



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA
November 12th, 2015
The Hotel Woodbridge in Iselin, NJ Room 210 – at 11:00am

○ **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 10/28/15**

○ **ADOPTION OF RESOLUTIONS**

- Resolution 28-15 – Approving Certain Disbursements \$118,728.50
- Resolution 29-15 - Approving Claims Payments \$1,401,129

REPORTS

EXECUTIVE DIRECTOR – NIP GROUP - Jonathan Hall

- Fast Track
- Draft 2016 Budget
- Status of 2016 RFPs
- Survey Results
- Prospects

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

- Wellness
- EPL
- LEL Risk Control Update

○ **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**

October 28th 2015

The Crowne Plaza Monroe Township, NJ Room Jamesburg Room – at 11:00am

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:06 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 - Absent
Joanna Mustafa
Theresa Casagrande
Fred Tompkins
Peter Valesi
Joseph B. Bellina
Mayor Gerald Drasheff - Absent
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Louis Palazzo
Michael Martello - Absent
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Jillian Barrick
BettyAnn Stinchcomb
Sonia Brown



Paula Cozzarelli
Pat Mizerek
John Waryas – Absent
Karen Caulfield
Mark Krane
Mike Matheis

- **APPROVAL OF MINUTES**

MOTION TO APPROVE MINUTES OF 9/30/15 MEETING

MOTION: Commr. Stinchcomb

SECOND: Commr. Matheis

ABSTAIN: Commr. Valesi; Matheis; Bellina; Guarino; Hullings;
Mustafa; Watkins; Barrick

- **ADOPTION OF RESOLUTIONS**

- **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 26-15 – Approving Certain Disbursements totaling \$400,469.75**
- **Resolution 27-15 – Approving Claims Payments totaling \$ 1,414,271**

MOTION: Commr. Stinchcomb

SECOND: Commr. O’Neill

VOTE: ROLL CALL

Jim Rodino
Chris Reid _ Absent
Barbara Russo - Absent
Matt Watkins
Paul Carelli - Absent
Michael King - Absent
Eric Shubiger - Absent
Tim Dacey - Absent
Joanna Mustafa
Theresa Casagrande
Fred Tompkins
Peter Valesi
Joseph B. Bellina
Mayor Gerald Drasheff - Absent
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Louis Palazzo
Michael Martello - Absent



Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Jillian Barrick
BettyAnn Stinchcomb
Sonia Brown
Paula Cozzarelli
Pat Mizerek
John Waryas – Absent
Karen Caulfield
Mark Krane

REPORTS

Executive Director – NIP Group – J. Hall

- **Fast Track** - Mr. Hall indicated that there hasn't been much change compared to the past reports (July & August.) Mr. Hall discussed the ProForma \$4.7 million all-years surplus once the Supplemental Assessment is booked.
- **ProForma 2016 Budget** – Mr. Hall presented the ProForma 2016 Budget and the drivers (loss fund rates, excess rates, expenses, and exposures). There were no questions from the membership.
- **Member Renewals** – Mr. Hall indicated that all renewals have been received with the exception of 2 members. He asked them to please have the outstanding renewals to be submitted via their risk managers.
- **Prospects** – Mr. Hall listed the prospects who have submitted to the GSMJIF for 2016 membership.

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

- **Police Training: Brit Seminar Recap, Connell Consulting, TACT** - Brit Insurance hosted their inaugural regional risk management seminar titled, "Liability Prevention and Risk Management in Law Enforcement: Tips for Improvement in Ten Areas that Make a Real Difference," on Thursday, October 15, 2015, 9:00 a.m. to 2:00 p.m. at the Senior Citizens Center in Union. Approximately 70 people attended. The speakers were Randy Means, founding partner of the Charlotte-based Thomas & Means Law Firm, specializes entirely in police operations and administration and assists a broad national clientele, and Sgt. Jim Craige of the Alexandria (VA) Police Department where he manages its Tactical Computer System. Topics included Recruiting and Hiring the Right People to be Police Officers, Proper Use of Policy and Directives Manuals, Enhanced but Low-Cost Training and Testing Systems, Managing Use of Force and High Speed Driving, and Use of Body Worn Cameras and Other Recording Devices. has also partnered with Connell Consulting to provide police supervisory training with additional classes being provided in November. TACT training seminars are being scheduled for this year into early 2016.



- **Wellness Update** - The Wellness Committee met and the next challenge will be “What is our next Challenge”. Members will provide one challenge idea to be voted upon by the GSMJIF Wellness Committee. Notice of the event will be sent out in early November.
- **EPL Committee Update** -The EPL committee is being reformed and volunteers are being sought. Please contact Wendy or Anthony if you are interested.
- **Stewardship Reports** - Stewardship reports are currently being sent out and will be discussed at upcoming member SCMs
- **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. Matheis
SECOND: Commr. Jones
VOTE: Unanimous

ADJOURN TO PUBLIC SESSION

MOTION: Commr. Valesi
SECOND: Commr. Brown
VOTE: Unanimous

MOTION TO APPROVE CLAIMS

MOTION: Commr. Stinchcomb
SECOND: Commr. Valesi

Claims:

Borough of North Plainfield Indemnity- Granted Settlement Authority
Howell Township WC Claim– Granted Settlement Authority
Howell Township WC Claim– Granted Settlement Authority
Township of Morris WC Claim – Granted Settlement Authority
Middlesex Borough Indemnity – Granted Settlement Authority
Borough of New Providence – WC Claim – Settlement Granted
Township of Hamilton WC Claim- Settlement Granted



VOTE: ROLL CALL

Jim Rodino
Chris Reid _ Absent
Barbara Russo - Absent
Matt Watkins
Paul Carelli - Absent
Michael King - Absent
Eric Shubiger - Absent
Tim Dacey - Absent
Joanna Mustafa
Theresa Casagrande
Fred Tompkins
Peter Valesi
Joseph B. Bellina
Mayor Gerald Drasheff - Absent
Edward Forte - Absent
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Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Jillian Barrick
BettyAnn Stinchcomb
Sonia Brown
Paula Cozzarelli
Pat Mizerek
John Waryas – Absent
Karen Caulfield
Mark Krane

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 11:55AM and Commissioner Stinchcomb seconded the motion. Motion carried unanimously.

Prepared by J. Hall.



Jonathan Hall

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
Steve Edwards – BGIA
George Crosby – BGIA
Brian Erlandsen – BGIA
Paul Anzano – Pringle, Quinn & Anzano
John Geaney – Capehart Scachard
Ken Child – PMAMA
Ilene Laursen – Conner Strong
Francis Kelly – BGIA
David Balken – Balken Risk
David Weightman – PMAMC
Tom Fitzpatrick – Fairview Insurance
Matthew Struck – Brown & Brown
Lou Beckerman – Beckerman & Co.
Robert Smith – NIP



November 12, 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:

		September <u>2015</u>	October <u>2015</u>
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 330,270.70	\$ 179,886.84
	Claims Account-Bank of America	1,339,940.84	456,346.34
	NJ Cash Management	126,525.33	126,537.99
	Custodial Account-Bank of America	806,724.04	302,194.89
	Total Balance	<u>\$ 2,603,460.91</u>	<u>\$ 1,064,966.06</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 752,186.63	\$ 1,422,929.06
	Claims/Operating Account Receipts-Bank of America	1,176,129.76	1,998,082.07
	NJ Cash Management Activity Receipts	12.66	14.54
	Custodial Account-Bank of America	-	1,006,875.00
Total Receipts		<u>\$ 1,928,329.05</u>	<u>\$ 4,427,900.67</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (902,570.49)	\$ (1,371,740.52)
	Claims Account Disbursements-Bank of America	(692,223.19)	(89,002.90)
	Operating Account Disbursements-Bank of America	(1,367,501.07)	(1,753,530.10)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(504,529.15)	(1,300,000.00)
Total Disbursements		<u>\$ (3,466,823.90)</u>	<u>\$ (4,514,273.52)</u>
Ending 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-Investments	302,194.89	9,069.89
	Total Balance	<u>\$ 1,064,966.06</u>	<u>\$ 978,593.21</u>
Beginning Investment Balance		\$ 39,722,517.75	\$ 39,842,202.75
Change in Accrued Income		(2,994.88)	13,730.81
Change in Unrealized Gain		86,583.36	(58,201.27)
Income Received/Cash Received		27,315.24	6,875.00
Realized Gain/(Loss)		1,257.25	(550.23)
Assets Purchased/(Sold)			
Transfer to/from Custodial Account-Bank of America		7,524.03	(1,020,605.81)
Total Investment Account		<u>\$ 39,842,202.75</u>	<u>\$ 38,783,451.25</u>
Ending Cash Balance		<u><u>\$ 40,907,168.81</u></u>	<u><u>\$ 39,762,044.46</u></u>



BANK RECONCILIATION

	ACCT.NAME	State of New Jersey	
	BANK/ACCT#	Cash Management Fund	
	DATE	From	To
		10/01/15	10/31/15
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
BALANCE PER BANK STATEMENT	10/31/15		\$126,552.53
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	10/31/15		126,552.53
		Difference	0.00

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



BANK RECONCILIATION

ACCT.NAME Bank of America
 BANK/ACCT# Fiduciary Account -381029032587
 From 10/01/15 To 10/31/15
 DATE

BOOK BALANCE AS OF	10/01/15	\$	456,346.34
ADD DEPOSITS (PER BANK LEDGER)			1,998,082.07
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,842,533.00
BOOK BALANCE AS OF	10/31/15	\$	611,895.41

BALANCE PER BANK STATEMENT 10/31/15 \$676,153.47

ADD: DEPOSIT IN TRANSIT
 DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

	CHECK#	AMOUNT	
09/05/14	1210	15,659.18	
10/20/15	1458	1,250.00	
10/20/15	1459	852.50	
10/20/15	1460	3,333.33	
10/20/15	1461	563.00	
10/20/15	1463	833.33	
10/20/15	1464	48.00	
10/20/15	1465	195.30	
10/20/15	1466	17,498.82	
10/20/15	1467	10,036.00	
10/20/15	1468	700.00	
10/20/15	1469	912.00	
10/20/15	1470	1,500.00	
10/20/15	1471	9,626.60	
10/20/15	1472	1,250.00	64,258.06
			(64,258.06)

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 10/31/15 611,895.41

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	10/01/15	10/31/15
BOOK BALANCE AS OF	10/01/15	\$	40,144,397.64
ADD DEPOSITS (PER BANK LEDGER)			1,006,875.00
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,358,751.50
BOOK BALANCE AS OF	10/31/15	\$	38,792,521.14
<hr/>			
BALANCE PER BANK STATEMENT	10/31/15		\$38,792,521.14
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
		TOTAL	0.00
		0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
		TOTAL	0.00
		0.00	0.00
LIST ITEMS IN LEDGER NOT ON STATEMENT			
DATE	AMOUNT		
		TOTAL	0.00
		\$ -	0.00
LIST ITEMS ON STATEMENT NOT IN LEDGER			
DATE	AMOUNT		
		TOTAL	0.00
		-	0.00
ADJUSTED BANK BALANCE(BOOK BAL)AS OF	10/31/15		38,792,521.14
			Difference
			0.00

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



BANK RECONCILIATION

	ACCT.NAME	TD Bank	
	BANK/ACCT#	Claims Account - 426-7723934	
		From	To
	DATE	10/01/15	10/31/15
BOOK BALANCE AS OF	10/01/15	\$	179,886.84
ADD DEPOSITS (PER BANK LEDGER)			1,422,929.06
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,371,740.52
BOOK BALANCE AS OF	10/31/15	\$	231,075.38
<hr/>			
BALANCE PER BANK STATEMENT	10/31/15		\$646,146.52
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
Various	list	415,071.14	
	TOTAL	415,071.14	(415,071.14)
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	10/31/15		231,075.38
			Difference 0.00

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

RESOLUTION NO. 28-15

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 **\$118,728.80** for payment.

