 916,178.53
<b>GENERAL LIABILITY Total</b>		<b>2,538</b>	<b>274</b>	<b>\$ 13,256,939.67</b>
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
<b>LIABILITY REPORT ONLY Total</b>		<b>2</b>	<b>-</b>	<b>\$ -</b>

Valued as of 11/30/15



## Garden State Municipal Joint Insurance Fund Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
PROPERTY	01/01/2011	9	-	\$ 9,819.11
PROPERTY	01/01/2012	214	-	\$ 3,765,096.59
PROPERTY	01/01/2013	94	-	\$ 367,439.10
PROPERTY	01/01/2014	112	4	\$ 704,107.08
PROPERTY	01/01/2015	94	22	\$ 545,521.13
<b>PROPERTY Total</b>		<b>523</b>	<b>26</b>	<b>\$ 5,391,983.01</b>
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	1	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	-	\$ 268,950.01
PUBLIC OFFICIALS LIABILITY	01/01/2013	54	3	\$ 283,120.66
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	6	\$ 511,781.76
PUBLIC OFFICIALS LIABILITY	01/01/2015	64	28	\$ 564,667.89
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>222</b>	<b>38</b>	<b>\$ 2,142,858.32</b>
WORKCOMP RECORD ONLY	01/01/2012	239	-	\$ -
WORKCOMP RECORD ONLY	01/01/2013	241	-	\$ -
WORKCOMP RECORD ONLY	01/01/2014	287	-	\$ -
WORKCOMP RECORD ONLY	01/01/2015	240	-	\$ -
<b>WORKCOMP RECORD ONLY Total</b>		<b>1,007</b>	<b>-</b>	<b>\$ -</b>
WORKERS COMPENSATION	01/01/2006	2	2	\$ 34,388.85
WORKERS COMPENSATION	01/01/2008	1	1	\$ 118,000.00
WORKERS COMPENSATION	01/01/2009	3	3	\$ 47,088.20
WORKERS COMPENSATION	01/01/2010	9	2	\$ 106,696.10
WORKERS COMPENSATION	01/01/2011	14	3	\$ 268,775.13
WORKERS COMPENSATION	01/01/2012	986	87	\$ 11,555,585.65
WORKERS COMPENSATION	01/01/2013	1,005	105	\$ 9,721,988.47
WORKERS COMPENSATION	01/01/2014	1,023	171	\$ 12,439,623.69
WORKERS COMPENSATION	01/01/2015	903	395	\$ 7,143,542.27
<b>WORKERS COMPENSATION Total</b>		<b>3,946</b>	<b>769</b>	<b>\$ 41,435,688.36</b>
<b>Grand Total</b>		<b>11,729</b>	<b>1,335</b>	<b>\$ 80,121,630.64</b>

Valued as of 11/30/15



## Garden State Municipal Joint Insurance Fund Open/Closed Report

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2010	TOWNSHIP OF FREEHOLD	1			1
AUTO LIABILITY	01/01/2010 Total		1			1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION			1	2
AUTO LIABILITY	01/01/2011 Total				1	2
AUTO LIABILITY	01/01/2013	TOWNSHIP OF UNION			1	1
AUTO LIABILITY	01/01/2013	TOWNSHIP OF WEST ORANGE			1	1
AUTO LIABILITY	01/01/2013 Total				2	2
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS	1			1
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK	2			2
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD	1			1
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN	4			4
AUTO LIABILITY	01/01/2014	CITY OF LINDEN	1			1
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP	1			1
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP	1			1
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON	3			3
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY	1		2	3
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN	3			3
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	2			2
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING	1			1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	2			2
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	1			1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR	6			6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION	1			1
AUTO LIABILITY	01/01/2014 Total		31		2	33
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS	1			1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP	11		1	12
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL	4		1	5
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD	2			2
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD	6			6
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS	1			1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK	10		8	18
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH	3		2	5
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE	3		1	4
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD	10			10
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA	5		7	12
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD	12			12
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN	23		3	26
AUTO LIABILITY	01/01/2015	CITY OF LINDEN	17		6	23
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY	11			11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP	7			7

Valued as of 11/30/15



## Garden State Municipal Joint Insurance Fund Open/Closed Report

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP	11	2		13
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG	9	1		10
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON	4			4
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY	21	1		22
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN	9			9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	7	1		8
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	5			5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING	15	2		17
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	8	6		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	2	3		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	13	1		14
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	26	2		28
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	26	2		28
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	11	2		13
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	32	4		36
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION	29	2		31
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	32	3		35
<b>AUTO LIABILITY</b>	<b>01/01/2015 Total</b>		<b>395</b>	<b>61</b>		<b>456</b>
<b>AUTO LIABILITY Total</b>			<b>427</b>	<b>66</b>	<b>1</b>	<b>494</b>
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD	1			1
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2012 Total</b>		<b>1</b>			<b>1</b>
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK	2			2
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF ENGLEWOOD	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF HOBOKEN	2			2
AUTO PHYSICAL DAMAGE	01/01/2014	HOWELL TOWNSHIP	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	LIVINGSTON TOWNSHIP	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF HARRISON	2			2
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF KEARNY	2			2
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF MORRISTOWN	3			3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF BLOOMFIELD	2			2
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON	3			3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR	2		1	3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE	1			1

Valued as of 11/30/15



**Garden State Municipal Joint Insurance Fund  
Open/Closed Report**

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2014 Total</b>		<b>28</b>	<b>1</b>	<b>29</b>	
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS	4		4	
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP	12	3	15	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL	7		7	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN	2		2	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD	1	1	2	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD	6	2	8	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS	1		1	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK	10	6	16	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH	6		6	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE	10		10	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD	17	2	19	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA	9	2	11	
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD	11	3	14	
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN	18	2	20	
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY	17	1	18	
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP	11	3	14	
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP	11	3	14	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG	10	1	11	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON	3	2	5	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY	16	3	19	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN	11	1	12	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD	5	3	8	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON	4	1	5	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON	2		2	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING	13	2	15	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD	11	1	12	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON	10	2	12	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE	23	3	26	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR	27	1	28	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS	30	6	36	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	13	4	17	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY	36	9	45	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION	33	3	36	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN	8	2	10	
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE	39	3	42	
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2015 Total</b>		<b>447</b>	<b>75</b>	<b>522</b>	
<b>AUTO PHYSICAL DAMAGE Total</b>			<b>476</b>	<b>76</b>	<b>552</b>	
EMPLOYMENT PRACTICES	01/01/2015	BERKELEY TOWNSHIP		1	1	
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1	1	

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## Garden State Municipal Joint Insurance Fund Open/Closed Report

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD		1	9	10
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN			3	3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF LINDEN			1	1
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP			2	2
EMPLOYMENT PRACTICES	01/01/2015	TOWN OF MORRISTOWN			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF LAWRENCE			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR		1		1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	<b>01/01/2015 Total</b>			<b>4</b>	<b>19</b>	<b>23</b>
<b>EMPLOYMENT PRACTICES Total</b>				<b>4</b>	<b>19</b>	<b>23</b>
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	<b>01/01/2008 Total</b>			<b>1</b>		<b>1</b>
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	<b>01/01/2010 Total</b>			<b>2</b>		<b>2</b>
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	<b>01/01/2011 Total</b>				<b>1</b>	<b>1</b>
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF EWING		1		1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF HAMILTON			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		2		2
GENERAL LIABILITY	<b>01/01/2012 Total</b>			<b>3</b>	<b>2</b>	<b>5</b>
GENERAL LIABILITY	01/01/2013	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD			1	1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP			2	2
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF HAMILTON			1	1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF LAWRENCE			1	1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION			3	3
GENERAL LIABILITY	<b>01/01/2013 Total</b>			<b>2</b>	<b>10</b>	<b>12</b>
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		2		2
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		7		7
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		8	1	9

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		2		2	
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY		2	2	4	
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		3	1	4	
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		5		5	
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		3	1	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		2		2	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		6		6	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING		2		2	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD		1	1	2	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		4	1	5	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1	2	3	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		3	1	4	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		7	1	8	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK			2	2	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		1		1	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		5	4	9	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN		1		1	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		11		11	
<b>GENERAL LIABILITY</b>	<b>01/01/2014 Total</b>			<b>78</b>	<b>18</b>	<b>1</b>	<b>97</b>
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		5	1	6	
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		17	2	19	
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		12	3	15	
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN			3	3	
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD		1		1	
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		6	5	11	
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		12	3	15	
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		11	1	12	
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		1		1	
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		11	2	1	14
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		5	1	6	
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		7		7	
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		19	9	28	
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		30	4	34	
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		16	3	19	
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		11	1	12	
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		21	7	28	
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		19	7	26	
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		2	2	4	
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		5	1	6	
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		14	4	18	

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			Closed	Open	Re-Open		
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN	6	3		9	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	17	5		22	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	4	3		7	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON	3			3	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING	9		1	10	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	16			16	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	6		3	9	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	4		3	7	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	41		10	51	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	10		1	11	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	6		12	18	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	25		2	27	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION	22		9	31	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN	5		2	7	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	26		9	35	
<b>GENERAL LIABILITY</b>	<b>01/01/2015 Total</b>		<b>425</b>		<b>122</b>	<b>1</b>	<b>548</b>
<b>GENERAL LIABILITY Total</b>			<b>511</b>		<b>153</b>	<b>2</b>	<b>666</b>
PROPERTY	01/01/2014	TOWN OF KEARNY			1		1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE	1				1
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR	1				1
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY	1		1		2
PROPERTY	01/01/2014	TOWNSHIP OF UNION	1				1
<b>PROPERTY</b>	<b>01/01/2014 Total</b>		<b>4</b>		<b>2</b>		<b>6</b>
PROPERTY	01/01/2015	BERKELEY HEIGHTS	1				1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP	3		2		5
PROPERTY	01/01/2015	BOROUGH OF CALDWELL	2		2		4
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN	1				1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD	2				2
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD	1				1
PROPERTY	01/01/2015	BOROUGH OF HADDON HEIGHTS	1				1
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK	1				1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH	3				3
PROPERTY	01/01/2015	BOROUGH OF NEW PROVIDENCE			2		2
PROPERTY	01/01/2015	BOROUGH OF TOTOWA	4		2		6
PROPERTY	01/01/2015	CITY OF ENGLEWOOD	2		1		3
PROPERTY	01/01/2015	CITY OF HOBOKEN	4				4
PROPERTY	01/01/2015	CITY OF LINDEN	1				1
PROPERTY	01/01/2015	CITY OF RAHWAY	1		2		3
PROPERTY	01/01/2015	HOWELL TOWNSHIP	3				3
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP	1		1		2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2015	TOWN OF GUTTENBERG			1	1
PROPERTY	01/01/2015	TOWN OF HARRISON		5	2	7
PROPERTY	01/01/2015	TOWN OF KEARNY			2	2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		3	1	4
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		3		3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3		3
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		7		7
PROPERTY	01/01/2015	TOWNSHIP OF UNION		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		8	2	10
<b>PROPERTY</b>	<b>01/01/2015 Total</b>			<b>72</b>	<b>22</b>	<b>94</b>
<b>PROPERTY Total</b>				<b>76</b>	<b>24</b>	<b>100</b>
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2014 Total</b>			<b>1</b>		<b>1</b>
PUBLIC OFFICIALS LIABILITY	01/01/2015	BERKELEY TOWNSHIP		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		8	1	9
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK			4	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN		6	3	9
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF EWING		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		1	5	6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		6	2	8
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		2	2	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		3	2	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		1	2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		1		1
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2015 Total</b>			<b>36</b>	<b>28</b>	<b>64</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>				<b>37</b>	<b>28</b>	<b>65</b>

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
<b>WORKCOMP RECORD ONLY</b>	<b>01/01/2014 Total</b>			<b>4</b>		<b>4</b>
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		4		4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		13		13
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF CALDWELL		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		3		3
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HIGHLAND PARK		4		4
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF KENILWORTH		1		1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NEW PROVIDENCE		10		10
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		9		9
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		10		10
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		17		17
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY		4		4
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		24		24
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		4		4
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		7		7
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		18		18
<b>WORKCOMP RECORD ONLY</b>	<b>01/01/2015 Total</b>			<b>240</b>		<b>240</b>
<b>WORKCOMP RECORD ONLY Total</b>				<b>244</b>		<b>244</b>
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
<b>WORKERS COMPENSATION</b>	<b>01/01/2009 Total</b>				<b>1</b>	<b>1</b>
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN			1	1
<b>WORKERS COMPENSATION</b>	<b>01/01/2011 Total</b>				<b>1</b>	<b>1</b>



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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP			2	2
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN			3	3
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN		1		1
<b>WORKERS COMPENSATION</b>	<b>01/01/2013 Total</b>			<b>1</b>	<b>5</b>	<b>6</b>
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP			2	2
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		1		1
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN			2	2
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		1		1
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON			2	2
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		1		1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		4		4
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		4		4
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION			1	1
<b>WORKERS COMPENSATION</b>	<b>01/01/2014 Total</b>			<b>14</b>	<b>7</b>	<b>1</b>
						<b>22</b>
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		7	5	12
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		27	12	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL		1	5	6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN			2	2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		6	5	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		2	4	6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		8	5	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		4	5	9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		6	7	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		5	5	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		5	6	11
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		20	25	2
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		27	37	64
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		17	11	28
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		21	10	31
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		8	14	22
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG			4	4
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON		4	13	1
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		22	12	34
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		9	10	2
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON		9	4	13
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON		3	1	4
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		14	15	29

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD	10	10		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON	44	43		87
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE	13	10	1	24
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR	14	24	1	39
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS	14	9		23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	137	23		160
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	39	29		68
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN	3	8		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE	9	11	1	21
<b>WORKERS COMPENSATION</b>	<b>01/01/2015 Total</b>		<b>508</b>	<b>384</b>	<b>11</b>	<b>903</b>
<b>WORKERS COMPENSATION Total</b>			<b>523</b>	<b>398</b>	<b>12</b>	<b>933</b>
<b>Grand Total</b>			<b>2,298</b>	<b>764</b>	<b>15</b>	<b>3,077</b>



## Garden State Municipal Joint Insurance Fund Lost Time Ratio Report All Workers' Compensation

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line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type		Grand Total
		INDEMNITY	MEDICAL ONLY	
01/01/2009	TOWNSHIP OF HAMILTON	1		1
<b>01/01/2009 Total</b>		<b>1</b>		<b>1</b>
01/01/2011	CITY OF HOBOKEN	1		1
<b>01/01/2011 Total</b>		<b>1</b>		<b>1</b>
01/01/2013	BERKELEY TOWNSHIP	2		2
01/01/2013	CITY OF HOBOKEN	3		3
01/01/2013	CITY OF LINDEN	1		1
<b>01/01/2013 Total</b>		<b>6</b>		<b>6</b>
01/01/2014	BERKELEY TOWNSHIP	2		2
01/01/2014	CITY OF ENGLEWOOD		1	1
01/01/2014	CITY OF HOBOKEN		1	1
01/01/2014	CITY OF LINDEN	2		2
01/01/2014	CITY OF RAHWAY		1	1
01/01/2014	LIVINGSTON TOWNSHIP		1	1
01/01/2014	TOWN OF HARRISON	2		2
01/01/2014	TOWN OF MORRISTOWN		1	1
01/01/2014	TOWNSHIP OF EWING		4	4
01/01/2014	TOWNSHIP OF LAWRENCE		1	1
01/01/2014	TOWNSHIP OF MONTCLAIR	1	4	5
01/01/2014	TOWNSHIP OF UNION	1		1
<b>01/01/2014 Total</b>		<b>8</b>	<b>14</b>	<b>22</b>
01/01/2015	BERKELEY HEIGHTS	3	8	11
01/01/2015	BERKELEY TOWNSHIP	8	32	40
01/01/2015	BOROUGH OF CALDWELL	2	4	6
01/01/2015	BOROUGH OF FAIR HAVEN		2	2
01/01/2015	BOROUGH OF FREEHOLD	3	9	12
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	4	6
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13

