



## GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

June 24<sup>th</sup>, 2015

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

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

▪ **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

▪ **PLEDGE OF ALLEGIANCE**

○ **ROLL CALL OF FUND COMMISSIONERS**

○ **APPROVAL OF MINUTES OF 5/20/15 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 19-15 – Approving Certain Disbursements \$425,079.53
- Resolution 20-15 - Approving Claims Payments \$1,738.311

### REPORTS

▪ **EXECUTIVE DIRECTOR – NIP GROUP (Earl Miller & Jonathan Hall)**

- Fast Track and Executive Committee Report on Supplemental Assessments and Dividends
- Meeting Protocols
- Fast Track Report – J. Hall
- Supplemental Assessment – J. Hall

▪ **UNDERWRITING – Anthony Amadeo**

- Payroll Audit
- New Website Launch
- Renewal Kickoff
- 2016 Member Renewals

▪ **SAFETY DIRECTOR – PMA GROUP (Ken Child) NIP Group (Anthony Ven Graitis, Wendy Wiebalk)**

- Wellness
- Training
- Police Professional
- Stewardship Reports

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

- Alice Lihou – Qual-Lynx – Staffing and System 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**

**May 20<sup>th</sup> 2015**

**Hotel Woodbridge at Metro Park- Iselin, NJ Room 203 at 11:00am**

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**MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:01 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  
Ted Ehrenburg  
Lisa O’Neill  
Michael P. King - Absent  
Chris Muraglia – Absent  
Arielle Greenbaum- Saposh  
Joanna Mustafa  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
Joseph B. Bellina  
Michael Caliguiro  
Edward Forte - Absent  
Lou Guarino - AV  
Paul Zarbetski - AV  
Joan Hullings  
Quentin Wiest - AV  
Louis Palazzo  
Michael Martello - Absent  
Laura Reinertsen – Absent  
Greg Whitehead  
Nancy Koblis  
Russ Jones  
Tim Stafford  
Tim Quinn  
Michael Rogers - Absent  
Doug Marvin  
Sonia Brown  
Paula Cozzarelli – Absent  
Frank Ruggiero



Joseph Wassel – Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis – Absent

## **APPROVAL OF MINUTES**

### **MOTION TO APPROVE MINUTES OF 4/29/15 MEETING**

**MOTION:** Commr. Krane

**SECOND:** Commr. Ehrenberg

**ABSTAIN:** Commr. Quinn; Mizerek; Hullings; O’Neill

## **▪ ADOPTION OF RESOLUTIONS**

### **MOTION TO ADOPT RESOLUTIONS**

- **Resolution 17-15 – Approving Certain Disbursements totaling \$203,775.49**
- **Resolution 18-15 – Approving Claims Payments totaling \$1,810,124**

**MOTION:** Commr. Ehreneberg

**SECOND:** Commr. Brown

**VOTE: ROLL CALL**

Jim Rodino  
Chris Reid - Absent  
Barbara Russo - Absent  
Ted Ehrenburg  
Lisa O’Neill  
Michael P. King - Absent  
Chris Muraglia – Absent  
Arielle Greenbaum- Saposh  
Joanna Mustafa  
Allyson Cinquegrana  
Eleanor McGovern  
Peter Valesi  
Joseph B. Bellina  
Michael Caliguero  
Edward Forte - Absent  
Lou Guarino - AV  
Paul Zarbetski - AV  
Joan Hullings  
Quentin Wiest - AV  
Louis Palazzo  
Michael Martello - Absent  
Laura Reinertsen – Absent  
Greg Whitehead  
Nancy Koblis  
Russ Jones



Tim Stafford  
Tim Quinn  
Michael Rogers - Absent  
Doug Marvin  
Sonia Brown  
Paula Cozzarelli – Absent  
Frank Ruggiero  
Joseph Wassel – Absent  
Karen Caulfield  
Mark Krane  
Mike Matheis – Absent

## REPORTS

### Executive Director – NIP Group - E. Miller

- **Fast Track Report** – J. Hall – All Years’ Fund Balance has increased from year-end by \$241,000. Of note is the reclassification of one large claim from the 2007 Fund Year to the 2006 Fund Year.
- **Member Website Upgrade** – J. Hall / T. Amadeo - The Member Website RMIS portal is being upgraded for enhanced security and accessibility on multiple platforms. The site is targeted to be launched by June 15.
- **Payroll Audit Webinar** – T. Amadeo – Tony Amadeo discussed reason for webinar to be held on June 11<sup>th</sup> at 11am.

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

- **Wellness** – A. Ven Graitis - The Workout 2 Win challenge is over. We had over 200 employees participate with over 50 teams formed. Awards were handed out totaling \$2,475. The next competition will be the W2W 5K walk/run to be held in North Brunswick on July 25. Participation will count towards the WIP award and all are invited.
- **Fleet Loss Control**– A. Ven Graitis - A sample policy is being finalized and should be available in the next week or two. Training is available which includes on line driver training through In2vate, on line emergency responder training through SERVE, and in person CEVO or CMVO training through risk control personnel.
- **Police Training**– A. Ven Graitis - Police TACT training was held on May 15. We received tremendous feedback from approximately 30 officers that attended the verbal de-escalation and physical restraint training. Next sessions are scheduled for Rahway on June 12 and June 27 in Lawrence.
- **Fire and Public Works Roundtables**– A. Ven Graitis - Frank Viscuso, author of numerous books on leadership, is speaking at the Fire Fighter Roundtable scheduled on May 27 in Livingston. Fire fighter supervisory staff is invited to attend. Mr. Viscuso will also speak at the DPW Roundtable to be finalized shortly.



- **Stewardship report-Loss reports**– A. Ven Graitis - After listening to feedback from members, NIP and PMA will be working to produce a more succinct and high level Stewardship Report for members in the upcoming month.

## **PRESENTATION**

- **Sewer Backup Claims Against Municipalities** – James Renner - Jim provided a general overview of sewer backup claims for the Commissioners. Jim mentioned that New Jersey's sewer systems are old and outdated and that much of the state's sewer systems were built in the late 1800's and early 1900's and cannot keep up with current volume demands. The state estimates that overdue improvements are needed at a cost of \$45B but only a fraction of that is allocated in the state budget.
- Jim went through the standard defenses and immunities afforded to municipalities for these claims under the Tort Claims Act and that each claim is evaluated by the NIP claims team based on its own merits. Jim stressed that it is important to evaluate all claims fairly and properly and to make consistent claims decisions regarding whether or not a claim is reimbursable.