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

Chairman

Date

November 12th, 2015

Secretary

Date

November 12th, 2015

November 12th, 2015 - GSMJIF Commissioners Meeting Bills List

Date: 11.1.15
Bills List #: 45



Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Caphart Scachard	NJ Seminar for October 22nd Preparation on	#1473	\$1,300.00
	The NJ Times	RFP Extension due date \$17.69 & October meeting posting \$4.64	#1474	\$22.33
	AON	Actuary Rate Study	#1475	\$11,750.00
	Dynamic Testing	Inv#7727 Haddon Heights \$129; Inv#7726 Totowa \$258; Inv#7725 N. Brunswick \$305; Inv#7724 highland Pk. \$176; Inv#7723 Kearny \$94; Inv#7739 Bloomfield \$420	#1476	\$1,382.00
	Patrick DeBlasio	Treasurer November invoice	#1477	\$1,458.34
	Princeton Public Affairs	Retainer Fee - November	#1478	\$833.33
	Pringle Quinn Anzano	Inv# 38963 Fund attorney Fees	#1479	\$480.50
	The Star Ledger	October Meeting Notice	#1480	\$17.05
	Care Station	Drug Testing West Orange Tomaselli, F	#1481	\$28.00
	Hotel Woodbridge At Metro Park	Seminar	#1482	\$2,029.49
	Earl Miller	Crowne Plaza Expense	#1483	\$2,149.24
	Bob Smith & Associates	Litigation Fees - OCT	#1484	\$3,333.33
		Total in Checks \$24,783.61		
		Wire Transfers		
	PMA	Risk Control Istallment #11 of 12 for 2015		\$38,250.00
	PMA	Berkeley Township		\$9,953.78
	PMA	City of Rahway		\$2,346.82
	PMA	City of Hoboken		\$7,720.80
	PMA	City if Englewood		\$4,522.25
	PMA	Hamilton Township		\$7,654.68
	PMA	Livingston Township		\$8,633.89
	PMA	Montclair Township		\$507.94
	PMA	Township of Maplewood		\$150.00
	PMA	Township of Ewing		\$750.00
	PMA	Township of Howell		\$4,373.72
	PMA	Union Township		\$6,951.55
		Total to PMA \$91,815.43		
	NIP Management	Hotel Woodbridge Meeting for 9/30/15		\$2,129.76
		Total to NIP Management \$2,129.76		
			Subtotal	\$118,728.80
			Total	

RESOLUTION NO. 29-15

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 **\$1,401,129** against the fund.

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

Chairman

Date

November 12th, 2015

Secretary

Date

November 12th, 2015



GSMJIF - COMM MEETING PAY SUMMARY REPORT
November 2015 Report **October Paid**

WC	TPA	
TWP		
Par Troy Hills	D&H	40,665
Bloomfield	D&H	29,041
Linden	Inservco	14,770
All Other	QL	539,071
Total WC		623,546

PAL		
ALL TWP		
AL	NIP/QL	33,183
APD	NIP/QL	148,829
EPL	NIP/QL	148,452
GL	NIP/QL	259,260
POL	NIP/QL	71,276
PROP	NIP/QL	28,890
Total PAL		689,889

Grand Total October 2015	Grand Total
Post 2012 CLAIMS	1,313,435
Prior 2012 CLAIMS	87,694
TOTAL PAID	1,401,129

WC	623,546
PAL	689,889
Grand Total post 2012	1,313,435

PMA PRIOR 2012		
WC	PMA	62,609
PAL	PMA	25,086
APD PROP	PMA	0
Total Prior 2012		87,694



Garden State Municipal Joint Insurance Fund

November 2015

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

11/1/2015

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

11/1/2015

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

11/1/2015

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

11/1/2015

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

11/1/2015

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

11/1/2015

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

11/1/2015

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	465,296	9,900	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	2,816,042	5,621	43	-	130,680	3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

11/1/2015

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

11/1/2015

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	-	171,070	5,518	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	-	843,048	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

11/1/2015

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	-	107,106	17,851	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	2,706,453	4,876	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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	827,972	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	\$4,288,536	1	\$313,543	\$313,543



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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	661,199	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	741,381	1	236,383	236,383
Howell, Township of	35	5.5%	749,946	11.6%	\$21,427	496,443	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	1,518,178	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	\$5,741,485	6	\$2,687,956	\$447,993



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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%	691,574	8.9%	\$5,911	587,494	7	416,020	59,431
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	971,582	12.6%	\$10,121	954,807	1	323,697	323,697
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	1,842,744	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	555,698	1	208,145	208,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,729,035	100.0%	\$8,059	\$7,290,861	11	\$2,491,285	\$226,480



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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	862,848	6	504,162	84,027
Eastampton Township	1	0.1%	-	0.0%	\$0	-	-	-	-
Englewood, City of	128	10.0%	1,246,888	14.1%	\$9,741	1,245,239	1	499,473	499,473
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	720,431	1	146,849	146,849
Harrison, Town of	45	3.5%	231,990	2.6%	\$5,155	177,642	1	74,086	74,086
Hoboken, City of	60	4.7%	358,470	4.1%	\$5,975	345,315	1	48,850	48,850
Howell, Township of	75	5.9%	1,084,046	12.3%	\$14,454	1,037,654	3	466,615	155,538
Jackson Township	41	3.2%	358,252	4.1%	\$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	4.8%	\$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	533,980	2	255,936	127,968
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,050,543	11.9%	\$7,004	1,023,004	1	285,303	285,303
West Orange, Township of	93	7.3%	590,532	6.7%	\$6,350	574,897	1	151,725	151,725
	1281	100.0%	\$8,831,051	100.0%	\$6,894	\$8,496,676	17	\$2,432,999	\$143,118



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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%	1,026,508	11.5%	\$9,870	903,257	6	377,657	62,943
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	5.7%	\$8,827	503,156	-	-	-
Hamilton Township	138	11.7%	652,851	7.3%	\$4,731	613,209	2	117,586	58,793
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	191,227	2.1%	\$7,082	191,229	1	160,115	160,115
Hoboken, City of	71	6.0%	485,990	5.5%	\$6,845	456,895	1	39,628	39,628
Howell, Township of	59	5.0%	891,060	10.0%	\$15,103	776,653	2	124,301	62,151
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%	520,454	5.8%	\$11,314	520,452	-	-	-
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,330,919	14.9%	\$11,279	1,124,212	4	634,184	158,546
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	-	-	-
	1175	100.0%	\$8,904,502	100.0%	\$7,578	\$8,372,352	18	\$1,766,134	\$98,119



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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%	963,725	12.7%	\$12,355	884,211	5	404,619	80,924
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	12.4%	\$6,480	672,859	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	398,203	1	14,299	14,299
Howell, Township of	61	5.8%	1,252,550	16.6%	\$20,534	1,102,921	4	705,985	176,496
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	2.7%	\$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%	\$7,560,981	100.0%	\$7,187	\$6,940,622	16	\$2,222,849	\$138,928



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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	1,342,702	9	1,453,708	161,523
Caldwell Borough	20	1.8%	765,014	6.6%	\$38,251	574,903	1	667,970	667,970
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	148,482	1	196,730	196,730
Englewood, City of	88	8.1%	1,456,525	12.7%	\$16,551	1,375,751	2	314,190	157,095
Ewing, Township of	89	8.2%	591,539	5.1%	\$6,647	562,410	1	74,587	74,587
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	994,778	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	285,171	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	420,143	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	557,626	4.8%	\$7,242	496,576	2	276,755	138,378
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%	1,345,182	11.7%	\$14,464	1,269,544	2	203,949	101,975
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%	\$11,504,968	100.0%	\$10,604	\$10,238,902	28	\$4,303,439	\$153,694



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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%	708,840	5.8%	\$9,451	567,326	7	487,560	69,651
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	122,413	1	89,119	89,119
Freehold Township	63	5.4%	694,557	5.7%	\$11,025	590,373	1	292,423	292,423
Hamilton Township	130	11.1%	1,711,035	14.0%	\$13,162	1,528,476	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%	764,167	6.2%	\$9,673	579,807	6	385,580	64,263
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	965,379	1	783,086	783,086
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	239,594	2.0%	\$7,260	203,416	1	100,218	100,218
Middlesex Borough	12	1.0%	262,484	2.1%	\$21,874	195,560	1	255,593	255,593
Montclair Township	79	6.8%	651,540	5.3%	\$8,247	584,952	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%	1,775,704	14.5%	\$18,497	1,658,745	3	791,578	263,859
Warren Township	14	1.2%	175,949	1.4%	\$12,568	109,908	1	124,828	124,828
West Orange, Township of	56	4.8%	464,438	3.8%	\$8,294	390,459	2	148,331	74,166
	1166	100.0%	\$12,235,934	100.0%	\$10,494	\$10,890,075	31	\$4,247,981	\$137,032



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

11/1/2015

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	261,659	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	10.7%	\$14,249	739,115	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%	88,646	0.8%	\$1,502	84,750	1	5,944	5,944
Hamilton Township	138	10.9%	2,139,594	18.5%	\$15,504	1,705,356	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	902,189	7	931,500	133,071
Howell, Township of	48	3.8%	610,733	5.3%	\$12,724	519,185	3	322,935	107,645
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	-	-	-
Livingston Township	54	4.3%	968,720	8.4%	\$17,939	840,778	6	678,844	113,141
Manalapan Township	29	2.3%	218,532	1.9%	\$7,536	147,042	2	205,306	102,653
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	294,135	2.5%	\$13,370	225,549	1	128,425	128,425
Montclair Township	62	4.9%	585,128	5.1%	\$9,438	561,333	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%	220,172	1.9%	\$5,794	214,624	1	168,349	168,349
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	354,794	1	119,704	119,704
Union Township	74	5.9%	934,723	8.1%	\$12,631	778,121	4	565,551	141,388
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%	\$11,535,274	100.0%	\$9,148	\$9,609,108	46	\$5,867,739	\$127,560



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

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%
GSMJIF	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%
GSMJIF	100	593	16.86%	2844	3.52%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

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%
GSMJIF	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%
GSMJIF	190	959	19.81%	4861	3.91%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

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%
GSMJIF	210	1281	16.39%	5887	3.57%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

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	13	59	22.03%	272	4.78%
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%
GSMJIF	250	1175	21.28%	6024	4.15%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

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%
GSMJIF	179	1052	17.02%	5764	3.11%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

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%
GSMJIF	215	1085	19.82%	6706	3.21%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	75	16.00%	277	4.33%
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%
GSMJIF	241	1166	20.67%	7575	3.18%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

11/1/2015

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%
GSMJIF	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	
		52.14	56.36	60.34	68.77	67.88	67.03	68.62	73.98	73.93	77.45	65.45	

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2015

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of November 1, 2015 for all policy years:	1
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	\$106,134
Total Incurred for 2003 Losses:	\$267,367
Total Incurred for 2004 Losses:	\$584,066
Total Incurred for 2005 Losses:	\$905,121
Total Incurred for 2006 Losses:	\$1,163,119
Total Incurred for 2007 Losses:	\$713,970
Total Incurred for 2008 Losses:	\$556,232
Total Incurred for 2009 Losses:	\$2,402,640
Total Incurred for 2010 Losses:	\$843,048
Total Incurred for 2011 Losses:	\$833,386
Total Auto Claims / Number of Vehicles 2002:	0.117
Total Auto Claims / Number of Vehicles 2003:	0.122
Total Auto Claims / Number of Vehicles 2004:	0.131
Total Auto Claims / Number of Vehicles 2005:	0.156
Total Auto Claims / Number of Vehicles 2006:	0.146
Total Auto Claims / Number of Vehicles 2007:	0.146
Total Auto Claims / Number of Vehicles 2008:	0.122
Total Auto Claims / Number of Vehicles 2009:	0.113
Total Auto Claims / Number of Vehicles 2010:	0.115
Total Auto Claims / Number of Vehicles 2011:	0.099