Valued as of 11/30/15



**Garden State Municipal Joint Insurance Fund**  
**Lost Time Ratio Report**  
**All Workers' Compensation**

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type		Grand Total
		INDEMNITY	MEDICAL ONLY	
01/01/2015	BOROUGH OF KENILWORTH	2	7	9
01/01/2015	BOROUGH OF NEW PROVIDENCE	2	11	13
01/01/2015	BOROUGH OF NORTH PLAINFIELD	3	8	11
01/01/2015	BOROUGH OF TOTOWA	2	9	11
01/01/2015	CITY OF ENGLEWOOD	11	36	47
01/01/2015	CITY OF HOBOKEN	20	44	64
01/01/2015	CITY OF RAHWAY	5	23	28
01/01/2015	HOWELL TOWNSHIP	7	24	31
01/01/2015	LIVINGSTON TOWNSHIP	8	14	22
01/01/2015	TOWN OF GUTTENBERG	1	3	4
01/01/2015	TOWN OF HARRISON	7	11	18
01/01/2015	TOWN OF KEARNY	8	26	34
01/01/2015	TOWN OF MORRISTOWN	8	13	21
01/01/2015	TOWNSHIP OF CINNAMINSON	2	11	13
01/01/2015	TOWNSHIP OF EASTAMPTON		4	4
01/01/2015	TOWNSHIP OF EWING	7	22	29
01/01/2015	TOWNSHIP OF FREEHOLD	5	15	20
01/01/2015	TOWNSHIP OF HAMILTON	13	74	87
01/01/2015	TOWNSHIP OF LAWRENCE	4	20	24
01/01/2015	TOWNSHIP OF MONTCLAIR	14	25	39
01/01/2015	TOWNSHIP OF MORRIS	10	13	23
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	12	148	160
01/01/2015	TOWNSHIP OF UNION	19	49	68
01/01/2015	TOWNSHIP OF WARREN	5	6	11
01/01/2015	TOWNSHIP OF WEST ORANGE	8	13	21
<b>01/01/2015 Total</b>		<b>203</b>	<b>699</b>	<b>902</b>
<b>Grand Total</b>		<b>219</b>	<b>713</b>	<b>932</b>

Valued as of 11/30/15



Garden State Municipal Joint Insurance Fund  
Lost Time Ratio Report  
All Workers' Compensation

Lost Time Ratio	
	100%
	<b>100%</b>
	100%
	<b>100%</b>
	100%
	100%
	100%
	<b>100%</b>
	100%
	0%
	0%
	100%
	0%
	0%
	100%
	0%
	0%
	0%
	20%
	100%
	<b>36%</b>
	27%
	20%
	33%
	0%
	25%
	33%
	15%

Valued as of 11/30/15





**Garden State Municipal Joint Insurance Fund**  
**Lost Time Ratio Report**  
**All Workers' Compensation**

Lost Time Ratio	
	22%
	15%
	27%
	18%
	23%
	31%
	18%
	23%
	36%
	25%
	39%
	24%
	38%
	15%
	0%
	24%
	25%
	15%
	17%
	36%
	43%
	8%
	28%
	45%
	38%
	<b>23%</b>
	<b>23%</b>

Valued as of 11/30/15



**Garden State Municipal Joint Insurance Fund  
Claims Activity Report**

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-
AUTO LIABILITY	2010	CITY OF RAHWAY	1	- \$	- \$	-
AUTO LIABILITY	2010	TOWNSHIP OF FREEHOLD	1	- \$	10.00	10.00
AUTO LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	- \$	502,723.83	502,723.83
<b>AUTO LIABILITY</b>	<b>2010 Total</b>		<b>4</b>	<b>- \$</b>	<b>502,733.83</b>	<b>125,683.46</b>
AUTO LIABILITY	2011	BERKELEY TOWNSHIP	1	- \$	500.00	500.00
AUTO LIABILITY	2011	BOROUGH OF MIDDLESEX	1	- \$	-	-
AUTO LIABILITY	2011	CITY OF HOBOKEN	1	- \$	508.90	508.90
AUTO LIABILITY	2011	CITY OF RAHWAY	3	- \$	1,284.65	428.22
AUTO LIABILITY	2011	LIVINGSTON TOWNSHIP	2	- \$	-	-
AUTO LIABILITY	2011	TOWN OF MORRISTOWN	1	- \$	-	-
AUTO LIABILITY	2011	TOWNSHIP OF EWING	3	- \$	2,872.61	957.54
AUTO LIABILITY	2011	TOWNSHIP OF FREEHOLD	2	- \$	1,286.85	643.43
AUTO LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	1	- \$	-	-
AUTO LIABILITY	2011	TOWNSHIP OF MONTCLAIR	1	- \$	-	-
AUTO LIABILITY	2011	TOWNSHIP OF UNION	6	2 \$	51,261.00	8,543.50
AUTO LIABILITY	2011	TOWNSHIP OF WEST ORANGE	1	- \$	160.50	160.50
<b>AUTO LIABILITY</b>	<b>2011 Total</b>		<b>23</b>	<b>2 \$</b>	<b>57,874.51</b>	<b>2,516.28</b>
AUTO LIABILITY	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87	116.53
AUTO LIABILITY	2012	BOROUGH OF CALDWELL	11	- \$	1,144.50	104.05
AUTO LIABILITY	2012	BOROUGH OF FANWOOD	1	- \$	-	-
AUTO LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	- \$	500.00	500.00
AUTO LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	- \$	9.20	4.60
AUTO LIABILITY	2012	BOROUGH OF KENILWORTH	1	- \$	1,008.90	1,008.90
AUTO LIABILITY	2012	BOROUGH OF MIDDLESEX	3	- \$	819.45	273.15
AUTO LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	6	- \$	101.00	16.83
AUTO LIABILITY	2012	CITY OF ENGLEWOOD	17	1 \$	142,525.05	8,383.83
AUTO LIABILITY	2012	CITY OF HOBOKEN	11	- \$	8,786.68	798.79
AUTO LIABILITY	2012	CITY OF RAHWAY	6	- \$	4,472.10	745.35
AUTO LIABILITY	2012	HOWELL TOWNSHIP	15	1 \$	82,692.09	5,512.81
AUTO LIABILITY	2012	LIVINGSTON TOWNSHIP	5	- \$	500.00	100.00
AUTO LIABILITY	2012	TOWN OF HARRISON	3	- \$	17,054.57	5,684.86
AUTO LIABILITY	2012	TOWN OF MORRISTOWN	4	- \$	1,709.29	427.32
AUTO LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	6	- \$	13,487.36	2,247.89
AUTO LIABILITY	2012	TOWNSHIP OF EASTAMPTON	4	- \$	3,452.56	863.14
AUTO LIABILITY	2012	TOWNSHIP OF EWING	4	- \$	29,614.06	7,403.52
AUTO LIABILITY	2012	TOWNSHIP OF FREEHOLD	8	- \$	500.00	62.50
AUTO LIABILITY	2012	TOWNSHIP OF HAMILTON	2	- \$	-	-
AUTO LIABILITY	2012	TOWNSHIP OF MANALAPAN	6	- \$	3,949.65	658.28
AUTO LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	10	1 \$	62,932.73	6,293.27

Valued as of 11/30/15



## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2012	TOWNSHIP OF MONTCLAIR	9	-	\$ 6,473.87	\$ 719.32
AUTO LIABILITY	2012	TOWNSHIP OF MORRIS	8	-	\$ 3,282.85	\$ 410.36
AUTO LIABILITY	2012	TOWNSHIP OF NORTH BRUNSWICK	10	-	\$ 131.89	\$ 13.19
AUTO LIABILITY	2012	TOWNSHIP OF PARSIPPANY	16	1	\$ 212,290.95	\$ 13,268.18
AUTO LIABILITY	2012	TOWNSHIP OF UNION	20	-	\$ 30,755.09	\$ 1,537.75
AUTO LIABILITY	2012	TOWNSHIP OF WARREN	2	-	\$ 2,441.48	\$ 1,220.74
AUTO LIABILITY	2012	TOWNSHIP OF WEST ORANGE	11	-	\$ 575.00	\$ 52.27
<b>AUTO LIABILITY</b>	<b>2012 Total</b>		<b>213</b>	<b>4</b>	<b>\$ 632,492.19</b>	<b>\$ 2,969.45</b>
AUTO LIABILITY	2013	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2013	BERKELEY TOWNSHIP	6	-	\$ 1,500.00	\$ 250.00
AUTO LIABILITY	2013	BOROUGH OF CALDWELL	13	-	\$ 17,970.98	\$ 1,382.38
AUTO LIABILITY	2013	BOROUGH OF FAIR HAVEN	3	-	\$ 5,100.03	\$ 1,700.01
AUTO LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	2	-	\$ 500.00	\$ 250.00
AUTO LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	-	\$ 2,421.11	\$ 302.64
AUTO LIABILITY	2013	BOROUGH OF KENILWORTH	2	-	\$ 99.00	\$ 49.50
AUTO LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 3,916.29	\$ 391.63
AUTO LIABILITY	2013	CITY OF ENGLEWOOD	17	5	\$ 106,575.21	\$ 6,269.13
AUTO LIABILITY	2013	CITY OF HOBOKEN	16	-	\$ 3,884.12	\$ 242.76
AUTO LIABILITY	2013	CITY OF LINDEN	26	-	\$ 7,324.01	\$ 281.69
AUTO LIABILITY	2013	CITY OF RAHWAY	10	-	\$ 2,500.00	\$ 250.00
AUTO LIABILITY	2013	HOWELL TOWNSHIP	5	-	\$ 500.00	\$ 100.00
AUTO LIABILITY	2013	LIVINGSTON TOWNSHIP	7	-	\$ 835,496.81	\$ 119,356.69
AUTO LIABILITY	2013	TOWN OF HARRISON	3	1	\$ 61,572.15	\$ 20,524.05
AUTO LIABILITY	2013	TOWN OF MORRISTOWN	6	-	\$ 2,224.07	\$ 370.68
AUTO LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	7	-	\$ 3,570.50	\$ 510.07
AUTO LIABILITY	2013	TOWNSHIP OF EWING	4	-	\$ 629.80	\$ 157.45
AUTO LIABILITY	2013	TOWNSHIP OF FREEHOLD	10	-	\$ 99.00	\$ 9.90
AUTO LIABILITY	2013	TOWNSHIP OF HAMILTON	2	-	\$ -	\$ -
AUTO LIABILITY	2013	TOWNSHIP OF LAWRENCE	6	-	\$ -	\$ -
AUTO LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	14	-	\$ 9,186.29	\$ 656.16
AUTO LIABILITY	2013	TOWNSHIP OF MONTCLAIR	31	4	\$ 112,732.04	\$ 3,636.52
AUTO LIABILITY	2013	TOWNSHIP OF MORRIS	11	-	\$ 2,750.00	\$ 250.00
AUTO LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	13	-	\$ 19,350.71	\$ 1,488.52
AUTO LIABILITY	2013	TOWNSHIP OF PARSIPPANY	30	1	\$ 165,224.14	\$ 5,507.47
AUTO LIABILITY	2013	TOWNSHIP OF UNION	19	1	\$ 17,719.28	\$ 932.59
AUTO LIABILITY	2013	TOWNSHIP OF WARREN	4	-	\$ 4,023.89	\$ 1,005.97
AUTO LIABILITY	2013	TOWNSHIP OF WEST ORANGE	15	1	\$ 24,158.20	\$ 1,610.55
<b>AUTO LIABILITY</b>	<b>2013 Total</b>		<b>301</b>	<b>13</b>	<b>\$ 1,411,027.63</b>	<b>\$ 4,687.80</b>
AUTO LIABILITY	2014	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2014	BERKELEY TOWNSHIP	13	-	\$ 5,321.84	\$ 409.37
AUTO LIABILITY	2014	BOROUGH OF CALDWELL	2	-	\$ 3,825.00	\$ 1,912.50

Valued as of 11/30/15



**Garden State Municipal Joint Insurance Fund  
Claims Activity Report**

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2014	BOROUGH OF FAIR HAVEN	4	-	\$ 910.13	\$ 227.53
AUTO LIABILITY	2014	BOROUGH OF FANWOOD	2	-	\$ -	\$ -
AUTO LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	4	-	\$ 5,965.60	\$ 1,491.40
AUTO LIABILITY	2014	BOROUGH OF HIGHLAND PARK	9	-	\$ 1,750.00	\$ 194.44
AUTO LIABILITY	2014	BOROUGH OF KENILWORTH	6	1	\$ 7,808.42	\$ 1,301.40
AUTO LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	3	-	\$ 3,073.00	\$ 1,024.33
AUTO LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	11	-	\$ 4,548.90	\$ 413.54
AUTO LIABILITY	2014	BOROUGH OF TOTOWA	5	-	\$ 7,762.89	\$ 1,552.58
AUTO LIABILITY	2014	CITY OF ENGLEWOOD	24	-	\$ 15,406.40	\$ 641.93
AUTO LIABILITY	2014	CITY OF HOBOKEN	25	-	\$ 13,591.17	\$ 543.65
AUTO LIABILITY	2014	CITY OF LINDEN	20	-	\$ 5,516.65	\$ 275.83
AUTO LIABILITY	2014	CITY OF RAHWAY	17	1	\$ 8,968.25	\$ 527.54
AUTO LIABILITY	2014	HOWELL TOWNSHIP	14	-	\$ 4,680.88	\$ 334.35
AUTO LIABILITY	2014	LIVINGSTON TOWNSHIP	18	-	\$ 20,782.96	\$ 1,154.61
AUTO LIABILITY	2014	TOWN OF GUTTENBERG	8	-	\$ 2,047.90	\$ 255.99
AUTO LIABILITY	2014	TOWN OF HARRISON	4	-	\$ 1,192.24	\$ 298.06
AUTO LIABILITY	2014	TOWN OF KEARNY	26	5	\$ 182,104.41	\$ 7,004.02
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	19	1	\$ 3,850.00	\$ 202.63
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	26	-	\$ 17,677.11	\$ 679.89
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	6	-	\$ 4,870.95	\$ 811.83
AUTO LIABILITY	2014	TOWNSHIP OF EWING	12	1	\$ 8,221.39	\$ 685.12
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	9	-	\$ 2,782.06	\$ 309.12
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	5	-	\$ -	\$ -
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	-	\$ 1,500.00	\$ 214.29
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	-	\$ 4,185.92	\$ 220.31
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	46	-	\$ 19,983.50	\$ 434.42
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS	12	-	\$ 4,908.54	\$ 409.05
AUTO LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 1,500.00	\$ 300.00
AUTO LIABILITY	2014	TOWNSHIP OF PARSIPPANY	32	-	\$ 21,886.69	\$ 683.96
AUTO LIABILITY	2014	TOWNSHIP OF UNION	39	-	\$ 31,058.14	\$ 796.36
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	-	\$ 1,706.96	\$ 170.70
AUTO LIABILITY	2014	TOWNSHIP OF WEST ORANGE	25	1	\$ 12,287.86	\$ 491.51
<b>AUTO LIABILITY</b>	<b>2014 Total</b>		<b>488</b>	<b>10</b>	<b>\$ 431,675.76</b>	<b>\$ 884.58</b>
AUTO LIABILITY	2015	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2015	BERKELEY TOWNSHIP	12	1	\$ 10,143.55	\$ 845.30
AUTO LIABILITY	2015	BOROUGH OF CALDWELL	5	1	\$ 1,192.00	\$ 238.40
AUTO LIABILITY	2015	BOROUGH OF FANWOOD	2	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FREEHOLD	6	-	\$ 3,574.35	\$ 595.73
AUTO LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ 828.73	\$ 828.73
AUTO LIABILITY	2015	BOROUGH OF HIGHLAND PARK	18	8	\$ 9,723.37	\$ 540.19
AUTO LIABILITY	2015	BOROUGH OF KENILWORTH	5	2	\$ 3,574.79	\$ 714.96