## **Claims Update**

- **On Line Claim Reporting Via Risk Console** – R. Persico - Bob provided an update on Qual-lynx new on-line claim reporting system Risk Console Flexible Form. The new system will feature the same process but under a different format. Rather than a blank screen to complete the new system will offer a number of screens asking a variety of questions. Those questions in Red are required fields to enable the submission.
- The system will be compatible with Google Chrome, safari and internet explorer 9 through 11. Other additions enable the user to submit multiple claims at once, feature drop down menus, send attachments when submitting the first notice, instant acknowledgements, etc. Webinars will be conducted beginning the week of May 25 and claims can be submitted thereafter.
- A successful pilot program took place during the month of May with North Plainfield Township with Chief Eaton taking the lead. The pilot was extremely helpful in identifying what was beneficial and where revisions were helpful.

**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. Rodino  
**SECOND:** Commr. Quinn  
**VOTE:** Unanimous

**ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS**

**ADJOURN TO PUBLIC SESSION**

**MOTION TO APPROVE CLAIMS**

**MOTION:** Commr. Lombard  
**SECOND:** Commr. Quinn  
**VOTE:** Unanimous

**Claims: April**

**Union Township WC Claim - Granted Settlement Authority**  
**Union Township WC – Granted Settlement Authority**  
**South Brunswick Indemnity - Granted Settlement Authority**  
**Borough of Middlesex WC - Granted Settlement Authority**

**MOTION:** Commr. Marvin  
**SECOND:** Commr. Hullings

**NEW BUSINESS**

**OPEN FORUM**

**MOTION TO ADJOURN**

Commissioner Rodino made a motion to adjourn the meeting at 11:40AM and Commissioner Hullings seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

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Earl Miller

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James Rodino

**ALSO PRESENT:**

Earl Miller – NIP  
Madeline Delgado – NIP



David Springer – 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  
Karen Caulfield – Twp of Union  
John Geaney – Capehart Scatchard  
Frank Kelly – BGIA  
Larry Graham – Fairview Insurance  
Mark Boyles – PMAMC  
Ilene Laursen – Conner Strong  
Fred Arnold – Caldwell  
John M. Hanuscin – Fairways Insurance  
Ken Child – PMA  
Ed Vath - PMA  
Renee Nelms – Qual-lynx  
Dominick Cinelli – Brown & Brown  
Ray Vaughn – AGA  
James Renner – NIP  
Anthony Amadeo – NIP  
Lou Beckerman – Beckerman & Co.  
Eugene Chin - Fanwood  
Dave Smith – Princeton Public Affairs  
Sonia Brown – Twp. North Brunswick  
Patrick DeBalsio – Treasurer  
Michael O’Connell – Pringle, Quinn, Anzano





June 24, 2015

INSURANCE FUND CHAIRMAN RODINO

MEMO TO:

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

FROM:

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

	<u>April</u> <u>2015</u>	<u>May</u> <u>2015</u>
Beginning Cash Balance		
Claims Accounts-TD Bank	\$ 328,119.92	\$ 327,270.38
Claims Account-Bank of America	1,904,573.28	657,679.79
NJ Cash Management	126,478.62	126,488.76
Custodial Account-Bank of America	1,925,047.78	33,739.83
Total Balance	<u>\$ 4,284,219.60</u>	<u>\$ 1,145,178.76</u>
<b>Receipts:</b>		
Claims Account Receipts-TD Bank	\$ 1,164,420.50	\$ 1,765,256.60
Claims/Operating Account Receipts-Bank of America	2,450,061.02	2,235,396.93
NJ Cash Management Activity Receipts	10.14	8.00
Custodial Account-Bank of America		757,503.17
	<u>\$ 3,614,491.66</u>	<u>\$ 4,758,164.70</u>
Total Receipts		
<b>Disbursements:</b>		
Claims Account Disbursements-TD Bank	\$ (1,165,270.04)	\$ (1,759,505.61)
Claims Account Disbursements-Bank of America	(384,644.59)	(448,462.27)
Operating Account Disbursements-Bank of America	(3,312,309.92)	(1,895,237.45)
NJ Cash Management Activity Disbursements		
Custodial Account-Bank of America	(1,891,307.95)	(750,000.00)
	<u>\$ (6,753,532.50)</u>	<u>\$ (4,853,205.33)</u>
Total Disbursements		
Ending Cash Balance		
Claims Accounts-TD Bank	\$ 327,270.38	\$ 333,021.37
Claims Account-Bank of America	657,679.79	549,377.00
NJ Cash Management	126,488.76	126,496.76
Custodial-Investments	33,739.83	41,243.00
Total Balance	<u>\$ 1,145,178.76</u>	<u>\$ 1,050,138.13</u>
Begi Change in Accrued Income	\$ 34,071,978.50	\$ 37,222,264.00
Change in Unrealized Gain	3,187.97	13,750.01
Income Received/Cash Received	(7,989.79)	2,908.61
Realized Gain/(Loss)	16,967.34	7,212.71
Assets Purchased/(Sold)		229.35
Transfer to/from Custodial Account-Bank of America	1,250,000.00	(750,000.00)
	1,888,119.98	(21,253.18)
	<u>\$ 37,222,264.00</u>	<u>\$ 36,475,111.50</u>
Total Investment Account		
	<u>\$ 38,367,442.76</u>	<u>\$ 37,525,249.63</u>



**BANK RECONCILIATION**

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -381029032587		
DATE	From	To	
	05/01/15	05/31/15	

BOOK BALANCE AS OF	05/01/15	\$	657,679.79
ADD DEPOSITS (PER BANK LEDGER)			2,235,396.93
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			2,343,699.72
BOOK BALANCE AS OF	05/31/15	\$	549,377.00

BALANCE PER BANK STATEMENT	05/31/15		\$569,816.18
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ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
TOTAL	0.00		0.00

SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
09/05/14	1210	15,659.18	
03/16/15	1345	1,000.00	
04/17/15	1368	3,780.00	
TOTAL		20,439.18	(20,439.18)

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	05/31/15		549,377.00
		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	05/01/15	05/31/15
BOOK BALANCE AS OF	05/01/15	\$	327,270.38
ADD DEPOSITS (PER BANK LEDGER)			1,765,256.60
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,759,505.61
BOOK BALANCE AS OF	05/31/15	\$	333,021.37
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BALANCE PER BANK STATEMENT	05/31/15		\$938,727.19
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
05/31/15	list	605,705.82	
	TOTAL	605,705.82	(605,705.82)
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	05/31/15		333,021.37
		Difference	0.00