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of November 1, 2015 for all policy years:	15
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,485,355
Total Incurred for 2008 Losses:	\$2,816,042
Total Incurred for 2009 Losses:	\$3,808,788
Total Incurred for 2010 Losses:	\$4,279,586
Total Incurred for 2011 Losses:	\$2,706,453
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

11/1/2015

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of November 1, 2015 for all policy years:	174
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,301,653
Total Incurred for 2004 Losses:	\$6,448,996
Total Incurred for 2005 Losses:	\$7,729,035
Total Incurred for 2006 Losses:	\$8,831,051
Total Incurred for 2007 Losses:	\$8,904,502
Total Incurred for 2008 Losses:	\$7,560,981
Total Incurred for 2009 Losses:	\$11,504,968
Total Incurred for 2010 Losses:	\$12,235,934
Total Incurred for 2011 Losses:	\$11,535,274
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

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:	\$19,779
6-19 Days:	\$24,881
20+ Days:	\$27,729



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 10/01/15 to 11/01/15

Account Summary

Property / Automobile Physical Damage

Account Name	Account Number	Payment Amount

AL / GL / PL

Account Name	Account Number	Payment Amount
CITY OF ENGLEWOOD	8771339	5,003.96
FREEHOLD TOWNSHIP	2500759	4,164.74
HOWELL TOWNSHIP	3394186	2,974.32
MANALAPAN TOWNSHIP	5381579	3,331.50
MORRIS TOWNSHIP	5384508	9,017.10
NORTH PLAINFIELD BORO	6283535	594.00
		25,085.62

Property /Automobile Physical Damage includes policy symbol 89, and policy symbol 19 with loss lines 12-15

AL/GL/PL includes policy symbol 19 excluding LL 12-15, policy symbol 38 and policy symbol 69

Note: Claim totals shown reflect multiple loss lines under one claim number where applicable.



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	-	\$ 501,601.09
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	299	12	\$ 1,390,767.07
AUTO LIABILITY	01/01/2014	486	13	\$ 383,675.76
AUTO LIABILITY	01/01/2015	429	67	\$ 394,224.05
AUTO LIABILITY Total		1,454	98	\$ 3,360,634.67
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	566	12	\$ 998,428.85
AUTO PHYSICAL DAMAGE	01/01/2015	485	70	\$ 675,121.50
AUTO PHYSICAL DAMAGE Total		1,848	83	\$ 4,029,233.13
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,027,540.11
EMPLOYMENT PRACTICES	01/01/2012	23	4	\$ 3,422,292.83
EMPLOYMENT PRACTICES	01/01/2013	34	15	\$ 2,617,566.47
EMPLOYMENT PRACTICES	01/01/2014	39	16	\$ 2,397,901.55
EMPLOYMENT PRACTICES	01/01/2015	21	18	\$ 779,703.36
EMPLOYMENT PRACTICES Total		119	53	\$ 10,245,004.32
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	\$ 287,341.10
GENERAL LIABILITY	01/01/2011	121	8	\$ 1,064,902.30
GENERAL LIABILITY	01/01/2012	591	29	\$ 3,595,115.81
GENERAL LIABILITY	01/01/2013	548	46	\$ 3,834,037.82
GENERAL LIABILITY	01/01/2014	696	68	\$ 2,557,110.88
GENERAL LIABILITY	01/01/2015	503	109	\$ 890,864.78
GENERAL LIABILITY Total		2,489	262	\$ 12,538,085.64
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
LIABILITY REPORT ONLY Total		2	-	\$ -

Valued as of 10/31/15



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	6	\$ 704,442.08
PROPERTY	01/01/2015	87	20	\$ 512,212.28
PROPERTY Total		516	26	\$ 5,359,009.16
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	5	\$ 306,791.99
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	6	\$ 458,232.94
PUBLIC OFFICIALS LIABILITY	01/01/2015	61	34	\$ 536,454.24
PUBLIC OFFICIALS LIABILITY Total		219	46	\$ 2,084,767.18
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	225	2	\$ -
WORKCOMP RECORD ONLY Total		992	2	\$ -
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	3	\$ 109,276.43
WORKERS COMPENSATION	01/01/2011	14	4	\$ 272,074.33
WORKERS COMPENSATION	01/01/2012	986	89	\$ 11,527,545.51
WORKERS COMPENSATION	01/01/2013	1,005	109	\$ 9,660,968.17
WORKERS COMPENSATION	01/01/2014	1,023	190	\$ 12,443,445.30
WORKERS COMPENSATION	01/01/2015	846	454	\$ 6,484,068.35
WORKERS COMPENSATION Total		3,889	855	\$ 40,696,855.14
Grand Total		11,528	1,425	\$ 78,313,589.23

Valued as of 10/31/15



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

report_to_year 2015

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	1
AUTO LIABILITY	01/01/2011 Total				1	1
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		1		1
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		1	1	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			28	3	31
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		9	3	12
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		9	1	10
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		5	5	10
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		12		12
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		17	7	24
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		15	8	23
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		11		11
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		5		5
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		10	3	13
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		9	1	10
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		2		2

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			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		20		20
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		8	1	9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		6	1	7
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		5		5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		14	3	17
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		7	6	13
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		23	4	27
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		21	4	25
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		9	1	10
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		31	4	35
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		27	3	30
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		32	3	35
AUTO LIABILITY	01/01/2015 Total			362	67	429
AUTO LIABILITY Total				391	71	463
AUTO PHYSICAL DAMAGE	01/01/2012	TOWNSHIP OF BLOOMFIELD		1		1
AUTO PHYSICAL DAMAGE	01/01/2012 Total			1		1
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		1		1
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
AUTO PHYSICAL DAMAGE	01/01/2014 Total			27	1	28
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		4		4
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		11	4	15

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AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		5	2	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		9	5	14
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD		16	3	19
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		15	3	18
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		15	2	17
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		9		9
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		9	4	13
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		10	1	11
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		16		16
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		10	1	11
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		4	3	7
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		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		9	3	12
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		22	3	25
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		26	1	27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		28	5	33
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		12	2	14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		35	6	41
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		31	3	34
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		8		8
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		37	5	42
AUTO PHYSICAL DAMAGE	01/01/2015 Total			415	70	485
AUTO PHYSICAL DAMAGE Total				443	71	514
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD			1	1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD			10	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			1	1

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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	01/01/2015 Total			3	18	21
EMPLOYMENT PRACTICES Total				3	18	21
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP		1		1
GENERAL LIABILITY	01/01/2008 Total			1		1
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
GENERAL LIABILITY	01/01/2010	TOWNSHIP OF HAMILTON		1		1
GENERAL LIABILITY	01/01/2010 Total			2		2
GENERAL LIABILITY	01/01/2011	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	01/01/2011 Total				1	1
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	01/01/2012 Total			2	3	5
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 UNION			1	1
GENERAL LIABILITY	01/01/2013 Total			2	7	9
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL				1
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1	1	2
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		7		7
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		8	1	9
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		1	1	2
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY		1	3	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

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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		6	2	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		4	5	9
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN		1		1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		11		11
GENERAL LIABILITY	01/01/2014 Total			70	25	2
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		5	1	6
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		16	1	17
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		12	2	14
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN			2	2
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD		1		1
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		6	2	8
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		9	5	14
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		11		11
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		1		1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		11	2	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		4	2	6
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		6	1	7
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		18	4	22
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		27	6	33
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		13	5	18
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		8	4	12
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		20	6	26
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		18	5	23
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1	1	2
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		4	1	5
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		13	5	18
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		6	1	7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		15	7	22
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		4	1	5
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		1	2	3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		9	1	10

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			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		16	1	17
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		6	2	8
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		3	3	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		40	8	48
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		9	1	10
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		5	9	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		24	2	26
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		21	8	29
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		5	1	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		26	6	32
GENERAL LIABILITY	01/01/2015 Total			394	108	1 503
GENERAL LIABILITY Total				471	144	3 618
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
PROPERTY	01/01/2014 Total			3	3	6
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		3		3
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		2	1	3
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			1	1
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		4	2	6
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		1	2	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
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

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			Closed	Open	Re-Open	
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		2		2
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		5	2	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		7	2	9
PROPERTY	01/01/2015 Total			67	20	87
PROPERTY Total				70	23	93
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BERKELEY TOWNSHIP			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		5	4	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		5	4	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			4	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE			2	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	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			27	34	61
PUBLIC OFFICIALS LIABILITY Total				28	34	62
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
WORKCOMP RECORD ONLY	01/01/2014 Total			4		4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		4		4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		12		12

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			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		2		2
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		9		9
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		7		7
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		9		9
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		14		14
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY		3		3
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		22		22
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		2	2	4
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		13		13
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		9		9
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		3		3
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		15		15
WORKCOMP RECORD ONLY	01/01/2015 Total			223	2	225
WORKCOMP RECORD ONLY Total				227	2	229
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total				1	1
WORKERS COMPENSATION	01/01/2011	CITY OF HOBOKEN			1	1
WORKERS COMPENSATION	01/01/2011 Total				1	1
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
WORKERS COMPENSATION	01/01/2013 Total			1	5	6
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

Valued as of 10/31/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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
WORKERS COMPENSATION	01/01/2014 Total			14	7	1
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		6	5	11
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		25	13	39
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL			6	6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN			1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		6	4	11
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		2	3	5
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		8	5	13
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		3	5	8
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		5	7	12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		5	6	11
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		4	6	10
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		22	25	47
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		22	34	56
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		14	14	28
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		14	16	30
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		6	15	21
WORKERS COMPENSATION	01/01/2015	TOWN OF GUTTENBERG			2	2
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON		4	11	15
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		20	10	30
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		9	8	17
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON		7	6	13
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON		2	2	4
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		13	16	29
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		8	9	17
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		36	49	85
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		13	10	23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		14	19	33
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		10	11	21
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		69	85	154
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		34	27	61

Valued as of 10/31/15



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

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN		3	7	10
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		8	13	21
WORKERS COMPENSATION	01/01/2015 Total			392	450	4 846
WORKERS COMPENSATION Total				407	464	5 876
Grand Total				2,040	827	9 2,876



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 INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
01/01/2009 Total		1		1	100%
01/01/2011	CITY OF HOBOKEN	1		1	100%
01/01/2011 Total		1		1	100%
01/01/2013	BERKELEY TOWNSHIP	2		2	100%
01/01/2013	CITY OF HOBOKEN	3		3	100%
01/01/2013	CITY OF LINDEN	1		1	100%
01/01/2013 Total		6		6	100%
01/01/2014	BERKELEY TOWNSHIP	2		2	100%
01/01/2014	CITY OF ENGLEWOOD		1	1	0%
01/01/2014	CITY OF HOBOKEN		1	1	0%
01/01/2014	CITY OF LINDEN	2		2	100%
01/01/2014	CITY OF RAHWAY		1	1	0%
01/01/2014	LIVINGSTON TOWNSHIP		1	1	0%
01/01/2014	TOWN OF HARRISON	2		2	100%
01/01/2014	TOWN OF MORRISTOWN		1	1	0%
01/01/2014	TOWNSHIP OF EWING		4	4	0%
01/01/2014	TOWNSHIP OF LAWRENCE		1	1	0%
01/01/2014	TOWNSHIP OF MONTCLAIR	1	4	5	20%
01/01/2014	TOWNSHIP OF UNION	1		1	100%
01/01/2014 Total		8	14	22	36%
01/01/2015	BERKELEY HEIGHTS	3	8	11	27%
01/01/2015	BERKELEY TOWNSHIP	8	31	39	21%
01/01/2015	BOROUGH OF CALDWELL	2	4	6	33%
01/01/2015	BOROUGH OF FAIR HAVEN		1	1	0%
01/01/2015	BOROUGH OF FREEHOLD	2	9	11	18%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	3	5	40%