Valued as of 11/30/15

**Garden State Municipal Joint Insurance Fund  
Claims Activity Report**

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	4	1	\$ 2,000.00	\$ 500.00
AUTO LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 1,715.31	\$ 171.53
AUTO LIABILITY	2015	BOROUGH OF TOTOWA	12	7	\$ 4,412.42	\$ 367.70
AUTO LIABILITY	2015	CITY OF ENGLEWOOD	12	-	\$ 8,000.00	\$ 666.67
AUTO LIABILITY	2015	CITY OF HOBOKEN	26	3	\$ 13,717.01	\$ 527.58
AUTO LIABILITY	2015	CITY OF LINDEN	23	6	\$ 7,585.11	\$ 329.79
AUTO LIABILITY	2015	CITY OF RAHWAY	11	-	\$ 11,913.47	\$ 1,083.04
AUTO LIABILITY	2015	HOWELL TOWNSHIP	7	-	\$ 500.00	\$ 71.43
AUTO LIABILITY	2015	LIVINGSTON TOWNSHIP	13	2	\$ 5,987.55	\$ 460.58
AUTO LIABILITY	2015	TOWN OF GUTTENBERG	10	1	\$ 1,510.00	\$ 151.00
AUTO LIABILITY	2015	TOWN OF HARRISON	4	-	\$ 4,372.65	\$ 1,093.16
AUTO LIABILITY	2015	TOWN OF KEARNY	22	1	\$ 26,435.27	\$ 1,201.60
AUTO LIABILITY	2015	TOWN OF MORRISTOWN	9	-	\$ 2,178.27	\$ 242.03
AUTO LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	8	1	\$ 5,838.14	\$ 729.77
AUTO LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	-	\$ -	\$ -
AUTO LIABILITY	2015	TOWNSHIP OF EWING	17	2	\$ 10,331.44	\$ 607.73
AUTO LIABILITY	2015	TOWNSHIP OF FREEHOLD	14	6	\$ 178,000.00	\$ 12,714.29
AUTO LIABILITY	2015	TOWNSHIP OF HAMILTON	5	3	\$ 2,500.00	\$ 500.00
AUTO LIABILITY	2015	TOWNSHIP OF LAWRENCE	14	1	\$ 5,152.76	\$ 368.05
AUTO LIABILITY	2015	TOWNSHIP OF MONTCLAIR	28	2	\$ 5,459.78	\$ 194.99
AUTO LIABILITY	2015	TOWNSHIP OF MORRIS	28	2	\$ 6,714.90	\$ 239.82
AUTO LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	13	2	\$ 10,573.23	\$ 813.33
AUTO LIABILITY	2015	TOWNSHIP OF PARSIPPANY	36	4	\$ 11,039.89	\$ 306.66
AUTO LIABILITY	2015	TOWNSHIP OF UNION	31	2	\$ 13,673.56	\$ 441.08
AUTO LIABILITY	2015	TOWNSHIP OF WARREN	9	-	\$ 3,543.13	\$ 393.68
AUTO LIABILITY	2015	TOWNSHIP OF WEST ORANGE	35	3	\$ 30,406.76	\$ 868.76
<b>AUTO LIABILITY</b>	<b>2015 Total</b>		<b>456</b>	<b>61</b>	<b>\$ 402,597.44</b>	<b>\$ 882.89</b>
<b>AUTO LIABILITY Total</b>			<b>1,485</b>	<b>90</b>	<b>\$ 3,438,401.36</b>	<b>\$ 2,315.42</b>
AUTO PHYSICAL DAMAGE	2010	TOWNSHIP OF WEST ORANGE	2	-	\$ 9,382.67	\$ 4,691.34
<b>AUTO PHYSICAL DAMAGE</b>	<b>2010 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 9,382.67</b>	<b>\$ 4,691.34</b>
AUTO PHYSICAL DAMAGE	2011	BERKELEY TOWNSHIP	1	-	\$ 9,613.18	\$ 9,613.18
AUTO PHYSICAL DAMAGE	2011	BOROUGH OF HIGHLAND PARK	1	-	\$ 523.23	\$ 523.23
AUTO PHYSICAL DAMAGE	2011	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	CITY OF RAHWAY	2	-	\$ 823.75	\$ 411.88
AUTO PHYSICAL DAMAGE	2011	LIVINGSTON TOWNSHIP	1	-	\$ 501.93	\$ 501.93
AUTO PHYSICAL DAMAGE	2011	TOWN OF MORRISTOWN	1	-	\$ 2,404.14	\$ 2,404.14
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF FREEHOLD	1	-	\$ 11,205.00	\$ 11,205.00
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 703.39	\$ 703.39
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 16,135.26	\$ 16,135.26
<b>AUTO PHYSICAL DAMAGE</b>	<b>2011 Total</b>		<b>11</b>	<b>-</b>	<b>\$ 41,909.88</b>	<b>\$ 3,809.99</b>

Valued as of 11/30/15

## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2012	BERKELEY TOWNSHIP	43	-	\$ 138,686.59	\$ 3,225.27
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF CALDWELL	7	-	\$ 6,856.33	\$ 979.48
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FAIR HAVEN	9	-	\$ 16,554.78	\$ 1,839.42
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HADDON HEIGHTS	2	-	\$ 7,535.71	\$ 3,767.86
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HIGHLAND PARK	18	-	\$ 12,139.29	\$ 674.41
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF NORTH PLAINFIELD	14	-	\$ 1,854.31	\$ 132.45
AUTO PHYSICAL DAMAGE	2012	CITY OF ENGLEWOOD	14	-	\$ 58,774.51	\$ 4,198.18
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	12	-	\$ 310,989.97	\$ 25,915.83
AUTO PHYSICAL DAMAGE	2012	CITY OF RAHWAY	5	-	\$ 6,284.63	\$ 1,256.93
AUTO PHYSICAL DAMAGE	2012	HOWELL TOWNSHIP	19	-	\$ 24,211.09	\$ 1,274.27
AUTO PHYSICAL DAMAGE	2012	LIVINGSTON TOWNSHIP	13	-	\$ 78,343.93	\$ 6,026.46
AUTO PHYSICAL DAMAGE	2012	TOWN OF HARRISON	6	-	\$ 108,952.89	\$ 18,158.82
AUTO PHYSICAL DAMAGE	2012	TOWN OF MORRISTOWN	7	-	\$ 14,033.21	\$ 2,004.74
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF BLOOMFIELD	8	-	\$ 65,351.44	\$ 8,168.93
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EASTAMPTON	3	-	\$ 5,839.33	\$ 1,946.44
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EWING	4	-	\$ 2,805.01	\$ 701.25
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF FREEHOLD	16	-	\$ 46,412.07	\$ 2,900.75
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF HAMILTON	7	-	\$ 21,190.27	\$ 3,027.18
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MAPLEWOOD	18	-	\$ 34,457.25	\$ 1,914.29
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MONTCLAIR	24	-	\$ 17,857.04	\$ 744.04
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MORRIS	23	-	\$ 18,451.15	\$ 802.22
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF NORTH BRUNSWICK	27	-	\$ 51,303.22	\$ 1,900.12
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF PARSIPPANY	25	-	\$ 86,082.39	\$ 3,443.30
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF UNION	24	-	\$ 33,973.99	\$ 1,415.58
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WARREN	13	-	\$ 17,392.38	\$ 1,337.88
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WEST ORANGE	29	-	\$ 36,030.65	\$ 1,242.44
AUTO PHYSICAL DAMAGE	<b>2012 Total</b>		<b>408</b>	<b>-</b>	<b>\$ 1,383,853.01</b>	<b>\$ 3,391.80</b>
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS	8	-	\$ 5,017.74	\$ 627.22
AUTO PHYSICAL DAMAGE	2013	BERKELEY TOWNSHIP	14	-	\$ 227,333.19	\$ 16,238.09
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF CALDWELL	12	-	\$ 49,249.17	\$ 4,104.10
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF FAIR HAVEN	5	-	\$ 302.98	\$ 60.60
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HIGHLAND PARK	7	-	\$ 20,276.07	\$ 2,896.58
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF KENILWORTH	6	-	\$ 26,714.85	\$ 4,452.48
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NEW PROVIDENCE	5	-	\$ 11,157.83	\$ 2,231.57
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NORTH PLAINFIELD	14	-	\$ 10,372.06	\$ 740.86
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD	13	-	\$ 30,257.63	\$ 2,327.51



## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	CITY OF HOBOKEN	16	-	\$ 1,775.13	\$ 110.95
AUTO PHYSICAL DAMAGE	2013	CITY OF LINDEN	27	-	\$ 737.10	\$ 27.30
AUTO PHYSICAL DAMAGE	2013	CITY OF RAHWAY	9	-	\$ 30,216.10	\$ 3,357.34
AUTO PHYSICAL DAMAGE	2013	HOWELL TOWNSHIP	7	-	\$ 5,116.73	\$ 730.96
AUTO PHYSICAL DAMAGE	2013	LIVINGSTON TOWNSHIP	10	-	\$ 30,087.24	\$ 3,008.72
AUTO PHYSICAL DAMAGE	2013	TOWN OF HARRISON	3	-	\$ 14,864.48	\$ 4,954.83
AUTO PHYSICAL DAMAGE	2013	TOWN OF MORRISTOWN	13	-	\$ 19,554.61	\$ 1,504.20
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF BLOOMFIELD	5	-	\$ 29,188.74	\$ 5,837.75
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF EWING	8	-	\$ 61,757.03	\$ 7,719.63
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF FREEHOLD	11	-	\$ 21,859.65	\$ 1,987.24
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF HAMILTON	1	-	\$ 5,056.80	\$ 5,056.80
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF LAWRENCE	11	-	\$ 8,912.22	\$ 810.20
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MAPLEWOOD	15	-	\$ 5,398.51	\$ 359.90
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MONTCLAIR	26	-	\$ 48,878.67	\$ 1,879.95
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF MORRIS	18	-	\$ 32,425.83	\$ 1,801.44
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF NORTH BRUNSWICK	19	-	\$ 43,754.96	\$ 2,302.89
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF PARSIPPANY	30	1	\$ 58,254.73	\$ 1,941.82
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF UNION	25	-	\$ 57,321.15	\$ 2,292.85
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN	10	-	\$ 30,460.19	\$ 3,046.02
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WEST ORANGE	25	-	\$ 34,235.83	\$ 1,369.43
<b>AUTO PHYSICAL DAMAGE</b>	<b>2013 Total</b>		<b>376</b>	<b>1</b>	<b>\$ 920,537.22</b>	<b>\$ 2,448.24</b>
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	5	-	\$ 18,109.22	\$ 3,621.84
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	17	-	\$ 59,685.67	\$ 3,510.92
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF CALDWELL	5	-	\$ 1,941.32	\$ 388.26
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FAIR HAVEN	4	-	\$ 8,999.30	\$ 2,249.83
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FANWOOD	2	-	\$ 44,852.50	\$ 22,426.25
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	4	-	\$ 4,654.41	\$ 1,163.60
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HIGHLAND PARK	12	-	\$ 4,817.18	\$ 401.43
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5	-	\$ 1,123.65	\$ 224.73
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NEW PROVIDENCE	8	-	\$ 16,314.74	\$ 2,039.34
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NORTH PLAINFIELD	21	1	\$ 75,895.99	\$ 3,614.09
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9	-	\$ 38,750.47	\$ 4,305.61
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	21	-	\$ 26,924.47	\$ 1,282.12
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN	20	-	\$ 884.07	\$ 44.20
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN	15	-	\$ 7,072.29	\$ 471.49
AUTO PHYSICAL DAMAGE	2014	CITY OF RAHWAY	21	-	\$ 53,153.56	\$ 2,531.12
AUTO PHYSICAL DAMAGE	2014	HOWELL TOWNSHIP	12	-	\$ 26,927.65	\$ 2,243.97
AUTO PHYSICAL DAMAGE	2014	LIVINGSTON TOWNSHIP	18	1	\$ 10,717.12	\$ 595.40
AUTO PHYSICAL DAMAGE	2014	TOWN OF GUTTENBERG	10	-	\$ 6,532.14	\$ 653.21
AUTO PHYSICAL DAMAGE	2014	TOWN OF HARRISON	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	22	-	\$ 59,719.71	\$ 2,714.53

Valued as of 11/30/15





## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2014	TOWN OF MORRISTOWN	21	1	\$ 19,988.15	\$ 951.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF BLOOMFIELD	19	2	\$ 52,255.20	\$ 2,750.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	7	-	\$ 16,767.61	\$ 2,395.37
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	7	1	\$ 19,696.78	\$ 2,813.83
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	17	1	\$ 39,968.60	\$ 2,351.09
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	8	-	\$ 21,687.42	\$ 2,710.93
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	14	-	\$ 13,185.45	\$ 941.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	24	-	\$ 8,646.55	\$ 360.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	42	2	\$ 67,981.33	\$ 1,618.60
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	23	-	\$ 62,452.32	\$ 2,715.32
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF NORTH BRUNSWICK	20	-	\$ 64,144.62	\$ 3,207.23
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF PARSIPPANY	34	-	\$ 37,707.24	\$ 1,109.04
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	43	1	\$ 53,285.69	\$ 1,239.20
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	15	-	\$ 36,089.60	\$ 2,405.97
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WEST ORANGE	39	1	\$ 45,679.83	\$ 1,171.28
<b>AUTO PHYSICAL DAMAGE</b>	<b>2014 Total</b>		<b>567</b>	<b>11</b>	<b>\$ 1,026,611.85</b>	<b>\$ 1,810.60</b>
AUTO PHYSICAL DAMAGE	2015	BERKELEY HEIGHTS	4	-	\$ 1,146.72	\$ 286.68
AUTO PHYSICAL DAMAGE	2015	BERKELEY TOWNSHIP	15	3	\$ 35,437.93	\$ 2,362.53
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF CALDWELL	7	-	\$ 2,054.74	\$ 293.53
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FAIR HAVEN	2	-	\$ 5,646.36	\$ 2,823.18
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FANWOOD	2	1	\$ 27,852.97	\$ 13,926.49
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FREEHOLD	8	2	\$ 7,350.00	\$ 918.75
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HIGHLAND PARK	16	6	\$ 16,810.00	\$ 1,050.63
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF KENILWORTH	6	-	\$ 7,936.56	\$ 1,322.76
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NEW PROVIDENCE	10	-	\$ 10,138.50	\$ 1,013.85
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NORTH PLAINFIELD	19	2	\$ 36,042.24	\$ 1,896.96
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF TOTOWA	11	2	\$ 44,098.82	\$ 4,008.98
AUTO PHYSICAL DAMAGE	2015	CITY OF ENGLEWOOD	14	3	\$ 75,284.80	\$ 5,377.49
AUTO PHYSICAL DAMAGE	2015	CITY OF HOBOKEN	20	2	\$ 5,298.84	\$ 264.94
AUTO PHYSICAL DAMAGE	2015	CITY OF RAHWAY	18	1	\$ 5,965.63	\$ 331.42
AUTO PHYSICAL DAMAGE	2015	HOWELL TOWNSHIP	14	3	\$ 7,833.55	\$ 559.54
AUTO PHYSICAL DAMAGE	2015	LIVINGSTON TOWNSHIP	14	3	\$ 30,554.07	\$ 2,182.43
AUTO PHYSICAL DAMAGE	2015	TOWN OF GUTTENBERG	11	1	\$ 2,500.00	\$ 227.27
AUTO PHYSICAL DAMAGE	2015	TOWN OF HARRISON	5	2	\$ 5,680.58	\$ 1,136.12
AUTO PHYSICAL DAMAGE	2015	TOWN OF KEARNY	19	3	\$ 25,854.17	\$ 1,360.75
AUTO PHYSICAL DAMAGE	2015	TOWN OF MORRISTOWN	12	1	\$ 17,417.36	\$ 1,451.45
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF BLOOMFIELD	8	3	\$ 36,300.00	\$ 4,537.50
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF CINNAMINSON	5	1	\$ 36,211.47	\$ 7,242.29
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EASTAMPTON	2	-	\$ 18,425.51	\$ 9,212.76
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EWING	15	2	\$ 47,043.10	\$ 3,136.21