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



**BANK RECONCILIATION**

ACCT.NAME	State of New Jersey	
BANK/ACCT#	Cash Management Fund	
	From	To
DATE	05/01/15	05/31/15

BOOK BALANCE AS OF	05/01/15 \$	126,488.76
ADD DEPOSITS (PER BANK LEDGER)		8.00
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		
BOOK BALANCE AS OF	05/31/15 \$	126,496.76

BALANCE PER BANK STATEMENT	05/31/15	\$126,496.76
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ADD: DEPOSIT IN TRANSIT  
DATE      AMOUNT

TOTAL	0.00	0.00
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SUBTRACT: CHECKS OUTSTANDING

DATE              CHECK#              AMOUNT

TOTAL	0.00	0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE              AMOUNT

TOTAL	\$ -	0.00
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LIST ITEMS ON STATEMENT NOT IN LEDGER

DATE              AMOUNT

TOTAL	-	0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	05/31/15	126,496.76
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA              REVIEWED BY Mary Foulks



**BANK RECONCILIATION**

ACCT.NAME Bank of America/Prime  
 BANK/ACCT# Custody Account -  
 From 05/01/15 To 05/31/15  
 DATE

BOOK BALANCE AS OF	05/01/15	\$	37,256,003.83
ADD DEPOSITS (PER BANK LEDGER)			757,503.17
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,497,152.50
BOOK BALANCE AS OF	05/31/15	\$	36,516,354.50

BALANCE PER BANK STATEMENT	05/31/15		\$36,516,354.50
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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	05/31/15		36,516,354.50
		Difference	0.00

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

**RESOLUTION NO. 19-15**

**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 **\$425,079.53** for payment.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
Date June 24<sup>th</sup>, 2015

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
Date June 24<sup>th</sup>, 2015

## June 24th, 2015 - GSMJIF Commissioners Meeting Bills List

Date: 6.2.15  
Bills List #: 41



<u>Notes</u>	<u>PAYABLE TO</u>	<u>DESCRIPTION</u>	<u>Check #/WT</u>	<u>Invoice Amt.</u>
	Earl Miller	GSMJIF Meeting Venue March	#1397	\$2,789.06
	Princeton Public Affairs	Inv#0515 retainer Fee May & June	#1398	\$1,666.66
	Capehart Scatchard	Litigation Consultant May	#1399	\$1,250.00
	Pringle Quinn Anzano	Fund Attorney Inv#38353	#13100	\$511.50
	Bob Smith & Associates	Litigation Fees May	#13101	\$3,333.33
	Dynamic Testing	Inv#7318 \$246 Fair Haven ;7319 \$434 Bloomfield Inv#7273 \$141- Drug Testing	#13102	\$821.00
	Deputy Chief Frank Viscuso	Leadership Skills Training	#13103	\$1,000.00
	Patrick DeBlasio	Treasurer Fees	#13104	\$1,458.34
	Care Station	Township of West Orange J W. Drug Testing -	#13105	\$48.00
	Dept. Of The Treasury Div. of Admin.	Invest Recievables	#13106	\$440.00
	EANJ	Training for Lawrence Township - Inv#1703	#13107	\$124.00
	Safetyfirst Systems	Decals for Powered Vehicles - Parsippany- Troy Hills	#13108	\$57.95
	Township of Bloomfield	Lehman Claim over SIR	#13109	\$169,313.36
		<b>Total in Checks \$182,813.20</b>		
		<b>Wire Transfers</b>		
	PMA	Risk Control Payment #7 of 12 for 2015		\$38,250.00
	PMA	Berkley Township		\$45,770.64
	PMA	City of Rahway		\$42,649.21
	PMA	City of Hoboken		\$60.60
	PMA	City of Hoboken		\$2,018.40
	PMA	City of Englewood		\$765.52
	PMA	Hamilton Township		\$25,043.51
	PMA	Livingston Township		\$77,541.75
	PMA	Montclair Township		\$822.70
	PMA	Township of Maplewood		\$1,255.00
	PMA	Township of Howell		\$413.37
	PMA	Union Township		\$4,691.68
	PMA	Large loss prepayment Montclair Township Paid \$87,000 in May Total was \$87,500		\$500.00
		<b>Total to PMA \$239,782.38</b>		
	NIP Management	Wellness Workout 2 Win Challenge		\$2,483.95
		<b>Total to NIP \$2,483.95</b>		
			Subtotal	\$ 425,079.53
			Total	<b>\$ 425,079.53</b>



**RESOLUTION NO. 20-15**

**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 **\$1,738,311** against the fund.

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

\_\_\_\_\_  
Chairman

\_\_\_\_\_  
June 24<sup>th</sup>, 2015  
Date

\_\_\_\_\_  
Secretary

\_\_\_\_\_  
June 24<sup>th</sup>, 2015  
Date





**GSMJIF - COMM MEETING PAY SUMMARY REPORT**

**JUNE 2015 Report**

**May Paid**

<b>WC</b>	<b>TPA</b>	
<b>TWP</b>		
Par Troy Hills	D&H	57,934
Bloomfield	D&H	123,383
Linden	Inservco	9,606
All Other	QL	866,651
<b>Total WC</b>		<b>1,057,573</b>

<b>Grand Total January 2015</b>	<b>Grand Total</b>
Post 2012 CLAIMS	1,551,258
Prior 2012 CLAIMS	187,053
<b>TOTAL PAID</b>	<b>1,738,311</b>

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<b>PAL</b>		
<b>ALL TWP</b>		
AL	NIP/QL	60,671
APD	NIP/QL	58,888
EPL	NIP/QL	147,094
GL	NIP/QL	206,498
POL	NIP/QL	10,849
PROP	NIP/QL	9,685
<b>Total PAL</b>		<b>493,685</b>

WC	1,057,573
PAL	493,685
<b>Grand Total post 2012</b>	<b>1,551,258</b>

<b>PMA PRIOR 2012</b>		
WC	PMA	137,450
PAL	PMA	49,603
APD PROP	PMA	0
<b>Total Prior 2012</b>		<b>187,053</b>



<b>GARDEN STATE MUNICIPAL          JOINT INSURANCE FUND          QUAL-LYNX ACCOUNT SERVICE TEAM</b>
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**OVERALL ACCOUNT RESPONSIBILITY**

Renee Nelms Account Manager / Supervisor	Ph: 732-465-7322 Fax: 732-465-7355	rnelms@qual-lynx.com
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**WORKERS' COMPENSATION**