Valued as of 10/31/15



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

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	BOROUGH OF HIGHLAND PARK	2	11	13	15%
01/01/2015	BOROUGH OF KENILWORTH	2	6	8	25%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	11	12	8%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	3	9	12	25%
01/01/2015	BOROUGH OF TOTOWA	1	9	10	10%
01/01/2015	CITY OF ENGLEWOOD	10	37	47	21%
01/01/2015	CITY OF HOBOKEN	17	39	56	30%
01/01/2015	CITY OF RAHWAY	5	23	28	18%
01/01/2015	HOWELL TOWNSHIP	6	24	30	20%
01/01/2015	LIVINGSTON TOWNSHIP	7	14	21	33%
01/01/2015	TOWN OF GUTTENBERG		2	2	0%
01/01/2015	TOWN OF HARRISON	7	8	15	47%
01/01/2015	TOWN OF KEARNY	8	22	30	27%
01/01/2015	TOWN OF MORRISTOWN	7	10	17	41%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	11	13	15%
01/01/2015	TOWNSHIP OF EASTAMPTON		4	4	0%
01/01/2015	TOWNSHIP OF EWING	7	22	29	24%
01/01/2015	TOWNSHIP OF FREEHOLD	4	13	17	24%
01/01/2015	TOWNSHIP OF HAMILTON	12	73	85	14%
01/01/2015	TOWNSHIP OF LAWRENCE	4	20	24	17%
01/01/2015	TOWNSHIP OF MONTCLAIR	12	21	33	36%
01/01/2015	TOWNSHIP OF MORRIS	8	13	21	38%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	12	142	154	8%
01/01/2015	TOWNSHIP OF UNION	16	45	61	26%
01/01/2015	TOWNSHIP OF WARREN	5	5	10	50%
01/01/2015	TOWNSHIP OF WEST ORANGE	8	13	21	38%
01/01/2015 Total		183	663	846	22%

Valued as of 10/31/15



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number	claimant_type				
policy_effective_date	insured	INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
Grand Total		199	677	876	23%

Valued as of 10/31/15



**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	-	\$ 501,591.09	\$ 501,591.09
AUTO LIABILITY	2010 Total		4	-	\$ 501,601.09	\$ 125,400.27
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
AUTO LIABILITY	2011 Total		23	2	\$ 57,874.51	\$ 2,516.28
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 10/31/15



**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
AUTO LIABILITY	2012 Total		213	4	\$ 632,492.19	\$ 2,969.45
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	\$ 76,575.21	\$ 4,504.42
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	1	\$ 875,236.25	\$ 125,033.75
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	18	-	\$ 2,719.28	\$ 151.07
AUTO LIABILITY	2013	TOWNSHIP OF WARREN	4	-	\$ 4,023.89	\$ 1,005.97
AUTO LIABILITY	2013	TOWNSHIP OF WEST ORANGE	14	-	\$ 9,158.20	\$ 654.16
AUTO LIABILITY	2013 Total		299	12	\$ 1,390,767.07	\$ 4,651.39
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 10/31/15



**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	2	-	\$ 1,192.24	\$ 596.12
AUTO LIABILITY	2014	TOWN OF KEARNY	26	5	\$ 102,104.41	\$ 3,927.09
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	19	1	\$ 3,850.00	\$ 202.63
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	26	1	\$ 18,177.11	\$ 699.12
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	2	\$ 51,483.50	\$ 1,119.21
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
AUTO LIABILITY	2014 Total		486	13	\$ 383,675.76	\$ 789.46
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	12	3	\$ 3,176.87	\$ 264.74
AUTO LIABILITY	2015	BOROUGH OF KENILWORTH	5	2	\$ 3,574.79	\$ 714.96

Valued as of 10/31/15



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	\$ 2,215.31	\$ 221.53
AUTO LIABILITY	2015	BOROUGH OF TOTOWA	10	5	\$ 3,412.42	\$ 341.24
AUTO LIABILITY	2015	CITY OF ENGLEWOOD	12	-	\$ 8,000.00	\$ 666.67
AUTO LIABILITY	2015	CITY OF HOBOKEN	24	7	\$ 12,309.01	\$ 512.88
AUTO LIABILITY	2015	CITY OF LINDEN	23	8	\$ 6,597.78	\$ 286.86
AUTO LIABILITY	2015	CITY OF RAHWAY	11	-	\$ 11,913.47	\$ 1,083.04
AUTO LIABILITY	2015	HOWELL TOWNSHIP	5	-	\$ 500.00	\$ 100.00
AUTO LIABILITY	2015	LIVINGSTON TOWNSHIP	13	3	\$ 6,487.55	\$ 499.04
AUTO LIABILITY	2015	TOWN OF GUTTENBERG	10	1	\$ 1,510.00	\$ 151.00
AUTO LIABILITY	2015	TOWN OF HARRISON	2	-	\$ 4,372.65	\$ 2,186.33
AUTO LIABILITY	2015	TOWN OF KEARNY	20	-	\$ 25,935.27	\$ 1,296.76
AUTO LIABILITY	2015	TOWN OF MORRISTOWN	9	1	\$ 2,178.27	\$ 242.03
AUTO LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	7	1	\$ 5,838.14	\$ 834.02
AUTO LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	-	\$ -	\$ -
AUTO LIABILITY	2015	TOWNSHIP OF EWING	17	3	\$ 10,422.44	\$ 613.08
AUTO LIABILITY	2015	TOWNSHIP OF FREEHOLD	13	6	\$ 178,000.00	\$ 13,692.31
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	27	4	\$ 5,459.78	\$ 202.21
AUTO LIABILITY	2015	TOWNSHIP OF MORRIS	25	4	\$ 8,841.90	\$ 353.68
AUTO LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	10	1	\$ 10,573.23	\$ 1,057.32
AUTO LIABILITY	2015	TOWNSHIP OF PARSIPPANY	35	4	\$ 11,039.89	\$ 315.43
AUTO LIABILITY	2015	TOWNSHIP OF UNION	30	3	\$ 12,524.00	\$ 417.47
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
AUTO LIABILITY	2015 Total		429	67	\$ 394,224.05	\$ 918.94
AUTO LIABILITY Total			1,454	98	\$ 3,360,634.67	\$ 2,311.30
AUTO PHYSICAL DAMAGE	2010	TOWNSHIP OF WEST ORANGE	2	-	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	2010 Total		2	-	\$ 9,382.67	\$ 4,691.34
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
AUTO PHYSICAL DAMAGE	2011 Total		11	-	\$ 41,909.88	\$ 3,809.99

Valued as of 10/31/15



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	2012 Total		408	-	\$ 1,383,853.01	\$ 3,391.80
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

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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
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
AUTO PHYSICAL DAMAGE	2013 Total		376	1	\$ 920,537.22	\$ 2,448.24
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	-	\$ 38,615.47	\$ 4,290.61
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	1	\$ 26,978.65	\$ 2,248.22
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	2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	22	-	\$ 59,719.71	\$ 2,714.53

Valued as of 10/31/15



**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	\$ 39,981.33	\$ 951.94
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	\$ 53,186.69	\$ 1,236.90
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
AUTO PHYSICAL DAMAGE	2014 Total		566	12	\$ 998,428.85	\$ 1,764.01
AUTO PHYSICAL DAMAGE	2015	BERKELEY HEIGHTS	4	-	\$ 1,146.72	\$ 286.68
AUTO PHYSICAL DAMAGE	2015	BERKELEY TOWNSHIP	15	4	\$ 33,209.10	\$ 2,213.94
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF CALDWELL	7	2	\$ 3,054.74	\$ 436.39
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	14	5	\$ 5,560.00	\$ 397.14
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF KENILWORTH	6	-	\$ 7,936.56	\$ 1,322.76
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NEW PROVIDENCE	10	1	\$ 5,996.20	\$ 599.62
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NORTH PLAINFIELD	19	3	\$ 36,542.24	\$ 1,923.28
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF TOTOWA	10	1	\$ 36,792.58	\$ 3,679.26
AUTO PHYSICAL DAMAGE	2015	CITY OF ENGLEWOOD	12	3	\$ 24,718.84	\$ 2,059.90
AUTO PHYSICAL DAMAGE	2015	CITY OF HOBOKEN	18	3	\$ 5,298.84	\$ 294.38
AUTO PHYSICAL DAMAGE	2015	CITY OF RAHWAY	17	2	\$ 4,875.15	\$ 286.77
AUTO PHYSICAL DAMAGE	2015	HOWELL TOWNSHIP	9	-	\$ 4,833.55	\$ 537.06
AUTO PHYSICAL DAMAGE	2015	LIVINGSTON TOWNSHIP	13	4	\$ 31,664.32	\$ 2,435.72
AUTO PHYSICAL DAMAGE	2015	TOWN OF GUTTENBERG	11	1	\$ 2,500.00	\$ 227.27
AUTO PHYSICAL DAMAGE	2015	TOWN OF HARRISON	3	-	\$ 4,380.58	\$ 1,460.19
AUTO PHYSICAL DAMAGE	2015	TOWN OF KEARNY	16	-	\$ 24,289.17	\$ 1,518.07
AUTO PHYSICAL DAMAGE	2015	TOWN OF MORRISTOWN	11	1	\$ 17,417.36	\$ 1,583.40
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF BLOOMFIELD	7	3	\$ 8,300.00	\$ 1,185.71
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 10/31/15



**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	3	\$ 23,977.56	\$ 1,998.13
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF HAMILTON	12	3	\$ 35,206.90	\$ 2,933.91
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF LAWRENCE	25	3	\$ 43,011.25	\$ 1,720.45
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MONTCLAIR	27	1	\$ 3,578.82	\$ 132.55
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MORRIS	33	5	\$ 12,981.79	\$ 393.39
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF NORTH BRUNSWICK	14	2	\$ 18,407.55	\$ 1,314.83
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF PARSIPPANY	41	6	\$ 48,983.59	\$ 1,194.72
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF UNION	34	3	\$ 15,755.40	\$ 463.39
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WARREN	8	-	\$ 27,220.52	\$ 3,402.57
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WEST ORANGE	42	5	\$ 44,952.76	\$ 1,070.30
AUTO PHYSICAL DAMAGE	2015 Total		485	70	\$ 675,121.50	\$ 1,392.00
AUTO PHYSICAL DAMAGE Total			1,848	83	\$ 4,029,233.13	\$ 2,180.32
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	-	\$ 1,027,540.11	\$ 513,770.06
EMPLOYMENT PRACTICES	2011 Total		2	-	\$ 1,027,540.11	\$ 513,770.06
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	\$ 194,089.67	\$ 97,044.84
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	\$ 541,322.30	\$ 541,322.30
EMPLOYMENT PRACTICES	2012 Total		23	4	\$ 3,422,292.83	\$ 148,795.34
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	\$ 116,837.88	\$ 38,945.96
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1	\$ 127,770.17	\$ 63,885.09
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	\$ 204,912.40	\$ 29,273.20
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 491,569.00	\$ 491,569.00
EMPLOYMENT PRACTICES	2013 Total		34	15	\$ 2,617,566.47	\$ 76,987.25