Valued as of 11/30/15



**Garden State Municipal Joint Insurance Fund  
Claims Activity Report**

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF FREEHOLD	12	1	\$ 22,477.56	\$ 1,873.13
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF HAMILTON	12	2	\$ 35,159.21	\$ 2,929.93
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF LAWRENCE	26	3	\$ 43,011.25	\$ 1,654.28
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MONTCLAIR	28	1	\$ 3,578.82	\$ 127.82
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MORRIS	36	6	\$ 16,481.79	\$ 457.83
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF NORTH BRUNSWICK	17	4	\$ 19,907.55	\$ 1,171.03
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF PARSIPPANY	45	9	\$ 51,183.59	\$ 1,137.41
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF UNION	36	3	\$ 20,211.98	\$ 561.44
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WARREN	10	2	\$ 28,319.52	\$ 2,831.95
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WEST ORANGE	42	3	\$ 43,952.76	\$ 1,046.49
AUTO PHYSICAL DAMAGE	<b>2015 Total</b>		<b>522</b>	<b>75</b>	<b>\$ 793,167.95</b>	<b>\$ 1,519.48</b>
<b>AUTO PHYSICAL DAMAGE Total</b>			<b>1,886</b>	<b>87</b>	<b>\$ 4,175,462.58</b>	<b>\$ 2,213.93</b>
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	-	\$ 1,027,540.11	\$ 513,770.06
EMPLOYMENT PRACTICES	<b>2011 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 1,027,540.11</b>	<b>\$ 513,770.06</b>
EMPLOYMENT PRACTICES	2012	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	CITY OF ENGLEWOOD	2	1	\$ 395,255.52	\$ 197,627.76
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	-	\$ 165,001.96	\$ 55,000.65
EMPLOYMENT PRACTICES	2012	HOWELL TOWNSHIP	5	-	\$ 1,397,921.49	\$ 279,584.30
EMPLOYMENT PRACTICES	2012	TOWN OF MORRISTOWN	2	1	\$ 195,361.79	\$ 97,680.90
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF BLOOMFIELD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF HAMILTON	3	-	\$ 207,750.41	\$ 69,250.14
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MONTCLAIR	1	-	\$ 48,693.30	\$ 48,693.30
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MORRIS	1	1	\$ 292,439.00	\$ 292,439.00
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF PARSIPPANY	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF UNION	1	-	\$ 123,884.51	\$ 123,884.51
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WARREN	1	-	\$ 55,934.67	\$ 55,934.67
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WEST ORANGE	1	1	\$ 567,803.01	\$ 567,803.01
EMPLOYMENT PRACTICES	<b>2012 Total</b>		<b>23</b>	<b>4</b>	<b>\$ 3,450,045.66</b>	<b>\$ 150,001.99</b>
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	-	\$ 105,030.48	\$ 105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	6	6	\$ 976,766.07	\$ 162,794.35
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	1	\$ 116,893.98	\$ 38,964.66
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1	\$ 54,770.17	\$ 27,385.09
EMPLOYMENT PRACTICES	2013	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD	6	4	\$ 588,774.12	\$ 98,129.02
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF HAMILTON	3	-	\$ 5,906.35	\$ 1,968.78
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MONTCLAIR	7	2	\$ 210,056.80	\$ 30,008.11
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 501,569.00	\$ 501,569.00
EMPLOYMENT PRACTICES	<b>2013 Total</b>		<b>34</b>	<b>15</b>	<b>\$ 2,559,766.97</b>	<b>\$ 75,287.26</b>



## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	-	\$ 24,995.89	\$ 24,995.89
EMPLOYMENT PRACTICES	2014	BOROUGH OF HIGHLAND PARK	1	1	\$ 454,198.90	\$ 454,198.90
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	2	\$ 177,740.99	\$ 59,247.00
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	5	\$ 769,641.28	\$ 128,273.55
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP	2	-	\$ 522,594.52	\$ 261,297.26
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	2	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	6	-	\$ 2,019.60	\$ 336.60
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF HAMILTON	1	-	\$ 38,398.89	\$ 38,398.89
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MAPLEWOOD	1	-	\$ 277.50	\$ 277.50
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MONTCLAIR	6	2	\$ 158,223.50	\$ 26,370.58
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	-	\$ 8,060.34	\$ 4,030.17
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF PARSIPPANY	4	1	\$ 227,897.30	\$ 56,974.33
EMPLOYMENT PRACTICES	<b>2014 Total</b>		<b>38</b>	<b>13</b>	<b>\$ 2,384,048.71</b>	<b>\$ 62,738.12</b>
EMPLOYMENT PRACTICES	2015	BERKELEY TOWNSHIP	1	1	\$ -	\$ -
EMPLOYMENT PRACTICES	2015	BOROUGH OF NORTH PLAINFIELD	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2015	CITY OF ENGLEWOOD	10	9	\$ 85,799.02	\$ 8,579.90
EMPLOYMENT PRACTICES	2015	CITY OF HOBOKEN	3	3	\$ 307,980.00	\$ 102,660.00
EMPLOYMENT PRACTICES	2015	CITY OF LINDEN	1	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	2015	LIVINGSTON TOWNSHIP	2	2	\$ 154,018.47	\$ 77,009.24
EMPLOYMENT PRACTICES	2015	TOWN OF MORRISTOWN	1	1	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF LAWRENCE	1	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF MONTCLAIR	1	-	\$ 67,288.41	\$ 67,288.41
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF PARSIPPANY	1	-	\$ 2,960.00	\$ 2,960.00
EMPLOYMENT PRACTICES	<b>2015 Total</b>		<b>23</b>	<b>19</b>	<b>\$ 858,895.90</b>	<b>\$ 37,343.30</b>
<b>EMPLOYMENT PRACTICES Total</b>			<b>120</b>	<b>51</b>	<b>\$ 10,280,297.35</b>	<b>\$ 85,669.14</b>
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	<b>2006 Total</b>		<b>1</b>	<b>-</b>	<b>\$ 133.90</b>	<b>\$ 133.90</b>
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	-	\$ 250,000.00	\$ 250,000.00
GENERAL LIABILITY	<b>2007 Total</b>		<b>1</b>	<b>-</b>	<b>\$ 250,000.00</b>	<b>\$ 250,000.00</b>
GENERAL LIABILITY	2008	BERKELEY TOWNSHIP	1	-	\$ 1,627.41	\$ 1,627.41
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	<b>2008 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 1,627.41</b>	<b>\$ 813.71</b>
GENERAL LIABILITY	2009	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
GENERAL LIABILITY	2009	TOWNSHIP OF MANALAPAN	1	-	\$ 56,951.64	\$ 56,951.64
GENERAL LIABILITY	<b>2009 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 56,951.64</b>	<b>\$ 28,475.82</b>
GENERAL LIABILITY	2010	BERKELEY TOWNSHIP	1	-	\$ 3,408.86	\$ 3,408.86
GENERAL LIABILITY	2010	BOROUGH OF CALDWELL	1	-	\$ 2,606.10	\$ 2,606.10
GENERAL LIABILITY	2010	BOROUGH OF KENILWORTH	1	-	\$ 4,131.58	\$ 4,131.58

Valued as of 11/30/15



## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2010	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 8.90	\$ 8.90
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD	3	1	\$ 59,474.11	\$ 19,824.70
GENERAL LIABILITY	2010	CITY OF HOBOKEN	3	-	\$ 10.00	\$ 3.33
GENERAL LIABILITY	2010	TOWNSHIP OF EWING	3	-	\$ 25,967.24	\$ 8,655.75
GENERAL LIABILITY	2010	TOWNSHIP OF HAMILTON	1	-	\$ -	\$ -
GENERAL LIABILITY	2010	TOWNSHIP OF MANALAPAN	1	-	\$ 3,640.16	\$ 3,640.16
GENERAL LIABILITY	2010	TOWNSHIP OF MAPLEWOOD	1	-	\$ 2,280.42	\$ 2,280.42
GENERAL LIABILITY	2010	TOWNSHIP OF MONTCLAIR	5	-	\$ 105,998.07	\$ 21,199.61
GENERAL LIABILITY	2010	TOWNSHIP OF MORRIS	1	-	\$ 719.10	\$ 719.10
GENERAL LIABILITY	2010	TOWNSHIP OF UNION	1	-	\$ 41,646.56	\$ 41,646.56
GENERAL LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
<b>GENERAL LIABILITY</b>	<b>2010 Total</b>		<b>24</b>	<b>2</b>	<b>\$ 294,841.10</b>	<b>\$ 12,285.05</b>
GENERAL LIABILITY	2011	BERKELEY TOWNSHIP	2	-	\$ 4,087.09	\$ 2,043.55
GENERAL LIABILITY	2011	BOROUGH OF CALDWELL	2	1	\$ 23,000.00	\$ 11,500.00
GENERAL LIABILITY	2011	BOROUGH OF HIGHLAND PARK	3	-	\$ 31,801.45	\$ 10,600.48
GENERAL LIABILITY	2011	BOROUGH OF KENILWORTH	2	-	\$ 22,178.11	\$ 11,089.06
GENERAL LIABILITY	2011	BOROUGH OF MIDDLESEX	2	-	\$ 500.00	\$ 250.00
GENERAL LIABILITY	2011	CITY OF ENGLEWOOD	8	-	\$ 94,177.40	\$ 11,772.18
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	2	\$ 268,652.81	\$ 19,189.49
GENERAL LIABILITY	2011	CITY OF RAHWAY	2	-	\$ -	\$ -
GENERAL LIABILITY	2011	HOWELL TOWNSHIP	2	-	\$ 14,445.01	\$ 7,222.51
GENERAL LIABILITY	2011	LIVINGSTON TOWNSHIP	4	-	\$ -	\$ -
GENERAL LIABILITY	2011	TOWN OF HARRISON	1	-	\$ 43,715.46	\$ 43,715.46
GENERAL LIABILITY	2011	TOWN OF MORRISTOWN	2	1	\$ 100,001.65	\$ 50,000.83
GENERAL LIABILITY	2011	TOWNSHIP OF EWING	1	1	\$ 56,000.00	\$ 56,000.00
GENERAL LIABILITY	2011	TOWNSHIP OF FREEHOLD	7	1	\$ 62,877.59	\$ 8,982.51
GENERAL LIABILITY	2011	TOWNSHIP OF MANALAPAN	9	-	\$ 87,344.98	\$ 9,705.00
GENERAL LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	3	-	\$ -	\$ -
GENERAL LIABILITY	2011	TOWNSHIP OF MONTCLAIR	11	-	\$ 34,934.11	\$ 3,175.83
GENERAL LIABILITY	2011	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 8,652.26	\$ 1,730.45
GENERAL LIABILITY	2011	TOWNSHIP OF UNION	16	1	\$ 129,132.17	\$ 8,070.76
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	2	1	\$ 78,946.74	\$ 39,473.37
GENERAL LIABILITY	2011	TOWNSHIP OF WEST ORANGE	23	-	\$ 36,523.21	\$ 1,587.97
<b>GENERAL LIABILITY</b>	<b>2011 Total</b>		<b>121</b>	<b>8</b>	<b>\$ 1,096,970.04</b>	<b>\$ 9,065.87</b>
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1	\$ 34,594.31	\$ 4,942.04
GENERAL LIABILITY	2012	BOROUGH OF CALDWELL	15	2	\$ 176,166.65	\$ 11,744.44
GENERAL LIABILITY	2012	BOROUGH OF FAIR HAVEN	1	-	\$ 3,199.10	\$ 3,199.10
GENERAL LIABILITY	2012	BOROUGH OF FANWOOD	5	-	\$ 1,900.00	\$ 380.00
GENERAL LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	4	-	\$ 500.00	\$ 125.00
GENERAL LIABILITY	2012	BOROUGH OF HIGHLAND PARK	20	-	\$ 12,157.94	\$ 607.90
GENERAL LIABILITY	2012	BOROUGH OF KENILWORTH	8	-	\$ 8.90	\$ 1.11

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	-	\$ 871.21	\$ 290.40
GENERAL LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	12	-	\$ 22,829.17	\$ 1,902.43
GENERAL LIABILITY	2012	CITY OF ENGLEWOOD	34	1	\$ 361,928.05	\$ 10,644.94
GENERAL LIABILITY	2012	CITY OF HOBOKEN	58	5	\$ 472,663.02	\$ 8,149.36
GENERAL LIABILITY	2012	CITY OF RAHWAY	30	2	\$ 184,715.94	\$ 6,157.20
GENERAL LIABILITY	2012	HOWELL TOWNSHIP	21	1	\$ 168,729.38	\$ 8,034.73
GENERAL LIABILITY	2012	LIVINGSTON TOWNSHIP	43	-	\$ 142,715.08	\$ 3,318.96
GENERAL LIABILITY	2012	TOWN OF HARRISON	5	-	\$ 4,322.80	\$ 864.56
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN	23	2	\$ 124,987.74	\$ 5,434.25
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	3	\$ 989,467.31	\$ 32,982.24
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ 8.90	\$ 4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	12	1	\$ 45,374.82	\$ 3,781.24
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD	23	2	\$ 111,135.91	\$ 4,832.00
GENERAL LIABILITY	2012	TOWNSHIP OF HAMILTON	11	2	\$ 96,047.30	\$ 8,731.57
GENERAL LIABILITY	2012	TOWNSHIP OF MANALAPAN	11	-	\$ 1,170.00	\$ 106.36
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	1	\$ 37,797.75	\$ 1,799.89
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	49	4	\$ 360,949.38	\$ 7,366.31
GENERAL LIABILITY	2012	TOWNSHIP OF MORRIS	8	1	\$ 38,880.05	\$ 4,860.01
GENERAL LIABILITY	2012	TOWNSHIP OF NORTH BRUNSWICK	25	-	\$ 19,416.23	\$ 776.65
GENERAL LIABILITY	2012	TOWNSHIP OF PARSIPPANY	28	-	\$ 15,602.74	\$ 557.24
GENERAL LIABILITY	2012	TOWNSHIP OF UNION	37	1	\$ 217,592.84	\$ 5,880.89
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	7	-	\$ 5,689.91	\$ 812.84
GENERAL LIABILITY	2012	TOWNSHIP OF WEST ORANGE	38	-	\$ 20,303.08	\$ 534.29
GENERAL LIABILITY	<b>2012 Total</b>		<b>591</b>	<b>29</b>	<b>\$ 3,671,725.51</b>	<b>\$ 6,212.73</b>
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	-	\$ -	\$ -
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	6	1	\$ 154,406.50	\$ 25,734.42
GENERAL LIABILITY	2013	BOROUGH OF CALDWELL	15	3	\$ 171,345.20	\$ 11,423.01
GENERAL LIABILITY	2013	BOROUGH OF FAIR HAVEN	2	-	\$ 2,276.16	\$ 1,138.08
GENERAL LIABILITY	2013	BOROUGH OF FANWOOD	4	1	\$ 77,023.40	\$ 19,255.85
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	10	-	\$ 4,779.59	\$ 477.96
GENERAL LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	1	\$ 104,630.54	\$ 13,078.82
GENERAL LIABILITY	2013	BOROUGH OF KENILWORTH	4	1	\$ 32,971.85	\$ 8,242.96
GENERAL LIABILITY	2013	BOROUGH OF NEW PROVIDENCE	1	-	\$ -	\$ -
GENERAL LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 494.65	\$ 494.65
GENERAL LIABILITY	2013	CITY OF ENGLEWOOD	24	6	\$ 762,350.00	\$ 31,764.58
GENERAL LIABILITY	2013	CITY OF HOBOKEN	39	3	\$ 240,803.65	\$ 6,174.45
GENERAL LIABILITY	2013	CITY OF LINDEN	29	1	\$ 34,109.17	\$ 1,176.18
GENERAL LIABILITY	2013	CITY OF RAHWAY	30	-	\$ 62,118.52	\$ 2,070.62
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	18	1	\$ 79,999.24	\$ 4,444.40
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	32	3	\$ 164,475.88	\$ 5,139.87
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	-	\$ 889.95	\$ 63.57