Erika Stelzman Senior WC Claim Adjuster	Ph: 908-225-2268 Fax: 908-222-2299	estelzman@qual-lynx.com
Patricia Pires WC Claim Adjuster	Ph: 908-222-2287 Fax: 908-222-2299	ppires@qual-lynx.com
Debra Catoe WC Claim Adjuster	Ph: 908-225-2254 Fax: 908-222-2299	dcatoe@qual-lynx.com
Arielle Baker WC Medical Only Adjuster	Ph: 908-732-7346 Fax: 908-222-2299	abaker@qual-lynx.com
Britney Fresco WC Medical Care Coordinator	Ph: 732-465-6320 Fax: 908-222-2299	bfresco@qual-lynx.com
Eileen Grover Nurse Case Manager	Ph: 800-425-3222 ext. 7864 Fax: 732-562-2815	egrover@qual-lynx.com
Jennifer Boyce Nurse Case Manager	Ph: 800-425-3222 ext. 7744 Fax: 732-562-2815	jboyce@qual-lynx.com
Jean Lehanue Nurse Case Manager	Ph: 800-425-3222 ext 7745 Fax: 732-562-2815	jlehnanu@qual-lynx.com

PO Box 1209  
 Piscataway, NJ 08855-1209  
 P 908-222-7500  
 F 908-222-2299



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

June 2015

Jason Marett, Claims Service Manager



## Garden State Municipal Joint Insurance Fund

6/1/2015

### 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

6/1/2015

### 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	0	8,621	\$507	16	0	35,802	\$2,238	0	0	\$0	\$0
Hamilton Township	3	0	38,055	\$12,685	26	0	277,959	\$10,691	1	0	\$0	\$0
North Plainfield Borough	5	0	21,132	\$4,226	17	0	21,474	\$1,263	0	0	\$0	\$0
South Brunswick Township	8	0	1,674	\$209	13	0	121,547	\$9,350	0	0	\$0	\$0
Union Township	65	0	36,652	\$564	33	0	51,866	\$1,572	2	0	\$0	\$0
	98	0	\$106,134	\$1,083	105	0	\$508,648	\$4,844	3	0	\$0	\$0

### 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	0	68,113	\$1,892	26	0	6,549	\$252	4	0	13,683	\$3,421
Ewing, Township of	11	0	21,144	\$1,922	8	0	0	\$0	0	0	0	\$0
Hamilton Township	7	0	29,515	\$4,216	20	0	25,102	\$1,255	2	0	3,505	\$1,753
Howell, Township of	4	0	3,697	\$924	39	0	88,686	\$2,274	0	0	0	\$0
Kenilworth Borough	7	0	22,156	\$3,165	4	0	535	\$134	0	0	0	\$0
North Plainfield Borough	14	0	10,323	\$737	19	0	194,134	\$10,218	2	0	3,136	\$1,568
Rahway, City of	14	0	22,080	\$1,577	22	0	215,420	\$9,792	0	0	0	\$0
South Brunswick Township	30	0	23,401	\$780	24	0	160,499	\$6,687	2	0	4,972	\$2,486
Union Township	72	0	63,666	\$884	85	0	321,572	\$3,783	2	0	27,928	\$13,964
West Orange, Township of	6	0	3,272	\$545	5	0	54,283	\$10,857	0	0	0	\$0
	201	0	\$267,367	\$1,330	252	0	\$1,066,780	\$4,233	12	0	\$53,224	\$4,435



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	35,781	\$1,193	30	0	266,882	\$8,896	6	0	27,305	\$4,551
Eastampton Township	0	0	0	\$0	1	0	0	\$0	0	0	0	\$0
Englewood, City of	16	0	45,084	\$2,818	59	0	102,506	\$1,737	1	0	1,760	\$1,760
Ewing, Township of	19	0	51,513	\$2,711	4	0	0	\$0	0	0	0	\$0
Hamilton Township	1	0	1,000	\$1,000	19	0	123,078	\$6,478	2	0	3,178	\$1,589
Hoboken, City of	18	0	27,565	\$1,531	35	0	675,524	\$19,301	1	0	3,985	\$3,985
Howell, Township of	9	0	57,919	\$6,435	42	0	250,978	\$5,976	2	0	25,000	\$12,500
Kenilworth Borough	7	0	5,044	\$721	11	0	164,117	\$14,920	0	0	0	\$0
Livingston Township	7	0	5,587	\$798	28	0	508,015	\$18,143	0	0	0	\$0
North Plainfield Borough	11	0	0	\$0	10	0	1,273	\$127	1	0	323	\$323
Rahway, City of	26	0	8,330	\$320	30	0	13,945	\$465	1	0	1,040	\$1,040
South Brunswick Township	27	0	30,043	\$1,113	20	0	42,836	\$2,142	0	0	0	\$0
Union Township	53	0	259,739	\$4,901	54	0	300,730	\$5,569	0	0	0	\$0
West Orange, Township of	54	0	56,461	\$1,046	41	0	577,834	\$14,094	2	0	0	\$0
	278	0	\$584,066	\$2,101	384	0	\$3,027,718	\$7,885	16	0	\$62,591	\$3,912



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	17,140	\$745	23	0	5,371	\$234	4	0	19,642	\$4,911
Eastampton Township	2	0	5,081	\$2,541	1	0	0	\$0	0	0	0	\$0
Englewood, City of	15	0	48,636	\$3,242	86	0	695,872	\$8,092	1	0	10,723	\$10,723
Ewing, Township of	20	0	14,711	\$736	10	0	2,452	\$245	1	0	1,695	\$1,695
Hamilton Township	10	0	13,106	\$1,311	12	0	41,710	\$3,476	2	0	24,754	\$12,377
Hoboken, City of	31	0	78,638	\$2,537	56	0	875,973	\$15,642	0	0	0	\$0
Howell, Township of	16	0	201,474	\$12,592	29	0	147,398	\$5,083	1	0	0	\$0
Jackson Township	20	0	15,538	\$777	31	0	293,988	\$9,483	0	0	0	\$0
Kenilworth Borough	7	0	49,176	\$7,025	2	0	0	\$0	0	0	0	\$0
Livingston Township	17	0	25,244	\$1,485	49	0	70,879	\$1,447	4	0	2,839	\$710
Montclair Township	48	0	116,434	\$2,426	59	0	187,058	\$3,170	1	0	384	\$384
North Plainfield Borough	13	0	23,204	\$1,785	23	0	54,092	\$2,352	2	0	0	\$0
Rahway, City of	27	0	16,903	\$626	27	0	13,727	\$508	6	0	32,220	\$5,370
South Brunswick Township	25	0	40,029	\$1,601	13	0	6,843	\$526	0	0	0	\$0
Union Township	63	0	103,629	\$1,645	47	0	58,758	\$1,250	0	0	0	\$0
West Orange Township	49	0	136,178	\$2,779	42	0	63,750	\$1,518	0	0	0	\$0
	386	0	\$905,121	\$2,345	510	0	\$2,517,871	\$4,937	22	0	\$92,257	\$4,194