Valued as of 10/31/15



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
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	\$ 168,115.76	\$ 56,038.59
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	5	\$ 729,261.50	\$ 121,543.58
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 FREEHOLD	1	1	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF HAMILTON	1	1	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MAPLEWOOD	1	-	\$ 277.50	\$ 277.50
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MONTCLAIR	6	2	\$ 157,467.50	\$ 26,244.58
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	1	\$ 10,560.34	\$ 5,280.17
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF PARSIPPANY	4	1	\$ 176,410.04	\$ 44,102.51
EMPLOYMENT PRACTICES	2014 Total		39	16	\$ 2,397,901.55	\$ 61,484.66
EMPLOYMENT PRACTICES	2015	BOROUGH OF NORTH PLAINFIELD	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2015	CITY OF ENGLEWOOD	10	10	\$ 159,626.99	\$ 15,962.70
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	1	1	\$ 78,018.47	\$ 78,018.47
EMPLOYMENT PRACTICES	2015	TOWN OF MORRISTOWN	1	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF LAWRENCE	1	1	\$ -	\$ -
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF MONTCLAIR	1	-	\$ 66,267.90	\$ 66,267.90
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF PARSIPPANY	1	-	\$ 2,960.00	\$ 2,960.00
EMPLOYMENT PRACTICES	2015 Total		21	18	\$ 779,703.36	\$ 37,128.73
EMPLOYMENT PRACTICES Total			119	53	\$ 10,245,004.32	\$ 86,092.47
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2006 Total		1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	-	\$ 250,000.00	\$ 250,000.00
GENERAL LIABILITY	2007 Total		1	-	\$ 250,000.00	\$ 250,000.00
GENERAL LIABILITY	2008	BERKELEY TOWNSHIP	1	-	\$ 1,627.41	\$ 1,627.41
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	2008 Total		2	-	\$ 1,627.41	\$ 813.71
GENERAL LIABILITY	2009	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
GENERAL LIABILITY	2009	TOWNSHIP OF MANALAPAN	1	-	\$ 56,951.64	\$ 56,951.64
GENERAL LIABILITY	2009 Total		2	-	\$ 56,951.64	\$ 28,475.82
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

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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	2010	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 8.90	\$ 8.90
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD	3	1	\$ 51,974.11	\$ 17,324.70
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
GENERAL LIABILITY	2010 Total		24	2	\$ 287,341.10	\$ 11,972.55
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	-	\$ 92,155.56	\$ 11,519.45
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	2	\$ 243,652.81	\$ 17,403.77
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	\$ 51,000.00	\$ 51,000.00
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	\$ 129,086.27	\$ 8,067.89
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
GENERAL LIABILITY	2011 Total		121	8	\$ 1,064,902.30	\$ 8,800.85
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1	\$ 34,594.31	\$ 4,942.04
GENERAL LIABILITY	2012	BOROUGH OF CALDWELL	15	2	\$ 172,071.65	\$ 11,471.44
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	\$ 315,199.58	\$ 9,270.58
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	2	\$ 968,467.31	\$ 32,282.24
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ 8.90	\$ 4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	12	2	\$ 65,642.43	\$ 5,470.20
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD	23	2	\$ 111,135.91	\$ 4,832.00
GENERAL LIABILITY	2012	TOWNSHIP OF HAMILTON	11	2	\$ 83,287.30	\$ 7,571.57
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	\$ 358,992.74	\$ 7,326.38
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	\$ 207,255.64	\$ 5,601.50
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	2012 Total		591	29	\$ 3,595,115.81	\$ 6,083.11
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	2	\$ 137,845.20	\$ 9,189.68
GENERAL LIABILITY	2013	BOROUGH OF FAIR HAVEN	2	-	\$ 2,276.16	\$ 1,138.08
GENERAL LIABILITY	2013	BOROUGH OF FANWOOD	4	1	\$ 76,994.70	\$ 19,248.68
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	10	-	\$ 4,779.59	\$ 477.96
GENERAL LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	1	\$ 94,592.54	\$ 11,824.07
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	\$ 266,493.71	\$ 11,103.90
GENERAL LIABILITY	2013	CITY OF HOBOKEN	39	3	\$ 220,577.21	\$ 5,655.83
GENERAL LIABILITY	2013	CITY OF LINDEN	29	1	\$ 34,109.17	\$ 1,176.18
GENERAL LIABILITY	2013	CITY OF RAHWAY	30	-	\$ 55,365.55	\$ 1,845.52
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	4	\$ 582,862.16	\$ 18,802.01
GENERAL LIABILITY	2013	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
GENERAL LIABILITY	2013	TOWNSHIP OF EWING	9	1	\$ 76,276.25	\$ 8,475.14
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD	9	-	\$ 1,800.56	\$ 200.06
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	32	7	\$ 359,087.20	\$ 11,221.48
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	15	1	\$ 1,346.58	\$ 89.77
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	\$ 7,536.81	\$ 327.69
GENERAL LIABILITY	2013	TOWNSHIP OF PARSIPPANY	46	-	\$ 101,272.09	\$ 2,201.57
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	32	5	\$ 455,985.46	\$ 14,249.55
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	1	\$ 77,581.85	\$ 19,395.46
GENERAL LIABILITY	2013	TOWNSHIP OF WEST ORANGE	31	1	\$ 98,814.15	\$ 3,187.55
GENERAL LIABILITY	2013 Total		548	46	\$ 3,834,037.82	\$ 6,996.42
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	1	\$ 33,488.94	\$ 1,762.58
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	-	\$ 8,103.66	\$ 540.24
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	1	\$ 76,522.65	\$ 9,565.33
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	36	5	\$ 116,225.28	\$ 3,228.48
GENERAL LIABILITY	2014	CITY OF HOBOKEN	46	4	\$ 102,998.05	\$ 2,239.09
GENERAL LIABILITY	2014	CITY OF LINDEN	34	7	\$ 236,790.45	\$ 6,964.43
GENERAL LIABILITY	2014	CITY OF RAHWAY	25	5	\$ 299,365.65	\$ 11,974.63
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	27	1	\$ 9,648.21	\$ 357.34
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	7	\$ 385,083.29	\$ 7,265.72
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	11	1	\$ 2,583.80	\$ 234.89
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	34	1	\$ 88,198.47	\$ 2,594.07
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	26	2	\$ 53,859.98	\$ 2,071.54
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	22	1	\$ 5,517.77	\$ 250.81
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	7	\$ 380,176.12	\$ 7,603.52
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	-	\$ 2,404.94	\$ 601.24
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	10	\$ 441,986.80	\$ 9,208.06
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	4	-	\$ 815.23	\$ 203.81
GENERAL LIABILITY	2014	TOWNSHIP OF WEST ORANGE	26	-	\$ 4,992.93	\$ 192.04
GENERAL LIABILITY	2014 Total		696	68	\$ 2,557,110.88	\$ 3,674.01
GENERAL LIABILITY	2015	BERKELEY HEIGHTS	6	1	\$ 510.00	\$ 85.00
GENERAL LIABILITY	2015	BERKELEY TOWNSHIP	17	1	\$ 7,667.73	\$ 451.04
GENERAL LIABILITY	2015	BOROUGH OF CALDWELL	14	2	\$ 2,359.90	\$ 168.56
GENERAL LIABILITY	2015	BOROUGH OF FAIR HAVEN	2	2	\$ 8,500.00	\$ 4,250.00
GENERAL LIABILITY	2015	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF FREEHOLD	8	2	\$ 5,797.23	\$ 724.65
GENERAL LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	14	5	\$ 5,949.27	\$ 424.95
GENERAL LIABILITY	2015	BOROUGH OF HIGHLAND PARK	11	-	\$ 10.00	\$ 0.91
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	2	\$ 2,010.00	\$ 335.00
GENERAL LIABILITY	2015	BOROUGH OF TOTOWA	7	1	\$ 1,616.31	\$ 230.90
GENERAL LIABILITY	2015	CITY OF ENGLEWOOD	22	4	\$ 81,291.75	\$ 3,695.08
GENERAL LIABILITY	2015	CITY OF HOBOKEN	33	6	\$ 7,902.61	\$ 239.47
GENERAL LIABILITY	2015	CITY OF LINDEN	18	5	\$ 6,370.19	\$ 353.90
GENERAL LIABILITY	2015	CITY OF RAHWAY	12	4	\$ 9,848.70	\$ 820.73
GENERAL LIABILITY	2015	HOWELL TOWNSHIP	26	6	\$ 156,332.72	\$ 6,012.80
GENERAL LIABILITY	2015	LIVINGSTON TOWNSHIP	23	5	\$ 16,142.45	\$ 701.85
GENERAL LIABILITY	2015	TOWN OF GUTTENBERG	2	1	\$ 10.00	\$ 5.00
GENERAL LIABILITY	2015	TOWN OF HARRISON	5	1	\$ 7,111.54	\$ 1,422.31
GENERAL LIABILITY	2015	TOWN OF KEARNY	18	5	\$ 81,713.40	\$ 4,539.63
GENERAL LIABILITY	2015	TOWN OF MORRISTOWN	7	1	\$ 1,270.00	\$ 181.43
GENERAL LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	22	7	\$ 94,555.00	\$ 4,297.95
GENERAL LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	1	\$ 1,020.00	\$ 204.00
GENERAL LIABILITY	2015	TOWNSHIP OF EASTAMPTON	3	2	\$ 1,730.43	\$ 576.81
GENERAL LIABILITY	2015	TOWNSHIP OF EWING	10	1	\$ 9,739.55	\$ 973.96
GENERAL LIABILITY	2015	TOWNSHIP OF FREEHOLD	17	1	\$ 4,462.30	\$ 262.49
GENERAL LIABILITY	2015	TOWNSHIP OF HAMILTON	8	2	\$ 13,020.00	\$ 1,627.50
GENERAL LIABILITY	2015	TOWNSHIP OF LAWRENCE	6	3	\$ 158,000.00	\$ 26,333.33
GENERAL LIABILITY	2015	TOWNSHIP OF MONTCLAIR	48	8	\$ 14,783.55	\$ 307.99
GENERAL LIABILITY	2015	TOWNSHIP OF MORRIS	10	1	\$ 1,142.20	\$ 114.22

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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	14	9	\$ 4,760.00	\$ 340.00
GENERAL LIABILITY	2015	TOWNSHIP OF PARSIPPANY	26	2	\$ 8,316.95	\$ 319.88
GENERAL LIABILITY	2015	TOWNSHIP OF UNION	29	8	\$ 22,904.19	\$ 789.80
GENERAL LIABILITY	2015	TOWNSHIP OF WARREN	6	1	\$ 1,030.00	\$ 171.67
GENERAL LIABILITY	2015	TOWNSHIP OF WEST ORANGE	32	6	\$ 149,672.91	\$ 4,677.28
GENERAL LIABILITY	2015 Total		503	109	\$ 890,864.78	\$ 1,771.10
GENERAL LIABILITY Total			2,489	262	\$ 12,538,085.64	\$ 5,037.40
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012 Total		2	-	\$ -	\$ -
LIABILITY REPORT ONLY Total			2	-	\$ -	\$ -
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	2011 Total		9	-	\$ 9,819.11	\$ 1,091.01
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	-	\$ -	\$ -
PROPERTY	2012 Total		214	-	\$ 3,765,096.59	\$ 17,593.91
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
PROPERTY	2013 Total		94	-	\$ 367,439.10	\$ 3,908.93
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	1	\$ 17,089.17	\$ 5,696.39
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

Valued as of 10/31/15



**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
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	1	\$ 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	2014 Total		112	6	\$ 704,442.08	\$ 6,289.66
PROPERTY	2015	BERKELEY HEIGHTS	1	-	\$ 208.35	\$ 208.35
PROPERTY	2015	BERKELEY TOWNSHIP	3	-	\$ 42,142.09	\$ 14,047.36
PROPERTY	2015	BOROUGH OF CALDWELL	3	1	\$ 31,048.65	\$ 10,349.55
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	-	\$ 23,803.70	\$ 7,934.57
PROPERTY	2015	BOROUGH OF NEW PROVIDENCE	1	1	\$ 1,000.00	\$ 1,000.00
PROPERTY	2015	BOROUGH OF TOTOWA	6	2	\$ 10,496.40	\$ 1,749.40
PROPERTY	2015	CITY OF ENGLEWOOD	3	2	\$ 10,500.00	\$ 3,500.00
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 HARRISON	7	2	\$ 20,316.74	\$ 2,902.39
PROPERTY	2015	TOWN OF KEARNY	2	2	\$ 3,000.00	\$ 1,500.00
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
PROPERTY	2015	TOWNSHIP OF FREEHOLD	3	-	\$ 31,037.94	\$ 10,345.98