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	1	\$ 123,265.87	\$ 11,205.99
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	31	5	\$ 603,862.16	\$ 19,479.42
GENERAL LIABILITY	2013	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
GENERAL LIABILITY	2013	TOWNSHIP OF EWING	9	1	\$ 76,750.94	\$ 8,527.88
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD	9	-	\$ 1,800.56	\$ 200.06
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	32	7	\$ 633,780.20	\$ 19,805.63
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	16	2	\$ 7,346.58	\$ 459.16
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	13	2	\$ 66,812.17	\$ 5,139.40
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR	44	2	\$ 554,806.32	\$ 12,609.23
GENERAL LIABILITY	2013	TOWNSHIP OF MORRIS	4	-	\$ 318.45	\$ 79.61
GENERAL LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	23	1	\$ 7,965.99	\$ 346.35
GENERAL LIABILITY	2013	TOWNSHIP OF PARSIPPANY	46	-	\$ 101,272.09	\$ 2,201.57
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	34	7	\$ 543,634.87	\$ 15,989.26
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	1	\$ 42,581.85	\$ 10,645.46
GENERAL LIABILITY	2013	TOWNSHIP OF WEST ORANGE	31	1	\$ 100,725.99	\$ 3,249.23
<b>GENERAL LIABILITY</b>	<b>2013 Total</b>		<b>551</b>	<b>51</b>	<b>\$ 4,757,598.34</b>	<b>\$ 8,634.48</b>
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	12	-	\$ 2,507.15	\$ 208.93
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	7	1	\$ 33,027.94	\$ 4,718.28
GENERAL LIABILITY	2014	BOROUGH OF CALDWELL	19	-	\$ 4,539.80	\$ 238.94
GENERAL LIABILITY	2014	BOROUGH OF FAIR HAVEN	2	-	\$ -	\$ -
GENERAL LIABILITY	2014	BOROUGH OF FANWOOD	4	-	\$ 385.55	\$ 96.39
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	15	-	\$ 8,148.66	\$ 543.24
GENERAL LIABILITY	2014	BOROUGH OF HIGHLAND PARK	10	1	\$ 3,893.65	\$ 389.37
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	7	-	\$ 400.85	\$ 57.26
GENERAL LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	11	-	\$ 1,549.92	\$ 140.90
GENERAL LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	3	1	\$ 1,388.45	\$ 462.82
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	8	-	\$ 2,188.11	\$ 273.51
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	36	5	\$ 116,225.28	\$ 3,228.48
GENERAL LIABILITY	2014	CITY OF HOBOKEN	46	4	\$ 136,047.01	\$ 2,957.54
GENERAL LIABILITY	2014	CITY OF LINDEN	34	6	\$ 138,401.65	\$ 4,070.64
GENERAL LIABILITY	2014	CITY OF RAHWAY	25	4	\$ 144,698.35	\$ 5,787.93
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	27	1	\$ 9,773.99	\$ 362.00
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	37	1	\$ 34,549.05	\$ 933.76
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	-	\$ 925.85	\$ 231.46
GENERAL LIABILITY	2014	TOWN OF HARRISON	13	-	\$ 2,249.67	\$ 173.05
GENERAL LIABILITY	2014	TOWN OF KEARNY	53	6	\$ 310,611.78	\$ 5,860.60
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	11	1	\$ 2,583.80	\$ 234.89
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	34	1	\$ 92,502.40	\$ 2,720.66
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	26	-	\$ 4,378.44	\$ 168.40
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	23	2	\$ 81,517.77	\$ 3,544.25
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	20	3	\$ 121,283.06	\$ 6,064.15

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	12	3	\$ 17,326.49	\$ 1,443.87
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	2	\$ 8,806.25	\$ 463.49
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	50	6	\$ 374,083.92	\$ 7,481.68
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	1	\$ 33,404.94	\$ 8,351.24
GENERAL LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	14	2	\$ 45,539.36	\$ 3,252.81
GENERAL LIABILITY	2014	TOWNSHIP OF PARSIPPANY	33	1	\$ 34,515.42	\$ 1,045.92
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	48	9	\$ 437,650.48	\$ 9,117.72
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	4	-	\$ 815.23	\$ 203.81
GENERAL LIABILITY	2014	TOWNSHIP OF WEST ORANGE	26	-	\$ 4,992.93	\$ 192.04
<b>GENERAL LIABILITY</b>	<b>2014 Total</b>		<b>697</b>	<b>61</b>	<b>\$ 2,210,913.20</b>	<b>\$ 3,172.04</b>
GENERAL LIABILITY	2015	BERKELEY HEIGHTS	6	1	\$ 510.00	\$ 85.00
GENERAL LIABILITY	2015	BERKELEY TOWNSHIP	19	2	\$ 8,667.73	\$ 456.20
GENERAL LIABILITY	2015	BOROUGH OF CALDWELL	15	3	\$ 2,859.90	\$ 190.66
GENERAL LIABILITY	2015	BOROUGH OF FAIR HAVEN	3	3	\$ 10,000.00	\$ 3,333.33
GENERAL LIABILITY	2015	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF FREEHOLD	11	5	\$ 8,807.23	\$ 800.66
GENERAL LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	15	3	\$ 4,449.27	\$ 296.62
GENERAL LIABILITY	2015	BOROUGH OF HIGHLAND PARK	12	1	\$ 1,010.00	\$ 84.17
GENERAL LIABILITY	2015	BOROUGH OF KENILWORTH	1	-	\$ 477.70	\$ 477.70
GENERAL LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	14	3	\$ 2,836.20	\$ 202.59
GENERAL LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	6	1	\$ 1,010.00	\$ 168.33
GENERAL LIABILITY	2015	BOROUGH OF TOTOWA	7	-	\$ 1,366.31	\$ 195.19
GENERAL LIABILITY	2015	CITY OF ENGLEWOOD	28	9	\$ 86,301.75	\$ 3,082.21
GENERAL LIABILITY	2015	CITY OF HOBOKEN	34	4	\$ 5,902.61	\$ 173.61
GENERAL LIABILITY	2015	CITY OF LINDEN	19	3	\$ 4,870.19	\$ 256.33
GENERAL LIABILITY	2015	CITY OF RAHWAY	12	1	\$ 8,302.65	\$ 691.89
GENERAL LIABILITY	2015	HOWELL TOWNSHIP	28	7	\$ 163,832.72	\$ 5,851.17
GENERAL LIABILITY	2015	LIVINGSTON TOWNSHIP	26	7	\$ 17,142.45	\$ 659.33
GENERAL LIABILITY	2015	TOWN OF GUTTENBERG	4	2	\$ 2,010.00	\$ 502.50
GENERAL LIABILITY	2015	TOWN OF HARRISON	6	1	\$ 1,121.54	\$ 186.92
GENERAL LIABILITY	2015	TOWN OF KEARNY	18	4	\$ 80,963.40	\$ 4,497.97
GENERAL LIABILITY	2015	TOWN OF MORRISTOWN	9	3	\$ 2,270.00	\$ 252.22
GENERAL LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	22	5	\$ 93,155.00	\$ 4,234.32
GENERAL LIABILITY	2015	TOWNSHIP OF CINNAMINSON	7	3	\$ 8,520.00	\$ 1,217.14
GENERAL LIABILITY	2015	TOWNSHIP OF EASTAMPTON	3	-	\$ 730.43	\$ 243.48
GENERAL LIABILITY	2015	TOWNSHIP OF EWING	10	1	\$ 9,739.55	\$ 973.96
GENERAL LIABILITY	2015	TOWNSHIP OF FREEHOLD	16	-	\$ 3,462.30	\$ 216.39
GENERAL LIABILITY	2015	TOWNSHIP OF HAMILTON	9	3	\$ 13,020.00	\$ 1,446.67
GENERAL LIABILITY	2015	TOWNSHIP OF LAWRENCE	7	3	\$ 158,500.00	\$ 22,642.86
GENERAL LIABILITY	2015	TOWNSHIP OF MONTCLAIR	51	10	\$ 15,362.05	\$ 301.22
GENERAL LIABILITY	2015	TOWNSHIP OF MORRIS	11	1	\$ 1,142.20	\$ 103.84

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	18	12	\$ 6,260.00	\$ 347.78
GENERAL LIABILITY	2015	TOWNSHIP OF PARSIPPANY	27	2	\$ 8,626.95	\$ 319.52
GENERAL LIABILITY	2015	TOWNSHIP OF UNION	31	9	\$ 29,895.49	\$ 964.37
GENERAL LIABILITY	2015	TOWNSHIP OF WARREN	7	2	\$ 1,530.00	\$ 218.57
GENERAL LIABILITY	2015	TOWNSHIP OF WEST ORANGE	35	9	\$ 151,522.91	\$ 4,329.23
GENERAL LIABILITY	<b>2015 Total</b>		<b>548</b>	<b>123</b>	<b>\$ 916,178.53</b>	<b>\$ 1,671.86</b>
<b>GENERAL LIABILITY Total</b>			<b>2,538</b>	<b>274</b>	<b>\$ 13,256,939.67</b>	<b>\$ 5,223.38</b>
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	<b>2012 Total</b>		<b>2</b>	<b>-</b>	<b>\$ -</b>	<b>\$ -</b>
<b>LIABILITY REPORT ONLY Total</b>			<b>2</b>	<b>-</b>	<b>\$ -</b>	<b>\$ -</b>
PROPERTY	2011	CITY OF RAHWAY	3	-	\$ 6,067.86	\$ 2,022.62
PROPERTY	2011	LIVINGSTON TOWNSHIP	4	-	\$ 2,815.00	\$ 703.75
PROPERTY	2011	TOWN OF HARRISON	1	-	\$ -	\$ -
PROPERTY	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 936.25	\$ 936.25
PROPERTY	<b>2011 Total</b>		<b>9</b>	<b>-</b>	<b>\$ 9,819.11</b>	<b>\$ 1,091.01</b>
PROPERTY	2012	BERKELEY TOWNSHIP	32	-	\$ 113,159.39	\$ 3,536.23
PROPERTY	2012	BOROUGH OF CALDWELL	5	-	\$ 36,737.35	\$ 7,347.47
PROPERTY	2012	BOROUGH OF FAIR HAVEN	5	-	\$ 22,621.84	\$ 4,524.37
PROPERTY	2012	BOROUGH OF FANWOOD	2	-	\$ 8,850.00	\$ 4,425.00
PROPERTY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ 519.54	\$ 173.18
PROPERTY	2012	BOROUGH OF HIGHLAND PARK	7	-	\$ 2,044.00	\$ 292.00
PROPERTY	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
PROPERTY	2012	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	2012	BOROUGH OF NORTH PLAINFIELD	4	-	\$ 500.00	\$ 125.00
PROPERTY	2012	CITY OF ENGLEWOOD	9	-	\$ 621,999.27	\$ 69,111.03
PROPERTY	2012	CITY OF HOBOKEN	25	-	\$ 845,972.27	\$ 33,838.89
PROPERTY	2012	CITY OF RAHWAY	29	-	\$ 1,059,239.07	\$ 36,525.49
PROPERTY	2012	HOWELL TOWNSHIP	3	-	\$ 107,016.14	\$ 35,672.05
PROPERTY	2012	LIVINGSTON TOWNSHIP	3	-	\$ 9,836.55	\$ 3,278.85
PROPERTY	2012	TOWN OF HARRISON	9	-	\$ 258,991.70	\$ 28,776.86
PROPERTY	2012	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EWING	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF FREEHOLD	5	-	\$ 235,727.38	\$ 47,145.48
PROPERTY	2012	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	2012	TOWNSHIP OF MAPLEWOOD	2	-	\$ 1,589.00	\$ 794.50
PROPERTY	2012	TOWNSHIP OF MONTCLAIR	3	-	\$ 551.55	\$ 183.85
PROPERTY	2012	TOWNSHIP OF MORRIS	5	-	\$ 5,715.28	\$ 1,143.06
PROPERTY	2012	TOWNSHIP OF NORTH BRUNSWICK	18	-	\$ 77,834.57	\$ 4,324.14

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2012	TOWNSHIP OF PARSIPPANY	16	-	\$ 312,395.61	\$ 19,524.73
PROPERTY	2012	TOWNSHIP OF UNION	3	-	\$ 5,616.37	\$ 1,872.12
PROPERTY	2012	TOWNSHIP OF WARREN	5	-	\$ 7,415.89	\$ 1,483.18
PROPERTY	2012	TOWNSHIP OF WEST ORANGE	1	-	\$ -	\$ -
<b>PROPERTY</b>	<b>2012 Total</b>		<b>214</b>	<b>-</b>	<b>\$ 3,765,096.59</b>	<b>\$ 17,593.91</b>
PROPERTY	2013	BERKELEY HEIGHTS	6	-	\$ 34,617.08	\$ 5,769.51
PROPERTY	2013	BERKELEY TOWNSHIP	5	-	\$ 8,992.78	\$ 1,798.56
PROPERTY	2013	BOROUGH OF CALDWELL	3	-	\$ 1,407.95	\$ 469.32
PROPERTY	2013	BOROUGH OF FAIR HAVEN	1	-	\$ 7,930.00	\$ 7,930.00
PROPERTY	2013	BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,280.75	\$ 1,140.38
PROPERTY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 385.21	\$ 192.61
PROPERTY	2013	BOROUGH OF NEW PROVIDENCE	1	-	\$ 1,422.46	\$ 1,422.46
PROPERTY	2013	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 1,990.00	\$ 1,990.00
PROPERTY	2013	CITY OF ENGLEWOOD	12	-	\$ 18,304.16	\$ 1,525.35
PROPERTY	2013	CITY OF LINDEN	20	-	\$ 5,913.37	\$ 295.67
PROPERTY	2013	CITY OF RAHWAY	4	-	\$ 5,638.21	\$ 1,409.55
PROPERTY	2013	HOWELL TOWNSHIP	4	-	\$ -	\$ -
PROPERTY	2013	LIVINGSTON TOWNSHIP	5	-	\$ 14,490.56	\$ 2,898.11
PROPERTY	2013	TOWN OF HARRISON	2	-	\$ 2,616.94	\$ 1,308.47
PROPERTY	2013	TOWN OF MORRISTOWN	3	-	\$ 18,433.89	\$ 6,144.63
PROPERTY	2013	TOWNSHIP OF FREEHOLD	1	-	\$ 79,708.96	\$ 79,708.96
PROPERTY	2013	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 4,475.00	\$ 4,475.00
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1	-	\$ 3,245.05	\$ 3,245.05
PROPERTY	2013	TOWNSHIP OF MORRIS	2	-	\$ 2,525.88	\$ 1,262.94
PROPERTY	2013	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 30,974.30	\$ 6,194.86
PROPERTY	2013	TOWNSHIP OF PARSIPPANY	8	-	\$ 37,276.55	\$ 4,659.57
PROPERTY	2013	TOWNSHIP OF UNION	1	-	\$ 1,860.00	\$ 1,860.00
PROPERTY	2013	TOWNSHIP OF WEST ORANGE	2	-	\$ 6,495.00	\$ 3,247.50
<b>PROPERTY</b>	<b>2013 Total</b>		<b>94</b>	<b>-</b>	<b>\$ 367,439.10</b>	<b>\$ 3,908.93</b>
PROPERTY	2014	BERKELEY HEIGHTS	3	-	\$ 13,198.84	\$ 4,399.61
PROPERTY	2014	BERKELEY TOWNSHIP	6	-	\$ 51,946.23	\$ 8,657.71
PROPERTY	2014	BOROUGH OF CALDWELL	5	-	\$ -	\$ -
PROPERTY	2014	BOROUGH OF FAIR HAVEN	5	-	\$ 3,760.12	\$ 752.02
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	3	-	\$ 16,754.17	\$ 5,584.72
PROPERTY	2014	BOROUGH OF HIGHLAND PARK	1	-	\$ 2,626.25	\$ 2,626.25
PROPERTY	2014	BOROUGH OF NEW PROVIDENCE	4	-	\$ 49,410.51	\$ 12,352.63
PROPERTY	2014	BOROUGH OF NORTH PLAINFIELD	2	-	\$ -	\$ -
PROPERTY	2014	BOROUGH OF TOTOWA	4	-	\$ 32,663.02	\$ 8,165.76
PROPERTY	2014	CITY OF ENGLEWOOD	8	-	\$ 14,915.84	\$ 1,864.48
PROPERTY	2014	CITY OF LINDEN	5	-	\$ 13,924.40	\$ 2,784.88