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	70,587	\$3,209	22	0	29,038	\$1,320	3	0	22,406	\$7,469
Eastampton Township	1	0	825	\$825	0	0	0	\$0	0	0	0	\$0
Englewood, City of	20	0	19,767	\$988	53	0	507,915	\$9,583	2	0	18,124	\$9,062
Ewing Township	13	0	8,926	\$687	5	0	0	\$0	0	0	0	\$0
Hamilton Township	7	0	31,953	\$4,565	9	0	147,666	\$16,407	0	0	0	\$0
Harrison, Town of	12	0	12,176	\$1,015	7	0	2,150	\$307	0	0	0	\$0
Hoboken, City of	23	0	30,182	\$1,312	46	0	1,205,492	\$26,206	0	0	0	\$0
Howell Township	13	0	251,908	\$19,378	27	0	118,647	\$4,394	1	0	0	\$0
Jackson Township	13	0	259,915	\$19,993	20	0	204,450	\$10,223	0	0	0	\$0
Kenilworth, Borough of	2	0	2,147	\$1,074	7	0	22,892	\$3,270	0	0	0	\$0
Livingston Township	30	0	27,942	\$931	31	0	43,469	\$1,402	4	0	33,724	\$8,431
Maplewood, Township of	19	0	163,269	\$8,593	22	0	1,690	\$77	4	0	15,136	\$3,784
Montclair Township	40	0	70,500	\$1,763	78	0	325,344	\$4,171	1	0	156,032	\$156,032
North Plainfield Boro	13	0	38,832	\$2,987	17	0	37,238	\$2,190	1	0	0	\$0
Rahway, City of	22	0	22,577	\$1,026	32	0	23,112	\$722	0	0	0	\$0
South Brunswick Township	20	0	20,698	\$1,035	13	0	45,075	\$3,467	1	0	2,272	\$2,272
Union Township	58	0	70,331	\$1,213	56	0	70,272	\$1,255	0	0	0	\$0
West Orange, Township of	68	0	60,584	\$891	39	0	36,059	\$925	1	0	0	\$0
	396	0	\$1,163,119	\$2,937	484	0	\$2,820,509	\$5,827	18	0	\$247,694	\$13,761





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	15,688	\$654	17	0	242,108	\$14,242	0	0	0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	2	0	0	\$0
Hoboken, City of	35	0	269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	316	\$316
Howell Township	12	0	11,108	\$926	20	0	11,601	\$580	3	0	13,802	\$4,601
Jackson Township	20	0	29,167	\$1,458	26	0	164,148	\$6,313	1	0	24,000	\$24,000
Kenilworth, Borough of	6	0	16,216	\$2,703	5	0	0	\$0	1	0	1,865	\$1,865
Livingston Township	19	0	39,943	\$2,102	29	0	32,876	\$1,134	2	0	4,020	\$2,010
Maplewood, Township of	17	0	8,450	\$497	28	0	39,954	\$1,427	2	0	2,400	\$1,200
Montclair Township	51	0	43,180	\$847	63	0	71,399	\$1,133	0	0	0	\$0
North Plainfield Boro	10	0	18,827	\$1,883	9	0	91,458	\$10,162	0	0	0	\$0
Rahway, City of	15	0	8,250	\$550	32	0	9,347	\$292	3	0	8,100	\$2,700
South Brunswick Township	12	0	61,392	\$5,116	12	0	24,989	\$2,082	1	0	0	\$0
Union Township	68	0	77,616	\$1,141	60	0	475,852	\$7,931	1	0	24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	629,432	\$15,736	0	0	0	\$0
	404	0	\$713,970	\$1,767	482	1	\$3,467,555	\$7,194	27	0	\$104,295	\$3,863



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	0	666	\$666	1	0	0	\$0
Englewood, City of	42	0	35,711	\$850	47	0	445,146	\$9,471	5	0	1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	0	122,959	\$20,493	0	0	0	\$0
Hamilton Township	0	0	0	\$0	20	0	127,553	\$6,378	0	0	0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	0	\$0
Highland Park Borough	9	0	157,709	\$17,523	9	0	15,119	\$1,680	2	0	3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	0	707,060	\$16,835	1	0	24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	0	32,926	\$1,266	1	0	3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0	0	\$0	0	0	0	\$0
Livingston Township	11	0	9,624	\$875	50	0	49,614	\$992	6	0	4,586	\$764
Maplewood, Township of	13	0	18,607	\$1,431	13	0	37,185	\$2,860	8	0	49,709	\$6,214
Montclair Township	13	0	3,434	\$264	71	0	119,142	\$1,678	0	0	0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	168,208	\$7,313	2	0	2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	0	272,688	\$6,342	8	0	1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	0	93,532	\$4,923	1	0	0	\$0
Union Township	47	0	94,315	\$2,007	57	0	326,319	\$5,725	1	0	491	\$491
West Orange, Township of	59	0	22,312	\$378	45	0	238,322	\$5,296	1	0	2,154	\$2,154
	327	0	\$556,232	\$1,701	501	1	\$2,795,892	\$5,581	43	0	\$130,680	\$3,039