Valued as of 10/31/15



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
PROPERTY	2015	TOWNSHIP OF LAWRENCE	2	-	\$ -	\$ -
PROPERTY	2015	TOWNSHIP OF MONTCLAIR	2	-	\$ 29,249.91	\$ 14,624.96
PROPERTY	2015	TOWNSHIP OF MORRIS	3	-	\$ 41,850.65	\$ 13,950.22
PROPERTY	2015	TOWNSHIP OF NORTH BRUNSWICK	2	-	\$ 118,502.15	\$ 59,251.08
PROPERTY	2015	TOWNSHIP OF PARSIPPANY	7	2	\$ 53,947.80	\$ 7,706.83
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	9	2	\$ 3,030.00	\$ 336.67
PROPERTY	2015 Total		87	20	\$ 512,212.28	\$ 5,887.50
PROPERTY Total			516	26	\$ 5,359,009.16	\$ 10,385.68
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 514,338.00	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	2008 Total		1	1	\$ 514,338.00	\$ 514,338.00
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	2012 Total		47	-	\$ 268,950.01	\$ 5,722.34
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
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	1	\$ 8,685.49	\$ 8,685.49

Valued as of 10/31/15



**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
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	\$ 12,481.18	\$ 3,120.30
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	2	\$ 91,545.90	\$ 45,772.95
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF PARSIPPANY	4	-	\$ 1,690.00	\$ 422.50
PUBLIC OFFICIALS LIABILITY	2013 Total		54	5	\$ 306,791.99	\$ 5,681.33
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	1	\$ 31,000.00	\$ 31,000.00
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	-	\$ -	\$ -
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	\$ 80,675.01	\$ 40,337.51
PUBLIC OFFICIALS LIABILITY	2014 Total		56	6	\$ 458,232.94	\$ 8,182.73
PUBLIC OFFICIALS LIABILITY	2015	BERKELEY TOWNSHIP	1	1	\$ 1,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF FREEHOLD	9	4	\$ 11,531.00	\$ 1,281.22
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	\$ 1,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF ENGLEWOOD	3	2	\$ 117,222.00	\$ 39,074.00

Valued as of 10/31/15



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
PUBLIC OFFICIALS LIABILITY	2015	CITY OF HOBOKEN	9	4	\$ 13,020.00	\$ 1,446.67
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	1	\$ 1,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWN OF KEARNY	2	1	\$ 3,070.00	\$ 1,535.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	1	1	\$ 1,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF EWING	1	-	\$ 770.00	\$ 770.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF HAMILTON	4	4	\$ 83,500.00	\$ 20,875.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF LAWRENCE	2	2	\$ 2,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MONTCLAIR	8	2	\$ 80,385.00	\$ 10,048.13
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MORRIS	4	2	\$ 2,740.00	\$ 685.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF PARSIPPANY	5	2	\$ 5,940.00	\$ 1,188.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WARREN	2	1	\$ 38,406.24	\$ 19,203.12
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WEST ORANGE	1	-	\$ 2,370.00	\$ 2,370.00
PUBLIC OFFICIALS LIABILITY	2015 Total		61	34	\$ 536,454.24	\$ 8,794.33
PUBLIC OFFICIALS LIABILITY Total			219	46	\$ 2,084,767.18	\$ 9,519.48
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	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF NORTH BRUNSWICK	10	-	\$ -	\$ -

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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	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	2012 Total		239	- \$	- \$	-
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	2013 Total		241	- \$	- \$	-
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	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF NORTH PLAINFIELD	17	- \$	- \$	-

Valued as of 10/31/15



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	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	- \$	- \$	-
WORKCOMP RECORD ONLY	2014 Total		287	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BERKELEY HEIGHTS	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BERKELEY TOWNSHIP	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF FREEHOLD	2	- \$	- \$	-
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	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF NORTH PLAINFIELD	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	CITY OF ENGLEWOOD	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	CITY OF HOBOKEN	14	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	CITY OF RAHWAY	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	HOWELL TOWNSHIP	22	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	LIVINGSTON TOWNSHIP	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF GUTTENBERG	4	2 \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF HARRISON	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF KEARNY	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF MORRISTOWN	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF CINNAMINSON	1	- \$	- \$	-

Valued as of 10/31/15



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	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	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015 Total		225	2	\$ -	\$ -
WORKCOMP RECORD ONLY Total			992	2	\$ -	\$ -
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
WORKERS COMPENSATION	2006 Total		2	2	\$ 34,388.85	\$ 17,194.43
WORKERS COMPENSATION	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 118,000.00	\$ 118,000.00
WORKERS COMPENSATION	2008 Total		1	1	\$ 118,000.00	\$ 118,000.00
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
WORKERS COMPENSATION	2009 Total		3	3	\$ 47,088.20	\$ 15,696.07
WORKERS COMPENSATION	2010	BOROUGH OF CALDWELL	1	-	\$ 32,929.64	\$ 32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	3	\$ 69,910.69	\$ 9,987.24
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	-	\$ 6,436.10	\$ 6,436.10
WORKERS COMPENSATION	2010 Total		9	3	\$ 109,276.43	\$ 12,141.83
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	1	\$ 24,990.00	\$ 24,990.00
WORKERS COMPENSATION	2011 Total		14	4	\$ 272,074.33	\$ 19,433.88
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
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

Valued as of 10/31/15

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	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	12	\$ 1,141,672.49	\$ 15,856.56
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	20	\$ 1,574,216.37	\$ 15,742.16
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	1	\$ 68,411.51	\$ 2,359.02
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8	\$ 752,850.55	\$ 25,095.02
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	5	\$ 814,944.07	\$ 17,339.24
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	\$ 1,337,586.82	\$ 9,763.41
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	1	\$ 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	\$ 413,015.63	\$ 6,661.54
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	2012 Total		986	89	\$ 11,527,545.51	\$ 11,691.22
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	-	\$ 8,850.25	\$ 737.52
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	55	9	\$ 381,189.18	\$ 6,930.71
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	4	\$ 219,886.16	\$ 18,323.85
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	17	\$ 625,962.04	\$ 5,850.11
WORKERS COMPENSATION	2013	CITY OF LINDEN	99	13	\$ 1,056,559.19	\$ 10,672.32
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	2	\$ 118,664.77	\$ 5,393.85
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	1	\$ 134,679.38	\$ 9,619.96
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	8	\$ 567,486.05	\$ 12,610.80



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	TOWN OF HARRISON	17	1	\$ 189,247.15	\$ 11,132.19
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	2	\$ 228,706.40	\$ 9,529.43
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	\$ 348,495.33	\$ 10,560.46
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	8	\$ 1,035,473.26	\$ 23,533.48
WORKERS COMPENSATION	2013 Total		1,005	109	\$ 9,660,968.17	\$ 9,612.90
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	1	\$ 124,985.56	\$ 10,415.46
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	50	8	\$ 413,037.21	\$ 8,260.74
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	\$ 11,641.63	\$ 2,910.41
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	3	\$ 1,166,560.18	\$ 68,621.19
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	-	\$ 37,772.27	\$ 6,295.38
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	38	3	\$ 251,559.09	\$ 6,619.98
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	79	20	\$ 972,356.86	\$ 12,308.31
WORKERS COMPENSATION	2014	CITY OF LINDEN	131	18	\$ 1,166,933.06	\$ 8,907.89
WORKERS COMPENSATION	2014	CITY OF RAHWAY	22	2	\$ 176,580.49	\$ 8,026.39
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	27	8	\$ 394,159.31	\$ 14,598.49
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	42	14	\$ 371,266.57	\$ 8,839.68
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	2	\$ 51,520.18	\$ 7,360.03
WORKERS COMPENSATION	2014	TOWN OF HARRISON	16	5	\$ 34,521.86	\$ 2,157.62
WORKERS COMPENSATION	2014	TOWN OF KEARNY	39	10	\$ 472,105.91	\$ 12,105.28
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	33	8	\$ 344,905.87	\$ 10,451.69
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	-	\$ 5,657.26	\$ 1,131.45
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	58	11	\$ 587,541.64	\$ 10,130.03
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	25	6	\$ 378,683.36	\$ 15,147.33
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	81	12	\$ 1,034,828.40	\$ 12,775.66
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	13	1	\$ 92,685.36	\$ 7,129.64

Valued as of 10/31/15



**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 MAPLEWOOD	31	3	\$ 147,941.13	\$ 4,772.29
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	48	17	\$ 1,942,830.73	\$ 40,475.64
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	7	\$ 459,817.48	\$ 17,685.29
WORKERS COMPENSATION	2014	TOWNSHIP OF NORTH BRUNSWICK	54	3	\$ 525,514.18	\$ 9,731.74
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	71	10	\$ 645,032.96	\$ 9,084.97
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	2	\$ 28,465.48	\$ 2,372.12
WORKERS COMPENSATION	2014	TOWNSHIP OF WEST ORANGE	26	7	\$ 231,863.87	\$ 8,917.84
WORKERS COMPENSATION	2014 Total		1,023	190	\$ 12,443,445.30	\$ 12,163.68
WORKERS COMPENSATION	2015	BERKELEY HEIGHTS	11	5	\$ 27,449.50	\$ 2,495.41
WORKERS COMPENSATION	2015	BERKELEY TOWNSHIP	39	14	\$ 156,002.87	\$ 4,000.07
WORKERS COMPENSATION	2015	BOROUGH OF CALDWELL	6	6	\$ 7,890.00	\$ 1,315.00
WORKERS COMPENSATION	2015	BOROUGH OF FAIR HAVEN	1	1	\$ 960.00	\$ 960.00
WORKERS COMPENSATION	2015	BOROUGH OF FREEHOLD	11	5	\$ 67,195.73	\$ 6,108.70
WORKERS COMPENSATION	2015	BOROUGH OF HADDON HEIGHTS	5	3	\$ 47,457.87	\$ 9,491.57
WORKERS COMPENSATION	2015	BOROUGH OF HIGHLAND PARK	13	5	\$ 268,944.41	\$ 20,688.03
WORKERS COMPENSATION	2015	BOROUGH OF KENILWORTH	8	5	\$ 69,337.97	\$ 8,667.25
WORKERS COMPENSATION	2015	BOROUGH OF NEW PROVIDENCE	12	7	\$ 27,792.19	\$ 2,316.02
WORKERS COMPENSATION	2015	BOROUGH OF NORTH PLAINFIELD	12	7	\$ 44,691.19	\$ 3,724.27
WORKERS COMPENSATION	2015	BOROUGH OF TOTOWA	10	6	\$ 72,528.76	\$ 7,252.88
WORKERS COMPENSATION	2015	CITY OF ENGLEWOOD	47	25	\$ 391,821.64	\$ 8,336.63
WORKERS COMPENSATION	2015	CITY OF HOBOKEN	56	34	\$ 388,446.97	\$ 6,936.55
WORKERS COMPENSATION	2015	CITY OF RAHWAY	28	14	\$ 106,592.92	\$ 3,806.89
WORKERS COMPENSATION	2015	HOWELL TOWNSHIP	30	16	\$ 268,149.10	\$ 8,938.30
WORKERS COMPENSATION	2015	LIVINGSTON TOWNSHIP	21	15	\$ 196,339.38	\$ 9,349.49
WORKERS COMPENSATION	2015	TOWN OF GUTTENBERG	2	2	\$ 5,400.00	\$ 2,700.00
WORKERS COMPENSATION	2015	TOWN OF HARRISON	15	11	\$ 210,139.63	\$ 14,009.31
WORKERS COMPENSATION	2015	TOWN OF KEARNY	30	10	\$ 97,464.07	\$ 3,248.80
WORKERS COMPENSATION	2015	TOWN OF MORRISTOWN	17	8	\$ 410,547.48	\$ 24,149.85
WORKERS COMPENSATION	2015	TOWNSHIP OF CINNAMINSON	13	6	\$ 382,781.06	\$ 29,444.70
WORKERS COMPENSATION	2015	TOWNSHIP OF EASTAMPTON	4	2	\$ 4,428.50	\$ 1,107.13
WORKERS COMPENSATION	2015	TOWNSHIP OF EWING	29	16	\$ 342,181.31	\$ 11,799.36
WORKERS COMPENSATION	2015	TOWNSHIP OF FREEHOLD	17	9	\$ 89,770.35	\$ 5,280.61
WORKERS COMPENSATION	2015	TOWNSHIP OF HAMILTON	85	49	\$ 433,536.16	\$ 5,100.43
WORKERS COMPENSATION	2015	TOWNSHIP OF LAWRENCE	24	11	\$ 189,076.40	\$ 7,878.18
WORKERS COMPENSATION	2015	TOWNSHIP OF MONTCLAIR	33	19	\$ 427,883.61	\$ 12,966.17
WORKERS COMPENSATION	2015	TOWNSHIP OF MORRIS	21	11	\$ 328,900.32	\$ 15,661.92
WORKERS COMPENSATION	2015	TOWNSHIP OF NORTH BRUNSWICK	154	85	\$ 504,754.09	\$ 3,277.62
WORKERS COMPENSATION	2015	TOWNSHIP OF UNION	61	27	\$ 657,628.79	\$ 10,780.80
WORKERS COMPENSATION	2015	TOWNSHIP OF WARREN	10	7	\$ 69,686.69	\$ 6,968.67
WORKERS COMPENSATION	2015	TOWNSHIP OF WEST ORANGE	21	13	\$ 188,289.39	\$ 8,966.16
WORKERS COMPENSATION	2015 Total		846	454	\$ 6,484,068.35	\$ 7,664.38