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2014	CITY OF RAHWAY	2	-	\$ 4,035.18	\$ 2,017.59
PROPERTY	2014	LIVINGSTON TOWNSHIP	4	-	\$ 1,059.87	\$ 264.97
PROPERTY	2014	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
PROPERTY	2014	TOWN OF HARRISON	3	-	\$ 26,179.56	\$ 8,726.52
PROPERTY	2014	TOWN OF KEARNY	4	1	\$ 15,390.50	\$ 3,847.63
PROPERTY	2014	TOWN OF MORRISTOWN	2	1	\$ 11,700.00	\$ 5,850.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	-	\$ -	\$ -
PROPERTY	2014	TOWNSHIP OF FREEHOLD	1	-	\$ 183.50	\$ 183.50
PROPERTY	2014	TOWNSHIP OF LAWRENCE	2	-	\$ 58,817.24	\$ 29,408.62
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD	5	1	\$ 4,402.67	\$ 880.53
PROPERTY	2014	TOWNSHIP OF MONTCLAIR	1	-	\$ -	\$ -
PROPERTY	2014	TOWNSHIP OF MORRIS	2	-	\$ 27,161.02	\$ 13,580.51
PROPERTY	2014	TOWNSHIP OF NORTH BRUNSWICK	4	-	\$ 57,930.64	\$ 14,482.66
PROPERTY	2014	TOWNSHIP OF PARSIPPANY	18	1	\$ 112,014.89	\$ 6,223.05
PROPERTY	2014	TOWNSHIP OF UNION	6	-	\$ 3,393.62	\$ 565.60
PROPERTY	2014	TOWNSHIP OF WARREN	4	-	\$ 156,825.70	\$ 39,206.43
PROPERTY	2014	TOWNSHIP OF WEST ORANGE	5	-	\$ 20,938.31	\$ 4,187.66
PROPERTY	<b>2014 Total</b>		<b>112</b>	<b>4</b>	<b>\$ 704,107.08</b>	<b>\$ 6,286.67</b>
PROPERTY	2015	BERKELEY HEIGHTS	1	-	\$ 208.35	\$ 208.35
PROPERTY	2015	BERKELEY TOWNSHIP	5	2	\$ 48,142.09	\$ 9,628.42
PROPERTY	2015	BOROUGH OF CALDWELL	4	2	\$ 31,548.65	\$ 7,887.16
PROPERTY	2015	BOROUGH OF FAIR HAVEN	1	-	\$ -	\$ -
PROPERTY	2015	BOROUGH OF FANWOOD	2	-	\$ 8,750.00	\$ 4,375.00
PROPERTY	2015	BOROUGH OF FREEHOLD	1	-	\$ 872.48	\$ 872.48
PROPERTY	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ 1,500.48	\$ 1,500.48
PROPERTY	2015	BOROUGH OF HIGHLAND PARK	1	-	\$ -	\$ -
PROPERTY	2015	BOROUGH OF KENILWORTH	3	-	\$ 24,911.95	\$ 8,303.98
PROPERTY	2015	BOROUGH OF NEW PROVIDENCE	2	2	\$ 8,600.00	\$ 4,300.00
PROPERTY	2015	BOROUGH OF TOTOWA	6	2	\$ 10,496.40	\$ 1,749.40
PROPERTY	2015	CITY OF ENGLEWOOD	3	1	\$ 10,100.00	\$ 3,366.67
PROPERTY	2015	CITY OF HOBOKEN	4	-	\$ -	\$ -
PROPERTY	2015	CITY OF LINDEN	1	-	\$ 5,000.00	\$ 5,000.00
PROPERTY	2015	CITY OF RAHWAY	3	2	\$ 13,650.00	\$ 4,550.00
PROPERTY	2015	HOWELL TOWNSHIP	3	-	\$ 13,372.12	\$ 4,457.37
PROPERTY	2015	LIVINGSTON TOWNSHIP	2	1	\$ 17,868.19	\$ 8,934.10
PROPERTY	2015	TOWN OF GUTTENBERG	1	1	\$ 1,000.00	\$ 1,000.00
PROPERTY	2015	TOWN OF HARRISON	7	2	\$ 22,516.74	\$ 3,216.68
PROPERTY	2015	TOWN OF KEARNY	2	2	\$ 5,000.00	\$ 2,500.00
PROPERTY	2015	TOWN OF MORRISTOWN	4	1	\$ 19,402.25	\$ 4,850.56
PROPERTY	2015	TOWNSHIP OF EWING	1	-	\$ 1,062.38	\$ 1,062.38

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2015	TOWNSHIP OF FREEHOLD	3	-	\$ 31,037.94	\$ 10,345.98
PROPERTY	2015	TOWNSHIP OF LAWRENCE	2	-	\$ -	\$ -
PROPERTY	2015	TOWNSHIP OF MONTCLAIR	2	-	\$ 29,249.91	\$ 14,624.96
PROPERTY	2015	TOWNSHIP OF MORRIS	3	-	\$ 46,227.34	\$ 15,409.11
PROPERTY	2015	TOWNSHIP OF NORTH BRUNSWICK	3	-	\$ 118,502.15	\$ 39,500.72
PROPERTY	2015	TOWNSHIP OF PARSIPPANY	7	-	\$ 61,889.71	\$ 8,841.39
PROPERTY	2015	TOWNSHIP OF UNION	3	1	\$ 1,000.00	\$ 333.33
PROPERTY	2015	TOWNSHIP OF WARREN	3	1	\$ 9,600.00	\$ 3,200.00
PROPERTY	2015	TOWNSHIP OF WEST ORANGE	10	2	\$ 4,012.00	\$ 401.20
PROPERTY	<b>2015 Total</b>		<b>94</b>	<b>22</b>	<b>\$ 545,521.13</b>	<b>\$ 5,803.42</b>
<b>PROPERTY Total</b>			<b>523</b>	<b>26</b>	<b>\$ 5,391,983.01</b>	<b>\$ 10,309.72</b>
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 514,338.00	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	<b>2008 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 514,338.00</b>	<b>\$ 514,338.00</b>
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	-	\$ 580.00	\$ 580.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF CALDWELL	2	-	\$ 3,000.00	\$ 1,500.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	-	\$ 2,500.00	\$ 1,250.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 42,456.72	\$ 21,228.36
PUBLIC OFFICIALS LIABILITY	2012	CITY OF ENGLEWOOD	1	-	\$ 4,154.85	\$ 4,154.85
PUBLIC OFFICIALS LIABILITY	2012	CITY OF HOBOKEN	18	-	\$ 26,931.35	\$ 1,496.19
PUBLIC OFFICIALS LIABILITY	2012	CITY OF RAHWAY	1	-	\$ 21,106.24	\$ 21,106.24
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	-	\$ 4,146.90	\$ 4,146.90
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MONTCLAIR	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MORRIS	2	-	\$ 1,026.50	\$ 513.25
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF PARSIPPANY	3	-	\$ 46,707.53	\$ 15,569.18
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WARREN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WEST ORANGE	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	<b>2012 Total</b>		<b>47</b>	<b>-</b>	<b>\$ 268,950.01</b>	<b>\$ 5,722.34</b>
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF CALDWELL	2	-	\$ 5,228.99	\$ 2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF FANWOOD	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 1,708.50	\$ 854.25

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	-	\$ 9,022.21	\$ 9,022.21
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	18	-	\$ 34,975.82	\$ 1,943.10
PUBLIC OFFICIALS LIABILITY	2013	CITY OF LINDEN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	CITY OF RAHWAY	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	HOWELL TOWNSHIP	2	1	\$ 41,472.70	\$ 20,736.35
PUBLIC OFFICIALS LIABILITY	2013	LIVINGSTON TOWNSHIP	1	-	\$ 4,384.92	\$ 4,384.92
PUBLIC OFFICIALS LIABILITY	2013	TOWN OF MORRISTOWN	4	1	\$ 12,548.45	\$ 3,137.11
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF EWING	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 629.00	\$ 629.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2	-	\$ 7,240.13	\$ 3,620.07
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	5	-	\$ 90,099.36	\$ 18,019.87
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	2	1	\$ 67,470.58	\$ 33,735.29
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF PARSIPPANY	4	-	\$ 1,690.00	\$ 422.50
PUBLIC OFFICIALS LIABILITY	<b>2013 Total</b>		<b>54</b>	<b>3</b>	<b>\$ 283,120.66</b>	<b>\$ 5,242.98</b>
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	2	1	\$ 78,220.00	\$ 39,110.00
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	2	-	\$ 1,641.50	\$ 820.75
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF HIGHLAND PARK	1	-	\$ 8,355.84	\$ 8,355.84
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 30,178.50	\$ 15,089.25
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4	-	\$ 2,168.50	\$ 542.13
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	13	1	\$ 155,920.12	\$ 11,993.86
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN	2	-	\$ 860.00	\$ 430.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY	1	-	\$ 684.50	\$ 684.50
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP	4	1	\$ 9,132.31	\$ 2,283.08
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1	-	\$ 370.00	\$ 370.00
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1	-	\$ 2,035.00	\$ 2,035.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	4	-	\$ 14,047.79	\$ 3,511.95
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	1	\$ 76,000.00	\$ 76,000.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1	-	\$ 185.78	\$ 185.78
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	1	-	\$ 1,060.00	\$ 1,060.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR	6	1	\$ 45,742.83	\$ 7,623.81
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 2,053.50	\$ 2,053.50
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF PARSIPPANY	5	-	\$ 1,307.60	\$ 261.52
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN	2	1	\$ 80,867.99	\$ 40,434.00
PUBLIC OFFICIALS LIABILITY	<b>2014 Total</b>		<b>56</b>	<b>6</b>	<b>\$ 511,781.76</b>	<b>\$ 9,138.96</b>
PUBLIC OFFICIALS LIABILITY	2015	BERKELEY TOWNSHIP	1	-	\$ 660.00	\$ 660.00
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF FREEHOLD	9	1	\$ 12,910.74	\$ 1,434.53
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF HIGHLAND PARK	4	4	\$ 165,000.00	\$ 41,250.00
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	1	1	\$ 2,170.00	\$ 2,170.00

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2015	CITY OF ENGLEWOOD	3	2	\$ 123,609.50	\$ 41,203.17
PUBLIC OFFICIALS LIABILITY	2015	CITY OF HOBOKEN	9	3	\$ 14,420.00	\$ 1,602.22
PUBLIC OFFICIALS LIABILITY	2015	CITY OF LINDEN	2	1	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	HOWELL TOWNSHIP	1	1	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	2015	TOWN OF GUTTENBERG	1	-	\$ 760.00	\$ 760.00
PUBLIC OFFICIALS LIABILITY	2015	TOWN OF KEARNY	2	1	\$ 3,663.75	\$ 1,831.88
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	1	-	\$ 10.00	\$ 10.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF EWING	1	-	\$ 770.00	\$ 770.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF HAMILTON	6	5	\$ 17,232.20	\$ 2,872.03
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF LAWRENCE	2	1	\$ 1,760.00	\$ 880.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MONTCLAIR	8	2	\$ 156,415.26	\$ 19,551.91
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MORRIS	4	2	\$ 4,560.00	\$ 1,140.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF PARSIPPANY	5	2	\$ 6,940.00	\$ 1,388.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WARREN	3	2	\$ 44,916.44	\$ 14,972.15
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WEST ORANGE	1	-	\$ 2,370.00	\$ 2,370.00
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2015 Total</b>		<b>64</b>	<b>28</b>	<b>\$ 564,667.89</b>	<b>\$ 8,822.94</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>			<b>222</b>	<b>38</b>	<b>\$ 2,142,858.32</b>	<b>\$ 9,652.51</b>
WORKCOMP RECORD ONLY	2012	BERKELEY TOWNSHIP	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF CALDWELL	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FAIR HAVEN	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FANWOOD	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HIGHLAND PARK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NEW PROVIDENCE	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NORTH PLAINFIELD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF ENGLEWOOD	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF HOBOKEN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF RAHWAY	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	HOWELL TOWNSHIP	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	LIVINGSTON TOWNSHIP	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF HARRISON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF MORRISTOWN	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EWING	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF FREEHOLD	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF HAMILTON	28	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MAPLEWOOD	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MONTCLAIR	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MORRIS	4	-	\$ -	\$ -

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF NORTH BRUNSWICK	10	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF UNION	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WARREN	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WEST ORANGE	11	- \$	- \$	-
WORKCOMP RECORD ONLY	<b>2012 Total</b>		<b>239</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2013	BERKELEY HEIGHTS	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BERKELEY TOWNSHIP	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF FAIR HAVEN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF FANWOOD	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF HIGHLAND PARK	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF KENILWORTH	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF NEW PROVIDENCE	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF NORTH PLAINFIELD	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF ENGLEWOOD	18	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF HOBOKEN	19	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF LINDEN	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF RAHWAY	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	HOWELL TOWNSHIP	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	LIVINGSTON TOWNSHIP	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF HARRISON	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF MORRISTOWN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EWING	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF FREEHOLD	21	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF LAWRENCE	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MAPLEWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MONTCLAIR	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MORRIS	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF NORTH BRUNSWICK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WARREN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WEST ORANGE	13	- \$	- \$	-
WORKCOMP RECORD ONLY	<b>2013 Total</b>		<b>241</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF CALDWELL	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF FANWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF HIGHLAND PARK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF NEW PROVIDENCE	12	- \$	- \$	-

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## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2014	BOROUGH OF NORTH PLAINFIELD	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	16	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	18	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN	33	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY	8	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD	26	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR	8	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS	14	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WEST ORANGE	6	- \$	- \$	-
<b>WORKCOMP RECORD ONLY</b>	<b>2014 Total</b>		<b>287</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2015	BERKELEY HEIGHTS	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BERKELEY TOWNSHIP	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF CALDWELL	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF FREEHOLD	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF HIGHLAND PARK	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF KENILWORTH	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF NEW PROVIDENCE	10	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF NORTH PLAINFIELD	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	CITY OF ENGLEWOOD	10	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	CITY OF HOBOKEN	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	CITY OF RAHWAY	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	HOWELL TOWNSHIP	24	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	LIVINGSTON TOWNSHIP	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF GUTTENBERG	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF HARRISON	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF KEARNY	10	- \$	- \$	-

Valued as of 11/30/15

## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2015	TOWN OF MORRISTOWN	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF EWING	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF FREEHOLD	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF HAMILTON	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF LAWRENCE	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MONTCLAIR	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MORRIS	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF NORTH BRUNSWICK	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF UNION	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WARREN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WEST ORANGE	18	-	\$ -	\$ -
<b>WORKCOMP RECORD ONLY</b>	<b>2015 Total</b>		<b>240</b>	<b>-</b>	<b>\$ -</b>	<b>\$ -</b>
<b>WORKCOMP RECORD ONLY Total</b>			<b>1,007</b>	<b>-</b>	<b>\$ -</b>	<b>\$ -</b>
WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65
WORKERS COMPENSATION	2006	CITY OF RAHWAY	1	1	\$ 25,878.20	\$ 25,878.20
<b>WORKERS COMPENSATION</b>	<b>2006 Total</b>		<b>2</b>	<b>2</b>	<b>\$ 34,388.85</b>	<b>\$ 17,194.43</b>
WORKERS COMPENSATION	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 118,000.00	\$ 118,000.00
<b>WORKERS COMPENSATION</b>	<b>2008 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 118,000.00</b>	<b>\$ 118,000.00</b>
WORKERS COMPENSATION	2009	CITY OF HOBOKEN	2	2	\$ 46,338.20	\$ 23,169.10
WORKERS COMPENSATION	2009	TOWNSHIP OF HAMILTON	1	1	\$ 750.00	\$ 750.00
<b>WORKERS COMPENSATION</b>	<b>2009 Total</b>		<b>3</b>	<b>3</b>	<b>\$ 47,088.20</b>	<b>\$ 15,696.07</b>
WORKERS COMPENSATION	2010	BOROUGH OF CALDWELL	1	-	\$ 32,929.64	\$ 32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	2	\$ 67,330.36	\$ 9,618.62
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	-	\$ 6,436.10	\$ 6,436.10
<b>WORKERS COMPENSATION</b>	<b>2010 Total</b>		<b>9</b>	<b>2</b>	<b>\$ 106,696.10</b>	<b>\$ 11,855.12</b>
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	-	\$ 755.45	\$ 755.45
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	-	\$ 957.08	\$ 957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	4	2	\$ 113,344.32	\$ 28,336.08
WORKERS COMPENSATION	2011	HOWELL TOWNSHIP	1	-	\$ 9.20	\$ 9.20
WORKERS COMPENSATION	2011	LIVINGSTON TOWNSHIP	2	-	\$ 5,320.57	\$ 2,660.29
WORKERS COMPENSATION	2011	TOWNSHIP OF EWING	1	-	\$ 14.15	\$ 14.15
WORKERS COMPENSATION	2011	TOWNSHIP OF MONTCLAIR	1	1	\$ 86,638.80	\$ 86,638.80
WORKERS COMPENSATION	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 38,981.71	\$ 38,981.71
WORKERS COMPENSATION	2011	TOWNSHIP OF UNION	1	-	\$ 1,063.05	\$ 1,063.05
WORKERS COMPENSATION	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 21,690.80	\$ 21,690.80
<b>WORKERS COMPENSATION</b>	<b>2011 Total</b>		<b>14</b>	<b>3</b>	<b>\$ 268,775.13</b>	<b>\$ 19,198.22</b>
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	10	\$ 1,449,631.88	\$ 30,200.66
WORKERS COMPENSATION	2012	BOROUGH OF CALDWELL	14	-	\$ 74,587.41	\$ 5,327.67
WORKERS COMPENSATION	2012	BOROUGH OF FAIR HAVEN	6	-	\$ 10,544.84	\$ 1,757.47



## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2012	BOROUGH OF FANWOOD	6	-	\$ 76,053.23	\$ 12,675.54
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	-	\$ 26,497.32	\$ 4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF HIGHLAND PARK	15	1	\$ 69,362.44	\$ 4,624.16
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	-	\$ 5,294.16	\$ 1,058.83
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	1	\$ 454,730.83	\$ 30,315.39
WORKERS COMPENSATION	2012	BOROUGH OF NEW PROVIDENCE	9	1	\$ 303,611.17	\$ 33,734.57
WORKERS COMPENSATION	2012	BOROUGH OF NORTH PLAINFIELD	21	2	\$ 106,965.81	\$ 5,093.61
WORKERS COMPENSATION	2012	CITY OF ENGLEWOOD	72	11	\$ 1,129,758.74	\$ 15,691.09
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	19	\$ 1,620,112.63	\$ 16,201.13
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	1	\$ 68,411.51	\$ 2,359.02
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8	\$ 756,258.75	\$ 25,208.63
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	4	\$ 805,194.57	\$ 17,131.80
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	1	\$ 135,872.62	\$ 7,151.19
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	-	\$ 141,587.06	\$ 3,826.68
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	-	\$ 9,549.92	\$ 1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	4	\$ 485,928.35	\$ 9,344.78
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	2	\$ 170,420.18	\$ 8,115.25
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	9	\$ 1,337,287.62	\$ 9,761.22
WORKERS COMPENSATION	2012	TOWNSHIP OF MANALAPAN	16	1	\$ 195,575.25	\$ 12,223.45
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	-	\$ 90,256.62	\$ 3,112.30
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	3	\$ 727,744.88	\$ 11,196.08
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	2	\$ 185,366.95	\$ 7,129.50
WORKERS COMPENSATION	2012	TOWNSHIP OF NORTH BRUNSWICK	46	2	\$ 321,202.57	\$ 6,982.66
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	3	\$ 413,713.76	\$ 6,672.80
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	-	\$ 9,206.13	\$ 767.18
WORKERS COMPENSATION	2012	TOWNSHIP OF WEST ORANGE	36	2	\$ 374,858.45	\$ 10,412.73
WORKERS COMPENSATION	<b>2012 Total</b>		<b>986</b>	<b>87</b>	<b>\$ 11,555,585.65</b>	<b>\$ 11,719.66</b>
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	-	\$ 8,850.25	\$ 737.52
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	55	9	\$ 382,689.18	\$ 6,957.99
WORKERS COMPENSATION	2013	BOROUGH OF CALDWELL	10	-	\$ 47,481.92	\$ 4,748.19
WORKERS COMPENSATION	2013	BOROUGH OF FAIR HAVEN	6	-	\$ 3,412.54	\$ 568.76
WORKERS COMPENSATION	2013	BOROUGH OF FANWOOD	4	1	\$ 46,834.01	\$ 11,708.50
WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	1	\$ 112,008.62	\$ 9,334.05
WORKERS COMPENSATION	2013	BOROUGH OF HIGHLAND PARK	11	-	\$ 18,339.81	\$ 1,667.26
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	3	\$ 218,134.92	\$ 18,177.91
WORKERS COMPENSATION	2013	BOROUGH OF NEW PROVIDENCE	11	-	\$ 13,152.86	\$ 1,195.71
WORKERS COMPENSATION	2013	BOROUGH OF NORTH PLAINFIELD	17	1	\$ 171,080.74	\$ 10,063.57
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	8	\$ 661,220.90	\$ 12,715.79
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	107	16	\$ 690,974.88	\$ 6,457.71
WORKERS COMPENSATION	2013	CITY OF LINDEN	99	13	\$ 1,059,519.79	\$ 10,702.22
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	2	\$ 118,664.77	\$ 5,393.85

Valued as of 11/30/15





## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	-	\$ 119,965.38	\$ 8,568.96
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	9	\$ 586,261.05	\$ 13,028.02
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	1	\$ 190,936.53	\$ 11,231.56
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	1	\$ 215,760.72	\$ 8,990.03
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	-	\$ 941.85	\$ 470.93
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	3	\$ 387,759.54	\$ 19,387.98
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	3	\$ 272,200.09	\$ 8,506.25
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	6	\$ 589,933.85	\$ 6,145.14
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	1	\$ 609,697.82	\$ 25,404.08
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	2	\$ 299,515.16	\$ 7,881.98
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	4	\$ 520,686.24	\$ 9,467.02
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	2	\$ 278,806.68	\$ 9,614.02
WORKERS COMPENSATION	2013	TOWNSHIP OF NORTH BRUNSWICK	33	2	\$ 358,495.33	\$ 10,863.49
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	10	\$ 699,237.98	\$ 7,518.69
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	-	\$ 13,458.40	\$ 1,495.38
WORKERS COMPENSATION	2013	TOWNSHIP OF WEST ORANGE	44	7	\$ 1,025,966.66	\$ 23,317.42
<b>WORKERS COMPENSATION</b>	<b>2013 Total</b>		<b>1,005</b>	<b>105</b>	<b>\$ 9,721,988.47</b>	<b>\$ 9,673.62</b>
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	1	\$ 124,985.56	\$ 10,415.46
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	50	8	\$ 409,167.21	\$ 8,183.34
WORKERS COMPENSATION	2014	BOROUGH OF CALDWELL	9	-	\$ 3,304.87	\$ 367.21
WORKERS COMPENSATION	2014	BOROUGH OF FAIR HAVEN	1	-	\$ 1,975.28	\$ 1,975.28
WORKERS COMPENSATION	2014	BOROUGH OF FANWOOD	12	5	\$ 241,036.69	\$ 20,086.39
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	4	1	\$ 13,000.63	\$ 3,250.16
WORKERS COMPENSATION	2014	BOROUGH OF HIGHLAND PARK	8	1	\$ 65,223.80	\$ 8,152.98
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	-	\$ 17,578.14	\$ 2,197.27
WORKERS COMPENSATION	2014	BOROUGH OF NEW PROVIDENCE	12	2	\$ 43,558.62	\$ 3,629.89
WORKERS COMPENSATION	2014	BOROUGH OF NORTH PLAINFIELD	17	2	\$ 1,163,750.45	\$ 68,455.91
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	-	\$ 37,772.27	\$ 6,295.38
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	38	4	\$ 251,622.09	\$ 6,621.63
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	79	16	\$ 967,986.51	\$ 12,252.99
WORKERS COMPENSATION	2014	CITY OF LINDEN	131	18	\$ 1,167,101.18	\$ 8,909.17
WORKERS COMPENSATION	2014	CITY OF RAHWAY	22	2	\$ 176,580.49	\$ 8,026.39
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	27	7	\$ 382,581.45	\$ 14,169.68
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	42	12	\$ 369,427.47	\$ 8,795.89
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	2	\$ 68,636.78	\$ 9,805.25
WORKERS COMPENSATION	2014	TOWN OF HARRISON	16	4	\$ 32,860.99	\$ 2,053.81
WORKERS COMPENSATION	2014	TOWN OF KEARNY	39	8	\$ 492,272.07	\$ 12,622.36
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	33	7	\$ 344,499.52	\$ 10,439.38
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	-	\$ 5,657.26	\$ 1,131.45
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	58	9	\$ 573,200.09	\$ 9,882.76
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	25	6	\$ 378,683.36	\$ 15,147.33

Valued as of 11/30/15



## Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	81	12	\$ 1,035,180.40	\$ 12,780.00
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	13	1	\$ 92,685.36	\$ 7,129.64
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	31	3	\$ 147,941.01	\$ 4,772.29
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	48	17	\$ 1,942,957.17	\$ 40,478.27
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	7	\$ 463,328.51	\$ 17,820.33
WORKERS COMPENSATION	2014	TOWNSHIP OF NORTH BRUNSWICK	54	3	\$ 554,013.46	\$ 10,259.51
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	71	7	\$ 613,355.69	\$ 8,638.81
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	-	\$ 26,987.82	\$ 2,248.99
WORKERS COMPENSATION	2014	TOWNSHIP OF WEST ORANGE	26	6	\$ 230,711.49	\$ 8,873.52
<b>WORKERS COMPENSATION</b>	<b>2014 Total</b>		<b>1,023</b>	<b>171</b>	<b>\$ 12,439,623.69</b>	<b>\$ 12,159.94</b>
WORKERS COMPENSATION	2015	BERKELEY HEIGHTS	12	5	\$ 26,771.98	\$ 2,231.00
WORKERS COMPENSATION	2015	BERKELEY TOWNSHIP	40	13	\$ 201,228.73	\$ 5,030.72
WORKERS COMPENSATION	2015	BOROUGH OF CALDWELL	6	5	\$ 6,229.71	\$ 1,038.29
WORKERS COMPENSATION	2015	BOROUGH OF FAIR HAVEN	2	2	\$ 1,900.00	\$ 950.00
WORKERS COMPENSATION	2015	BOROUGH OF FREEHOLD	12	6	\$ 137,032.73	\$ 11,419.39
WORKERS COMPENSATION	2015	BOROUGH OF HADDON HEIGHTS	6	4	\$ 48,404.39	\$ 8,067.40
WORKERS COMPENSATION	2015	BOROUGH OF HIGHLAND PARK	13	5	\$ 268,944.41	\$ 20,688.03
WORKERS COMPENSATION	2015	BOROUGH OF KENILWORTH	9	5	\$ 118,450.20	\$ 13,161.13
WORKERS COMPENSATION	2015	BOROUGH OF NEW PROVIDENCE	13	7	\$ 28,309.68	\$ 2,177.67
WORKERS COMPENSATION	2015	BOROUGH OF NORTH PLAINFIELD	11	6	\$ 47,991.19	\$ 4,362.84
WORKERS COMPENSATION	2015	BOROUGH OF TOTOWA	11	6	\$ 72,973.24	\$ 6,633.93
WORKERS COMPENSATION	2015	CITY OF ENGLEWOOD	47	27	\$ 396,321.64	\$ 8,432.38
WORKERS COMPENSATION	2015	CITY OF HOBOKEN	64	37	\$ 486,215.18	\$ 7,597.11
WORKERS COMPENSATION	2015	CITY OF RAHWAY	28	11	\$ 105,523.03	\$ 3,768.68
WORKERS COMPENSATION	2015	HOWELL TOWNSHIP	31	10	\$ 301,770.53	\$ 9,734.53
WORKERS COMPENSATION	2015	LIVINGSTON TOWNSHIP	22	14	\$ 200,279.25	\$ 9,103.60
WORKERS COMPENSATION	2015	TOWN OF GUTTENBERG	4	4	\$ 7,710.00	\$ 1,927.50
WORKERS COMPENSATION	2015	TOWN OF HARRISON	18	14	\$ 430,045.37	\$ 23,891.41
WORKERS COMPENSATION	2015	TOWN OF KEARNY	34	12	\$ 146,932.73	\$ 4,321.55
WORKERS COMPENSATION	2015	TOWN OF MORRISTOWN	21	12	\$ 463,365.51	\$ 22,065.02
WORKERS COMPENSATION	2015	TOWNSHIP OF CINNAMINSON	13	4	\$ 383,739.70	\$ 29,518.44
WORKERS COMPENSATION	2015	TOWNSHIP OF EASTAMPTON	4	1	\$ 3,969.50	\$ 992.38
WORKERS COMPENSATION	2015	TOWNSHIP OF EWING	29	15	\$ 400,204.22	\$ 13,800.15
WORKERS COMPENSATION	2015	TOWNSHIP OF FREEHOLD	20	10	\$ 90,700.54	\$ 4,535.03
WORKERS COMPENSATION	2015	TOWNSHIP OF HAMILTON	87	43	\$ 476,557.91	\$ 5,477.68
WORKERS COMPENSATION	2015	TOWNSHIP OF LAWRENCE	24	11	\$ 189,076.40	\$ 7,878.18
WORKERS COMPENSATION	2015	TOWNSHIP OF MONTCLAIR	39	25	\$ 534,934.10	\$ 13,716.26
WORKERS COMPENSATION	2015	TOWNSHIP OF MORRIS	23	9	\$ 196,925.37	\$ 8,561.97
WORKERS COMPENSATION	2015	TOWNSHIP OF NORTH BRUNSWICK	160	23	\$ 454,288.25	\$ 2,839.30
WORKERS COMPENSATION	2015	TOWNSHIP OF UNION	68	29	\$ 637,396.29	\$ 9,373.47

Valued as of 11/30/15



**Garden State Municipal Joint Insurance Fund  
Claims Activity Report**

<b>line</b>	<b>policy_effective_year</b>	<b>insured</b>	<b>Count of claim_number</b>	<b>Sum of open_claims</b>	<b>Sum of total_incurred</b>	<b>Average of total_incurred</b>
<b>WORKERS COMPENSATION</b>	<b>2015</b>	TOWNSHIP OF WARREN	11	8	\$ 92,386.69	\$ 8,398.79
<b>WORKERS COMPENSATION</b>	<b>2015</b>	TOWNSHIP OF WEST ORANGE	21	12	\$ 186,963.80	\$ 8,903.04
<b>WORKERS COMPENSATION</b>	<b>2015 Total</b>		<b>903</b>	<b>395</b>	<b>\$ 7,143,542.27</b>	<b>\$ 7,910.90</b>
<b>WORKERS COMPENSATION Total</b>			<b>3,946</b>	<b>769</b>	<b>\$ 41,435,688.36</b>	<b>\$ 10,500.68</b>
<b>Grand Total</b>			<b>11,729</b>	<b>1,335</b>	<b>\$ 80,121,630.64</b>	<b>\$ 6,831.07</b>

Valued as of 11/30/15

# ***Garden State Muni Joint Insurance Fund***

***MONTHLY INVESTMENT REPORT***

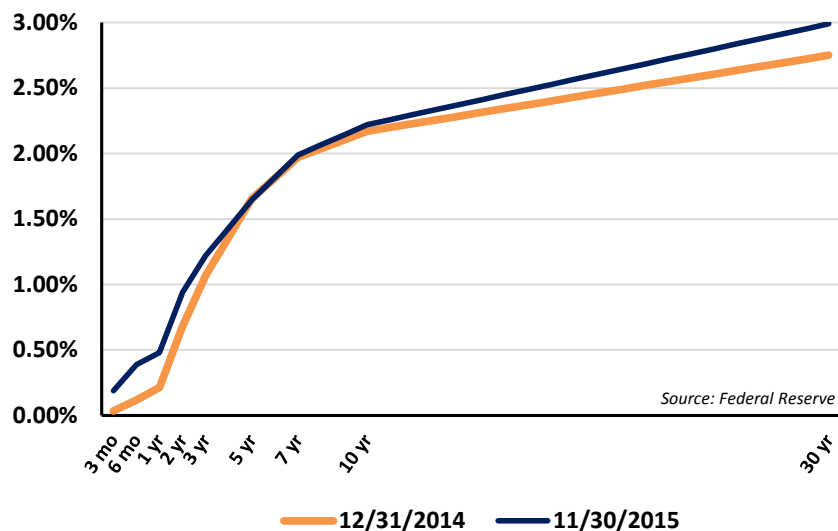
***AS OF 11/30/2015***



**Prime Advisors, Inc.**

# Treasury Yields and World Bond Yields

## Treasury Yield Curves



## 10 Year Yields in 2015



## US Treasury Yields

	12/31/2014	11/30/2015
<b>3 Month</b>	0.04%	0.19%
<b>2 Year</b>	0.68%	0.94%
<b>5 Year</b>	1.65%	1.65%
<b>10 Year</b>	2.17%	2.22%
<b>30 Year</b>	2.75%	2.99%