Valued as of 10/31/15



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 Total			3,889	855	\$ 40,696,855.14	\$ 10,464.61
Grand Total			11,528	1,425	\$ 78,313,589.23	\$ 6,793.34

Valued as of 10/31/15

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

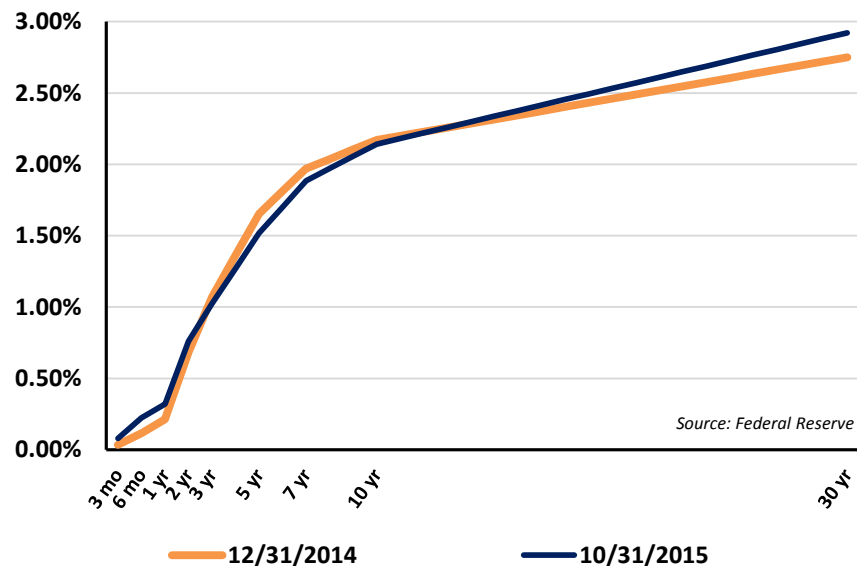
AS OF 10/31/2015



Prime Advisors, Inc.

Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Yields in 2015



US Treasury Yields

	12/31/2014	10/31/2015
3 Month	0.04%	0.08%
2 Year	0.68%	0.76%
5 Year	1.65%	1.52%
10 Year	2.17%	2.15%
30 Year	2.75%	2.93%

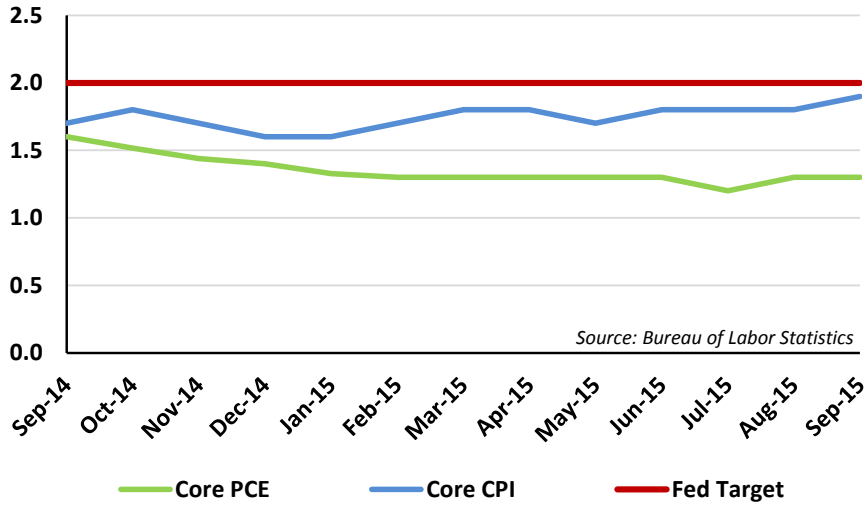
World Bond Yields

As of 10/31/2015	2 year	10 year
US	0.76%	2.15%
UK	0.63%	1.92%
Germany	-0.32%	0.52%
France	-0.28%	0.86%
Italy	0.04%	1.48%
Spain	0.03%	1.67%
Portugal	0.32%	2.53%
Japan	0.00%	0.30%

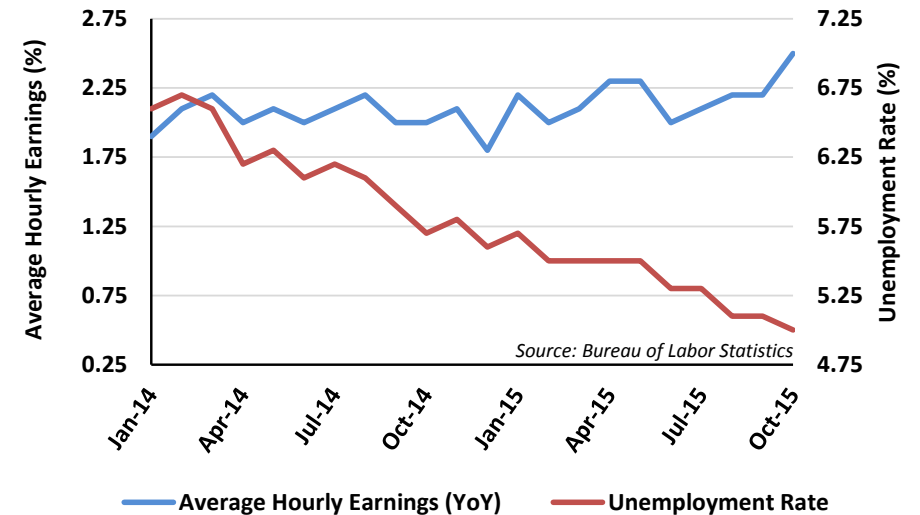
Source: Federal Reserve, Bloomberg

Key Fed Indicators

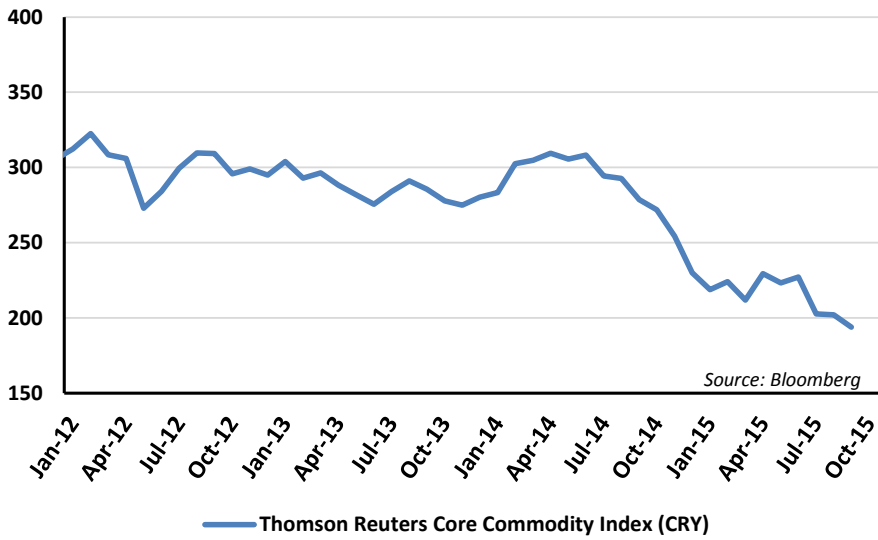
Inflation



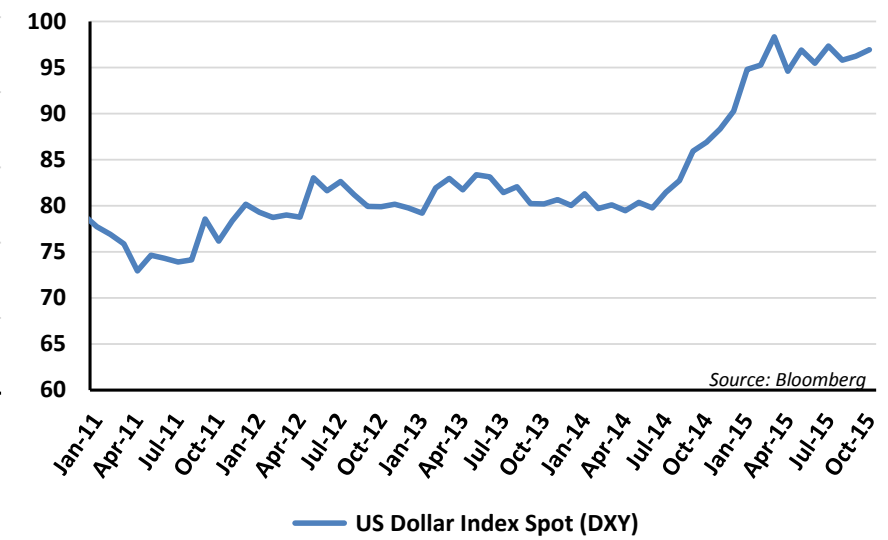
Employment



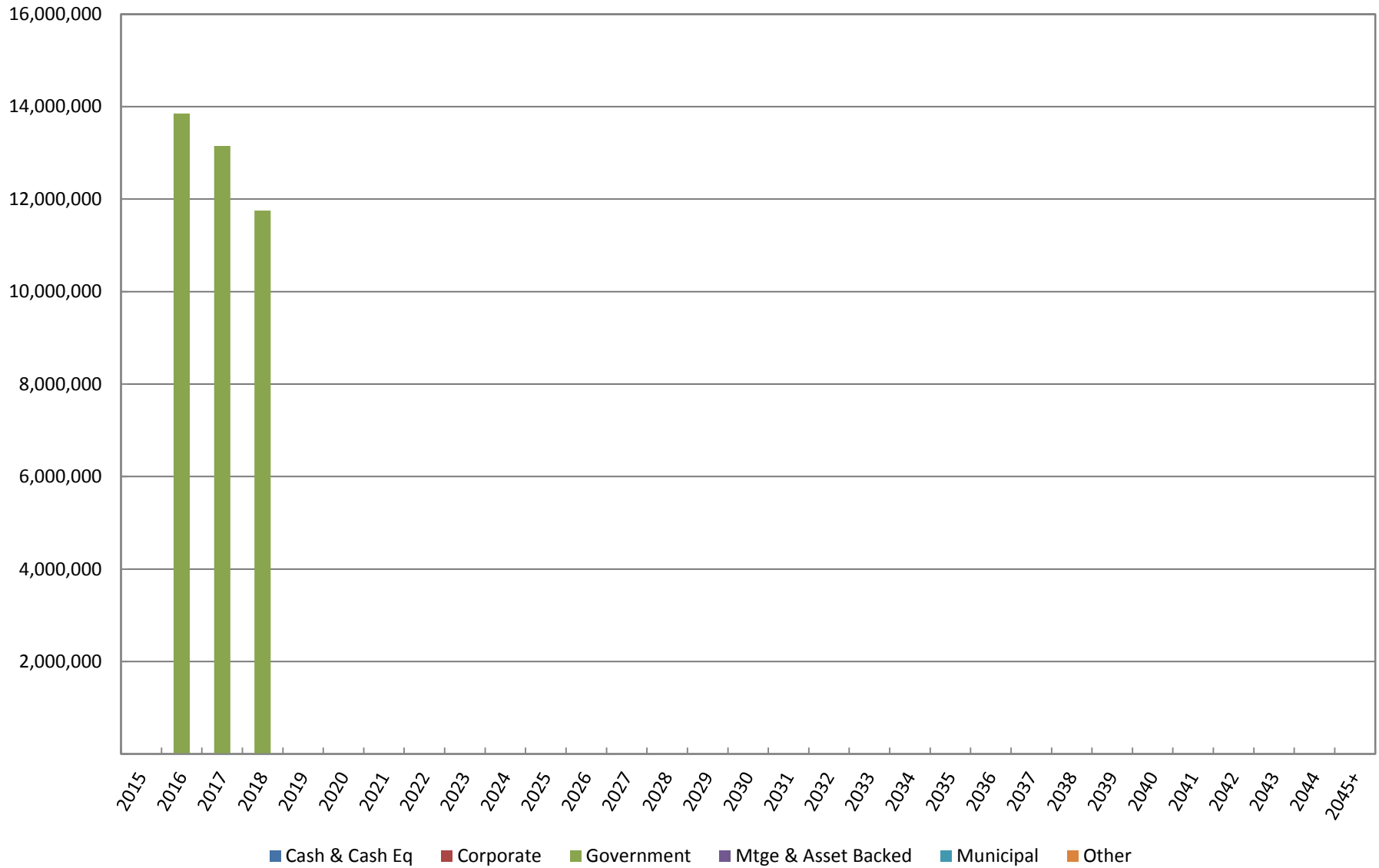
Commodities



U.S. 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	10/31/2015
Treasury Yields					
2 yr Treasury Yield	0.68%	0.56%	0.64%	0.63%	0.76%
5 yr Treasury Yield	1.66%	1.38%	1.63%	1.38%	1.53%
10 yr Treasury Yield	2.17%	1.93%	2.33%	2.06%	2.15%
Book Statistics					
Tax-Equivalent Book Yield	0.61%	0.75%	0.76%	0.82%	0.84%
Book Value (\$)	34,291,590	35,845,779	36,405,978	39,976,424	38,686,003
Projected Tax-Equivalent Income, next 12 months (\$)	208,730	268,861	278,255	327,965	325,866
Unrealized Gains/(Losses) (\$)	30,692	149,900	126,981	169,247	106,231
YTD Realized Gains/(Losses) (\$)	203	0	287	287	287
Portfolio Risk Statistics					
Effective Duration	1.51	1.78	1.61	1.63	1.60
Convexity	0.04	0.05	0.04	0.04	0.04
Weighted Average Life	1.52	1.79	1.62	1.64	1.61
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
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

**Tax-Equivalent Total Return
as of 10/31/2015
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Previous Month	-0.09%	-0.06%	-0.03%
Quarter to Date	-0.09%	-0.06%	-0.03%
Year to Date	0.86%	0.75%	0.11%
Since Inception	1.50%	1.17%	0.32%

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	13,856,737	0.61	36%
2017	13,103,680	0.94	34%
2018	11,716,515	1.02	30%
2019+	0	0.00	0%
Subtotal (inc. ABS, Agcy, CMBS, Corp, Muni, UST)	38,676,933	0.84	100%
MBS	0	0.00	0%
TOTAL	38,676,933	0.84	100%

Bond Purchases

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
Total											1,000,000	0	0.21	0.21

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
Money Market																	
99C001734	10/15/2015			9,070	BANK OF AMERICA/MERRILL	0.00			9,070	9,070	9,070	0	0.00	0.00	0.00	0.00	
Total Money Market				9,070					9,070	9,070	9,070	0	0.00	0.00	0.00	0.00	0.00
Treasury																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,872	1,251,888	2,015	0.63	0.49	1.12	1.13	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	1,000,909	1,002,770	1,861	0.67	0.52	1.21	1.21	0.02
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,114	1,000,570	456	0.33	0.15	0.25	0.25	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	1,148,639	1,151,093	2,454	0.72	0.55	1.29	1.30	0.02
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,853	550,170	317	0.33	0.16	0.33	0.33	0.00
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,492	801,832	2,340	0.80	0.58	1.36	1.37	0.03
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,947	500,335	388	0.40	0.21	0.41	0.42	0.00
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,174	1,003,890	3,716	0.86	0.61	1.45	1.46	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	997,782	999,670	1,888	1.08	1.01	2.75	2.79	0.09
912828RH5	09/01/2015	AA+	Aaa	775,000	US TREASURY N/B	1.38	09/30/2018	09/30/2018	781,844	781,487	782,711	1,225	1.08	1.03	2.86	2.92	0.10
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,502,941	2,512,475	9,534	0.87	0.45	0.91	0.92	0.02
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,252,320	1,256,637	4,318	0.81	0.47	0.99	1.00	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	1,252,639	1,255,175	2,536	0.68	0.49	1.07	1.08	0.02
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	991,877	998,290	6,413	1.07	0.72	1.82	1.83	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	990,788	997,850	7,062	1.11	0.74	1.91	1.92	0.05
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,242,953	1,249,738	6,784	1.04	0.76	1.99	2.00	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	1,239,537	1,245,575	6,038	1.03	0.80	2.06	2.08	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	1,142,981	1,148,172	5,190	1.04	0.82	2.15	2.17	0.06
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,594,734	1,600,800	6,066	1.02	0.85	2.23	2.25	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	1,590,196	1,594,976	4,780	1.02	0.89	2.31	2.33	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	1,588,180	1,593,984	5,804	1.06	0.91	2.40	2.41	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	999,356	999,960	604	0.39	0.26	0.45	0.46	0.01
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,366,151	1,364,468	(1,683)	0.89	0.94	2.48	2.50	0.07
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	699,364	699,727	363	0.42	0.32	0.53	0.54	0.01
912828VL1	07/10/2013	AA+	Aaa	1,350,000	US TREASURY N/B	0.63	07/15/2016	07/15/2016	1,349,038	1,349,914	1,352,376	2,462	0.63	0.38	0.70	0.71	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	1,250,283	1,252,200	1,917	0.60	0.40	0.78	0.79	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	1,199,358	1,204,464	5,106	0.91	0.63	1.52	1.54	0.03

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
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,121	1,254,538	5,417	0.92	0.65	1.61	1.62	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	1,250,134	1,251,200	1,066	0.48	0.36	0.66	0.67	0.01
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,097,850	1,103,630	5,780	0.99	0.68	1.69	1.71	0.04
912828XA3	07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,501,479	1,501,950	471	0.96	0.95	2.50	2.54	0.08
912828XF2	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,002,215	1,003,990	1,775	1.04	0.97	2.58	2.62	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	1,294,291	1,296,061	1,770	1.04	0.99	2.67	2.70	0.09
Total Treasury				38,750,000					38,652,232	38,676,933	38,783,163	106,231	0.84	0.65	1.60	1.61	0.04
Grand Total				38,759,070					38,661,302	38,686,003	38,792,233	106,231	0.84	0.65	1.60	1.61	0.04

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/10/2015 to 10/30/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Caldwell	10/21/2015	De Lage Landen Financial Services, Inc.	2015 GL/AL/WC/PROP	The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy per the terms, conditions and exclusions of the policy as respects the lease of a Muratec MFX-C2280N color copier valued at \$10,800. *
Hamilton Township	10/12/2015	Trenton Catholic Academy	2015 GL/AL/WC	Evidence of insurance as respects Hamilton Township's use of the certificate holder's parking lot area for the Fall Harvest Festival on 10/18/15 rain date 10/21/15 and the Winter Wonderland Festival from 12/3/15 to 12/5/15.
Borough of Highland Park	10/23/2015	Demetrius Kambitsis	2015 GL/AL/WC	Certificate holder is included as additional insured (Premises Owner) as respects the Highland Park Fire Department's use of the Center School on 340 Madison Avenue on 11/8/15 for training. *
Township of Parsippany	10/29/2015	Northwest Bergen Passaic Girls Basketball League (NWBP)	2015 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany's Girls Pacers Basketball Teams participation in the Northwest Bergen Passaic Girls Basketball League.
City of Rahway	10/15/2015	PSE&G HOLIDAY LIGHTING GROUP	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects the City of Rahway's attachment of holiday lighting to utility poles. *
Union Township	10/14/2015	ConnectOne Bank	2015 GL/AL/WC	ConnectOne Bank is included as an additional insured (Premises Owner) as respects the Township of Union's use of their property located at 971 Bonnell Court, Union, NJ on 10/15/15 for a police presentation. *
Union Township	10/28/2015	PSE&G Holiday Lighting Group	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects the Township of Union's attachment of Holiday Decorations, Banners, and Signs to the certificate holder's utility poles. *
Borough of Totowa	10/15/2015	PSE&G HOLIDAY LIGHTING GROUP	2015 GL/AL/WC	Certificate holder is included as an additional insured as respects the Borough of Totowa's attachment of holiday lighting to the certificate holder's utility poles. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 10/10/2015 to 10/30/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Freehold	10/23/2015	Thomas Taylor	2015 GL/AL/WC	Evidence of insurance as respects the township's use of the certificate holder's wagon for "Spooktacular 2015".
Borough of Freehold	10/23/2015	John Linney	2015 GL/AL/WC	Evidence of insurance as respects the township's use of the certificate holder's wagon for "Spooktacular 2015".
Township of Livingston	10/21/2015	US Bancorp Government Leasing and Finance Inc	2015 GL/AL/WC/APD	Certificate holder is included as additional insured (Lessor) and lender's loss payee as respects the Township of Livingston's financing four 2015 Ford Explorer Police Interceptors (VIN #27713, #27716, #27715, #27714) scheduled for \$25,000 each. *
Township of Livingston	10/14/2015	Livingston Mall Venture	2015 GL/AL/WC	Evidence of insurance as respects the Art Council of Livingston - Livingston Community Players' use of the certificate holder's property for a mall performance of Hairspray on 10/25/15.
Township of Livingston	10/30/2015	MAR-SAG L.P. c/o Eastman Management Corp	2015 GL/AL/WC	MAR-SAG L.P. c/o Eastman Management Corp is included as additional insured (premises owner) as respects to the Township of Livingston's use of the property at 277 Eisenhower Parkway, Livingston, NJ for the Livingston Dog Fair on 11/1/15 and Camuso Holiday Display from 9/1/15 through 12/31/15.*
Township of Cinnaminson	10/29/2015	River Road Cinnaminson, LLC	2015 GL/AL/WC	Evidence of insurance as respects the Township of Cinnaminson's use of the certificate holder's property at 2605 River Road, Cinnaminson, NJ 08077 for police training on 11/2/15.