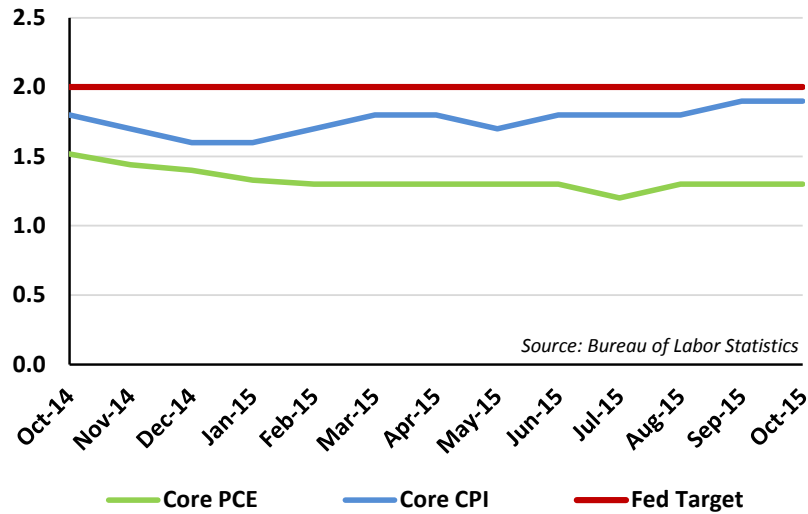
## World Bond Yields

As of 11/30/2015	2 year	10 year
<b>US</b>	0.94%	2.22%
<b>UK</b>	0.60%	1.82%
<b>Germany</b>	-0.42%	0.47%
<b>France</b>	-0.34%	0.79%
<b>Italy</b>	-0.03%	1.42%
<b>Spain</b>	-0.04%	1.52%
<b>Portugal</b>	0.12%	2.31%
<b>Japan</b>	-0.02%	0.30%

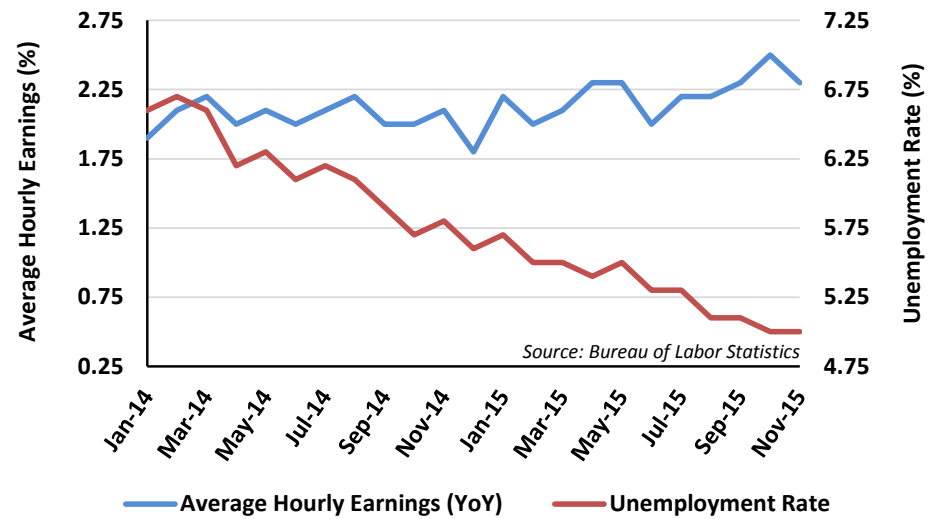
Source: Federal Reserve, Bloomberg

# Key Fed Indicators

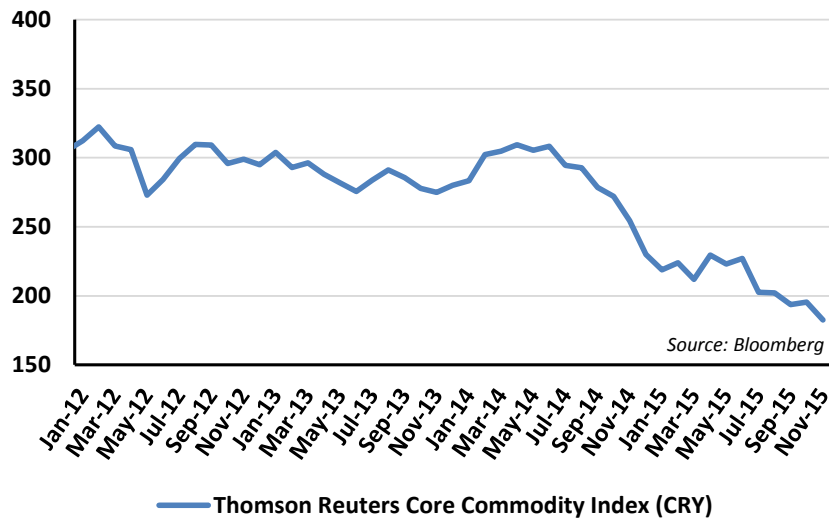
## Inflation



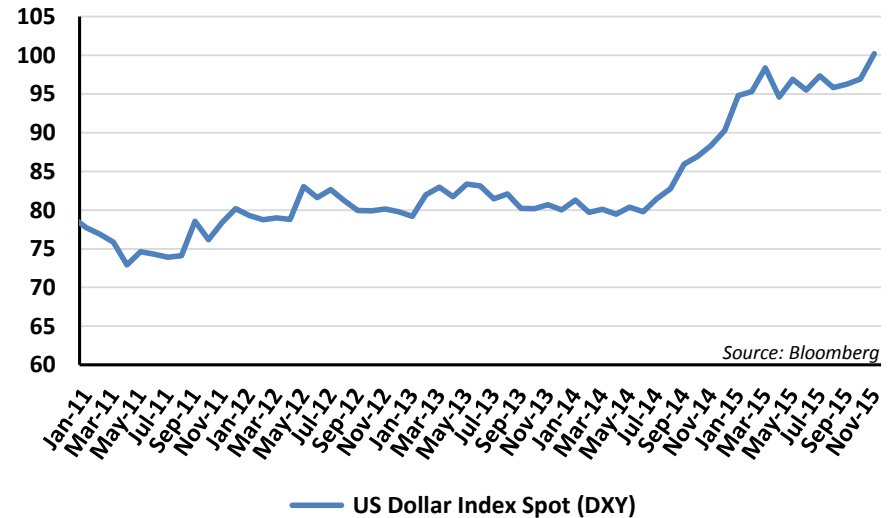
## Employment



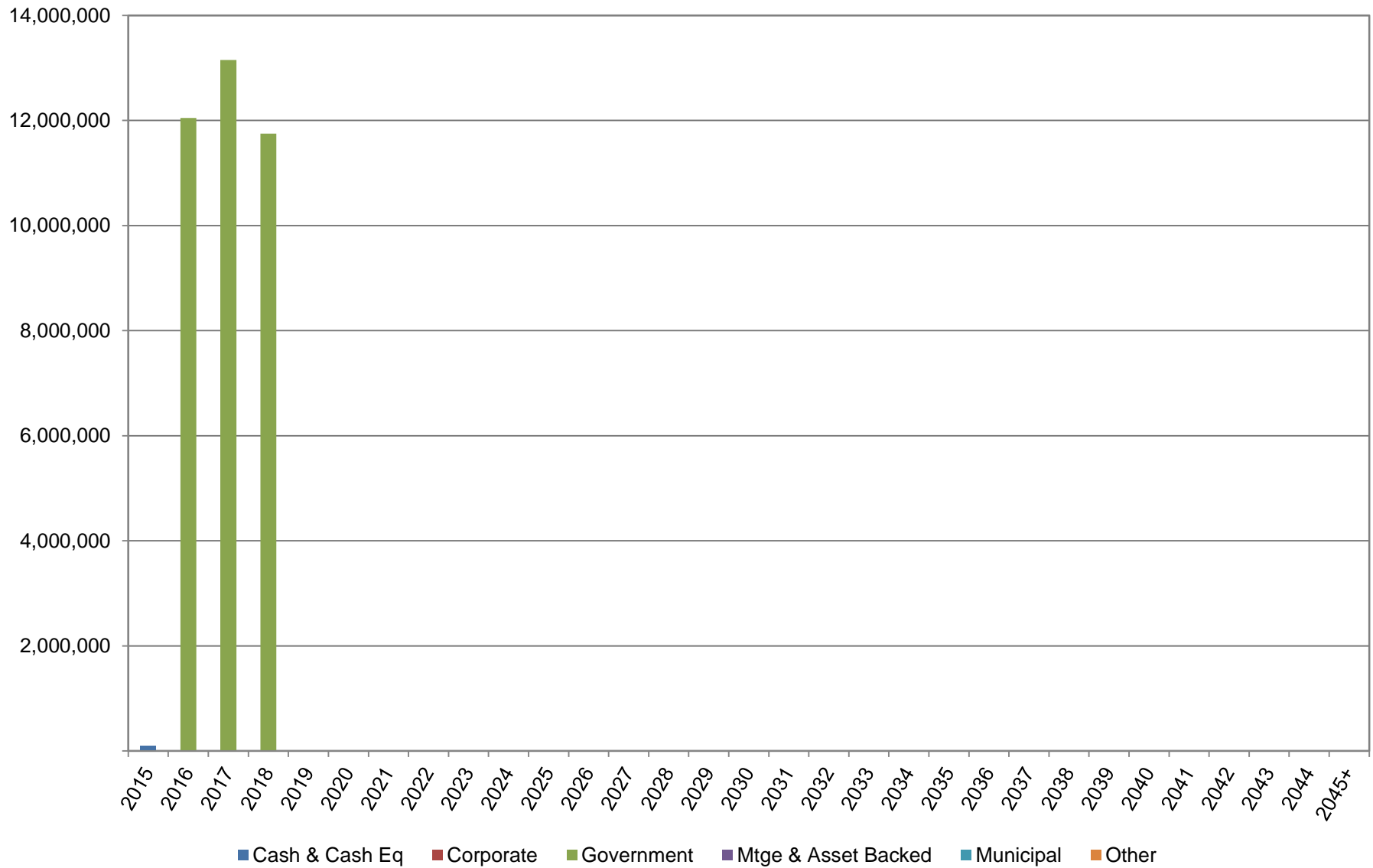
## Commodities



## US Dollar



## Maturity Schedule By Weighted Average Life



## Portfolio Changes

Garden State Muni Joint Insurance Fund	12/31/2014	03/31/2015	06/30/2015	09/30/2015	11/30/2015
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.68%	0.56%	0.64%	0.63%	0.94%
5 yr Treasury Yield	1.66%	1.38%	1.63%	1.38%	1.66%
10 yr Treasury Yield	2.17%	1.93%	2.33%	2.06%	2.22%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.61%	0.75%	0.76%	0.82%	0.86%
Book Value (\$)	34,291,590	35,845,779	36,405,978	39,976,424	36,979,122
Projected Tax-Equivalent Income, next 12 months (\$)	208,730	268,861	278,255	327,965	319,604
Unrealized Gains/(Losses) (\$)	30,692	149,900	126,981	169,247	1,213
YTD Realized Gains/(Losses) (\$)	203	0	287	287	1,230
<b>Portfolio Risk Statistics</b>					
Effective Duration	1.51	1.78	1.61	1.63	1.57
Convexity	0.04	0.05	0.04	0.04	0.04
Weighted Average Life	1.52	1.79	1.62	1.64	1.59
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	95%	100%	100%	99%	100%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	5%	0%	0%	1%	0%



# Performance

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**Tax-Equivalent Total Return**  
**as of 11/30/2015**  
**Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Previous Month	-0.20%	-0.26%	0.06%
Quarter to Date	-0.29%	-0.31%	0.02%
Year to Date	0.65%	0.49%	0.17%
Since Inception	1.43%	1.11%	0.33%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

## Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2015	0	0.00	0%
2016	12,056,375	0.65	33%
2017	13,105,616	0.94	36%
2018	11,717,673	1.02	32%
2019+	0	0.00	0%
<b>Subtotal</b> (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	<b>36,879,664</b>	<b>0.87</b>	<b>100%</b>
MBS	0	0.00	0%
<b>TOTAL</b>	<b>36,879,664</b>	<b>0.87</b>	<b>100%</b>

## *Bond Purchases*

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There were no purchases during this period.

## Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
10/15/2015	Maturity	912828TT7	US TREASURY	Treasury	AA+	Aaa	0.250	10/15/2015	10/15/2015	100.00	1,000,000	0	0.21	0.21
11/04/2015	Sell	912828B41	US TREASURY	Treasury	AA+	Aaa	0.375	01/31/2016	01/31/2016	100.06	750,082	387	0.33	0.33
11/18/2015	Sell	912828B82	US TREASURY	Treasury	AA+	Aaa	0.250	02/29/2016	02/29/2016	100.03	549,875	275	0.33	0.33
11/18/2015	Sell	912828C40	US TREASURY	Treasury	AA+	Aaa	0.375	03/31/2016	03/31/2016	100.05	499,953	281	0.40	0.40
<b>Total</b>											<b>2,799,910</b>	<b>943</b>	<b>0.30</b>	<b>0.30</b>

# *Appendix*

## Detailed Portfolio Report

# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
<b>Money Market</b>																	
99C001734	11/19/2015			99,457	BANK OF AMERICA/MERRILL	0.00			99,457	99,457	99,457	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>99,457</b>					<b>99,457</b>	<b>99,457</b>	<b>99,457</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Treasury</b>																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,882	1,248,725	(1,157)	0.63	0.72	1.03	1.04	0.02
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,000,847	999,840	(1,007)	0.67	0.76	1.12	1.13	0.02
912828B41	02/11/2014	AA+	Aaa	250,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	250,225	250,019	250,077	58	0.33	0.19	0.17	0.17	0.00
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,148,725	1,148,022	(703)	0.72	0.77	1.20	1.21	0.02
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,523	799,688	165	0.80	0.78	1.28	1.29	0.02
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,164	1,001,020	856	0.86	0.80	1.37	1.37	0.03
912828K82	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	997,846	995,390	(2,456)	1.08	1.17	2.66	2.70	0.08
912828RH5	09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	781,307	779,015	(2,292)	1.08	1.19	2.78	2.83	0.09
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,502,677	2,507,425	4,748	0.87	0.64	0.83	0.83	0.01
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,252,128	1,253,563	1,434	0.81	0.69	0.91	0.92	0.01
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,252,440	1,251,950	(490)	0.68	0.72	0.99	1.00	0.01
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	992,240	995,340	3,100	1.07	0.89	1.74	1.75	0.04
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	991,179	994,990	3,811	1.11	0.90	1.82	1.83	0.04
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,243,242	1,245,700	2,458	1.04	0.93	1.90	1.92	0.05
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,239,944	1,241,750	1,806	1.03	0.96	1.99	2.00	0.05
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,143,243	1,144,480	1,237	1.04	0.98	2.07	2.08	0.05
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,594,922	1,595,152	230	1.02	1.02	2.14	2.17	0.06
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,590,539	1,589,648	(891)	1.02	1.04	2.22	2.25	0.06
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,588,577	1,588,800	223	1.06	1.05	2.31	2.33	0.07
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	999,472	999,740	268	0.39	0.32	0.37	0.37	0.00
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,366,440	1,360,040	(6,400)	0.89	1.08	2.39	2.41	0.07
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	699,461	699,538	77	0.42	0.39	0.45	0.45	0.00
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,924	1,350,851	927	0.63	0.52	0.62	0.62	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,254	1,250,338	83	0.60	0.59	0.70	0.71	0.01
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,392	1,200,948	1,556	0.91	0.82	1.44	1.45	0.03
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,165	1,250,700	1,535	0.92	0.84	1.52	1.54	0.03
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,117	1,250,288	170	0.48	0.46	0.58	0.58	0.01

# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,097,952	1,100,319	2,367	0.99	0.86	1.61	1.62	0.03
912828XA3	07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,501,432	1,496,430	(5,002)	0.96	1.10	2.42	2.45	0.07
912828XF2	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,002,148	1,000,160	(1,988)	1.04	1.12	2.49	2.54	0.08
912828XK1	08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,294,461	1,290,952	(3,509)	1.04	1.14	2.58	2.62	0.08
<b>Total Treasury</b>				<b>36,950,000</b>					<b>36,852,687</b>	<b>36,879,664</b>	<b>36,880,877</b>	<b>1,213</b>	<b>0.87</b>	<b>0.84</b>	<b>1.58</b>	<b>1.59</b>	<b>0.04</b>
<b>Grand Total</b>				<b>37,049,457</b>					<b>36,952,145</b>	<b>36,979,122</b>	<b>36,980,335</b>	<b>1,213</b>	<b>0.86</b>	<b>0.84</b>	<b>1.57</b>	<b>1.59</b>	<b>0.04</b>