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	1,090,170	\$36,339	12	0	290,826	\$24,236	0	0	0	\$0
Caldwell Borough	4	0	145	\$36	7	0	6,419	\$917	0	0	0	\$0
Eastampton Township	4	0	16,524	\$4,131	1	0	2,500	\$2,500	0	0	0	\$0
Englewood, City of	29	0	66,737	\$2,301	50	1	1,191,164	\$23,823	9	0	9,514	\$1,057
Ewing Township	5	0	378	\$76	9	0	43,865	\$4,874	1	0	0	\$0
Fanwood Borough	4	0	95	\$24	6	0	38,703	\$6,451	0	0	0	\$0
Hamilton Township	6	0	319,768	\$53,295	23	1	1,458,705	\$63,422	0	0	0	\$0
Harrison, Town of	7	0	5,447	\$778	4	0	22,903	\$5,726	1	0	738	\$738
Highland Park Borough	15	0	10,905	\$727	19	1	158,417	\$8,338	3	0	0	\$0
Hoboken, City of	30	0	107,688	\$3,590	35	1	322,462	\$9,213	2	0	0	\$0
Howell Township	11	0	18,690	\$1,699	35	0	116,452	\$3,327	1	0	0	\$0
Kenilworth, Borough of	3	0	2,973	\$991	7	0	501	\$72	0	0	0	\$0
Livingston Township	14	0	23,977	\$1,713	50	0	57,423	\$1,148	6	0	0	\$0
Manalapan Township	13	0	21,817	\$1,678	24	0	312,731	\$13,030	0	0	0	\$0
Maplewood, Township of	7	0	27,106	\$3,872	10	0	115,373	\$11,537	2	0	4,689	\$2,345
Montclair Township	27	0	367,418	\$13,608	41	0	239,280	\$5,836	0	0	0	\$0
North Plainfield Boro	11	0	3,688	\$335	15	0	66,496	\$4,433	0	0	0	\$0
Rahway, City of	13	0	17,324	\$1,333	18	0	38,366	\$2,131	5	0	0	\$0
South Brunswick Township	12	0	14,924	\$1,244	12	0	17,142	\$1,429	4	0	24,375	\$6,094
Union Township	31	0	61,571	\$1,986	41	0	86,249	\$2,104	0	0	0	\$0
Warren Township	4	0	7,382	\$1,846	15	0	10,661	\$711	1	0	2,383	\$2,383
West Orange, Township of	46	0	217,913	\$4,737	34	0	97,193	\$2,859	3	0	0	\$0
	326	0	\$2,402,640	\$7,370	468	4	\$4,693,831	\$10,030	38	0	\$41,699	\$1,097



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	225,734	\$56,434	1	0	116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	358,891	\$39,877	2	0	9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	65,010	\$13,002	0	0	0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	0	56,312	\$3,754	3	0	0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,506	\$10,028	1	0	0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	133,905	\$2,270	2	0	24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	0	27,127	\$3,875	0	0	0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	0	\$0
Montclair Township	31	1	183,863	\$5,931	53	0	263,721	\$4,976	2	0	10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	151,674	\$10,834	1	0	0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	2	668,390	\$22,280	0	0	0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	0	206,581	\$6,260	3	0	24,000	\$8,000
<b>Total</b>	<b>388</b>	<b>1</b>	<b>\$855,841</b>	<b>\$2,206</b>	<b>529</b>	<b>8</b>	<b>\$4,280,964</b>	<b>\$8,093</b>	<b>56</b>	<b>0</b>	<b>\$260,379</b>	<b>\$4,650</b>



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

6/1/2015

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	0	19,170	\$2,396	14	0	1,504	\$107	4	0	2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	1	419,062	\$11,326	14	0	10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	24,000	\$6,000
Hamilton Township	11	0	327,792	\$29,799	18	0	592,231	\$32,902	7	0	0	\$0
Harrison, Town of	7	0	6,872	\$982	8	0	128,258	\$16,032	2	0	8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	1	105,737	\$17,623	2	0	25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	0	316,088	\$6,198	1	0	0	\$0
Howell Township	4	0	1,455	\$364	23	1	366,444	\$15,932	2	0	10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	0	219,912	\$3,491	9	0	7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	0	\$0
Montclair Township	18	0	14,448	\$803	67	0	36,691	\$548	0	0	0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	0	68,126	\$2,349	14	0	216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	43,627	\$3,116
Union Township	42	0	98,218	\$2,339	39	0	14,034	\$360	7	0	24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	0	21,684	\$2,409	7	0	34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	0	172,279	\$3,666	4	0	90	\$23
	360	0	\$833,386	\$2,315	555	4	\$2,716,000	\$4,894	113	0	\$475,251	\$4,206



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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	0	0	\$0
Hamilton Township	162	42.3%	\$821,923	31.5%	\$5,074	821,934	0	0	\$0
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	0	0	\$0
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	0	0	\$0
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	0	0	\$0
	383	100.0%	\$2,608,072	100.0%	\$6,810	\$2,608,078	0	\$0	#DIV/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	0	0	\$0
Ewing, Township of	78	13.2%	898,182	20.9%	\$11,515	898,183	0	0	\$0
Hamilton Township	123	20.7%	841,090	19.6%	\$6,838	827,972	1	313,543	\$313,543
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	398,515	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	628,469	14.6%	\$12,086	628,469	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,296,957	100.0%	\$7,246	\$4,277,057	2	\$376,719	\$188,360



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

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%	666,417	11.7%	\$6,942	660,005	1	18,789	\$18,789
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	152,141	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.2%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.6%	\$5,033	739,037	1	236,383	\$236,383
Howell, Township of	35	5.5%	629,765	11.1%	\$17,993	494,950	2	520,005	\$260,003
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	0	0	\$0
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	0	0	\$0
North Plainfield Borough	20	3.2%	346,142	6.1%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,292,729	22.7%	\$24,391	1,228,592	1	1,001,552	\$1,001,552
South Brunswick Township	71	11.3%	217,327	3.8%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.1%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,698,826	100.0%	\$9,031	\$5,446,868	6	\$1,937,786	\$322,964



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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	9.0%	\$5,911	584,300	7	416,020	\$59,431
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	927,227	12.1%	\$9,659	927,219	1	279,342	\$279,342
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,069,352	27.0%	\$11,962	1,808,804	1	1,431,084	\$1,431,084
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	0	0	\$0
Howell, Township of	52	5.4%	522,722	6.8%	\$10,052	522,715	0	0	\$0
Jackson Township	29	3.0%	385,064	5.0%	\$13,278	376,909	1	109,329	\$109,329
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	620,535	8.1%	\$11,933	555,340	1	193,145	\$193,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,666,670	100.0%	\$7,994	\$7,225,436	11	\$2,428,920	\$220,811





## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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%	961,886	10.9%	\$8,083	859,640	7	620,511	\$88,644
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,284,500	14.5%	\$10,035	1,240,891	1	537,085	\$537,085
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.7%	\$4,689	720,319	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.3%	\$4,588	177,091	1	48,545	\$48,545
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%	1,080,410	12.2%	\$14,405	1,030,135	3	462,979	\$154,326
Jackson Township	41	3.2%	358,252	4.1%	\$8,738	358,251	0	0	\$0
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	420,200	4.8%	\$4,567	420,204	0	0	\$0
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	556,072	6.3%	\$13,240	530,767	2	255,436	\$127,718
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,452	11.8%	\$6,983	1,021,857	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.8%	\$6,448	571,301	2	212,169	\$106,085
	1281	100.0%	\$8,844,231	100.0%	\$6,904	\$8,472,982	19	\$2,614,726	\$137,617



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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%	1,022,275	11.4%	\$9,830	896,868	6	373,424	\$62,237
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	784,747	8.8%	\$7,007	784,165	1	269,384	\$269,384
Ewing, Township of	57	4.9%	503,152	5.6%	\$8,827	503,156	0	0	\$0
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	0	0	\$0
Highland Park Borough	27	2.3%	191,227	2.1%	\$7,082	191,229	0	0	\$0
Hoboken, City of	71	6.0%	525,980	5.9%	\$7,408	443,563	3	108,439	\$36,146
Howell, Township of	59	5.0%	890,505	10.0%	\$15,093	776,098	2	124,301	\$62,151
Jackson Township	55	4.7%	465,139	5.2%	\$8,457	457,471	1	50,860	\$50,860
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	0	0	\$0
Livingston Township	52	4.4%	665,395	7.4%	\$12,796	632,949	2	91,149	\$45,575
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	0	0	\$0
Montclair Township	83	7.1%	347,320	3.9%	\$4,185	347,314	0	0	\$0
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	0	0	\$0
Rahway, City of	46	3.9%	557,456	6.2%	\$12,119	520,370	1	498,247	\$498,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,286,703	14.4%	\$10,904	1,123,508	2	374,394	\$187,197
West Orange, Township of	88	7.5%	583,822	6.5%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,948,675	100.0%	\$7,616	\$8,345,834	20	\$2,007,784	\$100,389



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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%	924,139	12.4%	\$11,848	876,541	4	183,315	\$45,829
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	777,607	10.4%	\$8,737	777,607	0	0	\$0
Ewing, Township of	77	7.3%	451,292	6.0%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	939,621	12.6%	\$6,480	671,506	4	680,479	\$170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.4%	\$5,498	398,013	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,245,031	16.6%	\$20,410	1,100,703	4	698,466	\$174,617
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	269,445	3.6%	\$6,909	216,978	1	74,150	\$74,150
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	0	0	\$0
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	0	0	\$0
North Plainfield Borough	26	2.5%	451,894	6.0%	\$17,381	425,475	1	210,255	\$210,255
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	423,239	5.7%	\$4,810	423,237	0	0	\$0
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	355,293	1	144,824	\$144,824
	1052	100.0%	\$7,477,877	100.0%	\$7,108	\$6,897,444	16	\$2,005,788	\$125,362



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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%	1,740,532	15.1%	\$19,779	1,323,986	9	1,451,708	\$161,301
Caldwell Borough	20	1.8%	749,084	6.5%	\$37,454	404,541	1	652,040	\$652,040
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	144,517	1	196,730	\$196,730
Englewood, City of	88	8.1%	1,488,672	12.9%	\$16,917	1,374,574	3	370,452	\$123,484
Ewing, Township of	89	8.2%	591,539	5.1%	\$6,647	562,100	1	74,587	\$74,587
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	0	0	\$0
Hamilton Township	133	12.3%	1,234,840	10.7%	\$9,285	989,208	5	732,020	\$146,404
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	0	0	\$0
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	0	0	\$0
Hoboken, City of	57	5.3%	795,615	6.9%	\$13,958	783,966	1	417,522	\$417,522
Howell, Township of	38	3.5%	311,971	2.7%	\$8,210	285,130	2	80,798	\$40,399
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	0	0	\$0
Manalapan Township	23	2.1%	453,421	3.9%	\$19,714	414,340	2	54,960	\$27,480
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	0	0	\$0
Montclair Township	77	7.1%	557,626	4.8%	\$7,242	495,520	2	276,755	\$138,378
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
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	0	0	\$0
Union Township	93	8.6%	1,345,948	11.7%	\$14,473	1,270,624	2	201,539	\$100,770
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	0	0	\$0
West Orange, Township of	78	7.2%	410,797	3.6%	\$5,267	406,540	1	64,903	\$64,903
	1085	100.0%	\$11,499,808	100.0%	\$10,599	\$10,032,982	31	\$4,739,546	\$152,889



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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%	708,040	5.8%	\$9,441	561,662	7	486,760	\$69,537
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	0	0	\$0
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	0	0	\$0
Englewood, City of	63	5.4%	599,720	4.9%	\$9,519	599,725	0	0	\$0
Ewing, Township of	74	6.3%	550,668	4.5%	\$7,441	530,952	2	71,952	\$35,976
Fanwood Borough	13	1.1%	121,549	1.0%	\$9,350	121,548	0	0	\$0
Freehold Township	63	5.4%	694,557	5.7%	\$11,025	590,013	1	292,423	\$292,423
Hamilton Township	130	11.1%	1,711,035	14.0%	\$13,162	1,527,941	2	392,322	\$196,161
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	0	0	\$0
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	0	0	\$0
Hoboken, City of	79	6.8%	759,933	6.2%	\$9,619	575,165	5	346,607	\$69,321
Howell, Township of	62	5.3%	587,630	4.8%	\$9,478	540,906	1	81,921	\$81,921
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	0	0	\$0
Livingston Township	41	3.5%	1,244,243	10.2%	\$30,347	868,296	1	792,319	\$792,319
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	0	0	\$0
Maplewood, Township of	33	2.8%	239,594	2.0%	\$7,260	202,183	1	100,218	\$100,218
Middlesex Borough	12	1.0%	258,599	2.1%	\$21,550	194,545	1	251,708	\$251,708
Montclair Township	79	6.8%	634,300	5.2%	\$8,029	583,296	2	230,361	\$115,181
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	0	0	\$0
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	0	0	\$0
North Plainfield Borough	18	1.5%	176,337	1.4%	\$9,797	176,337	0	0	\$0
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	591,550	4.9%	\$9,243	470,412	1	159,279	\$159,279
Union Township	96	8.2%	1,747,466	14.3%	\$18,203	1,647,377	2	585,510	\$292,755
Warren Township	14	1.2%	175,949	1.4%	\$12,568	109,140	1	124,828	\$124,828
West Orange, Township of	56	4.8%	461,024	3.8%	\$8,233	388,286	2	144,917	\$72,459
<b>Total</b>	<b>1166</b>	<b>100.0%</b>	<b>\$12,181,258</b>	<b>100.0%</b>	<b>\$10,447</b>	<b>\$10,606,845</b>	<b>29</b>	<b>\$4,061,125</b>	<b>\$140,039</b>



## Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

6/1/2015

### 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%	335,145	3.0%	\$6,323	261,250	2	137,384	\$68,692
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	0	0	\$0
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	0	0	\$0
Englewood, City of	79	6.3%	460,518	4.1%	\$5,829	460,515	0	0	\$0
Ewing, Township of	87	6.9%	1,262,355	11.1%	\$14,510	935,876	5	933,243	\$186,649
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	88,633	0.8%	\$1,502	84,317	1	5,944	\$5,944
Hamilton Township	138	10.9%	2,134,160	18.8%	\$15,465	1,676,250	8	1,435,862	\$179,483
Harrison, Town of	23	1.8%	193,027	1.7%	\$8,392	182,453	1	23,568	\$23,568
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	0	0	\$0
Hoboken, City of	97	7.7%	1,175,355	10.4%	\$12,117	844,027	8	972,469	\$121,559
Howell, Township of	48	3.8%	603,040	5.3%	\$12,563	498,737	3	315,242	\$105,081
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	0	0	\$0
Livingston Township	54	4.3%	967,820	8.5%	\$17,923	803,009	8	723,492	\$90,437
Manalapan Township	29	2.3%	164,033	1.4%	\$5,656	130,298	2	150,807	\$75,404
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	0	0	\$0
Middlesex Borough	22	1.7%	298,009	2.6%	\$13,546	216,920	2	142,050	\$71,025
Montclair Township	62	4.9%	577,130	5.1%	\$9,309	557,988	4	253,856	\$63,464
Morris Township	43	3.4%	301,881	2.7%	\$7,020	290,543	1	25,435	\$25,435
Morristown, Town of	38	3.0%	219,437	1.9%	\$5,775	211,613	1	167,614	\$167,614
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	0	0	\$0
North Brunswick Township	50	4.0%	234,838	2.1%	\$4,697	234,840	0	0	\$0
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	0	0	\$0
Rahway, City of	63	5.0%	394,428	3.5%	\$6,261	347,394	1	119,704	\$119,704
Union Township	74	5.9%	892,950	7.9%	\$12,067	759,207	3	491,086	\$163,695
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	0	0	\$0
West Orange, Township of	69	5.5%	323,951	2.9%	\$4,695	293,924	1	42,892	\$42,892
	1261	100.0%	\$11,334,585	100.0%	\$8,989	\$9,497,034	51	\$5,940,648	\$116,483



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2015

#### Year 2002

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

#### Year 2003

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2015

#### Year 2004

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

#### Year 2005

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





## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2015

Year 2006

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2015

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%
<b>GSMJIF</b>	250	1175	21.28%	6024	4.15%



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2015

Year 2008

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



## Garden State Municipal Joint Insurance Fund

### Lost Time Accident Frequency Report

6/1/2015

Year 2009

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



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2015

**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%
<b>GSMJIF</b>	241	1166	20.67%	7575	3.18%



## Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

6/1/2015

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	23	97	23.71%	732	3.14%
Howell, Township of	9	48	18.75%	537	1.68%
Kenilworth Borough	1	10	10.00%	171	0.58%
Livingston Township	15	54	27.78%	275	5.45%
Manalapan Township	2	29	6.90%	179	1.12%
Maplewood, Township of	3	47	6.38%	400	0.75%
Middlesex Borough	4	22	18.18%	150	2.67%
Montclair Township	24	62	38.71%	404	5.94%
Morris Township	9	43	20.93%	190	4.74%
Morristown, Town of	2	38	5.26%	196	1.02%
New Providence Borough	1	23	4.35%	126	0.79%
North Brunswick Township	8	50	16.00%	326	2.45%
North Plainfield Borough	3	20	15.00%	150	2.00%
Rahway, City of	9	63	14.29%	280	3.21%
Union Township	18	74	24.32%	518	3.47%
Warren Township	2	11	18.18%	93	2.15%
West Orange, Township of	11	69	15.94%	415	2.65%
<b>GSMJIF</b>	237	1261	18.79%	7605	3.12%



## The PMA Management Corporation Workers Compensation Timely Reporting

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

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

### GSMJIF CLAIMS REPORTING HISTORY

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

\* claim totals based on prior carrier data.







## Garden State Municipal Joint Insurance Fund

Executive Summary

6/1/2015

<b>Commercial Auto</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>3164</b>
Open Claims as of June 1, 2015 for all policy years:	<b>1</b>
Commercial auto claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$106,134</b>
Total Incurred for 2003 Losses:	<b>\$267,367</b>
Total Incurred for 2004 Losses:	<b>\$584,066</b>
Total Incurred for 2005 Losses:	<b>\$905,121</b>
Total Incurred for 2006 Losses:	<b>\$1,163,119</b>
Total Incurred for 2007 Losses:	<b>\$713,970</b>
Total Incurred for 2008 Losses:	<b>\$556,232</b>
Total Incurred for 2009 Losses:	<b>\$2,402,640</b>
Total Incurred for 2010 Losses:	<b>\$855,841</b>
Total Incurred for 2011 Losses:	<b>\$833,386</b>
Total Auto Claims / Number of Vehicles 2002:	<b>0.117</b>
Total Auto Claims / Number of Vehicles 2003:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2004:	<b>0.131</b>
Total Auto Claims / Number of Vehicles 2005:	<b>0.156</b>
Total Auto Claims / Number of Vehicles 2006:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2007:	<b>0.146</b>
Total Auto Claims / Number of Vehicles 2008:	<b>0.122</b>
Total Auto Claims / Number of Vehicles 2009:	<b>0.113</b>
Total Auto Claims / Number of Vehicles 2010:	<b>0.115</b>
Total Auto Claims / Number of Vehicles 2011:	<b>0.099</b>

<b>General Liability/ Police / Professional Liability</b>	
Claims reported for the GSMJIF since March 1, 2002:	<b>4270</b>
Open Claims as of June 1, 2015 for all policy years:	<b>18</b>
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$508,648</b>
Total Incurred for 2003 Losses:	<b>\$1,066,780</b>
Total Incurred for 2004 Losses:	<b>\$3,027,718</b>
Total Incurred for 2005 Losses:	<b>\$2,517,871</b>
Total Incurred for 2006 Losses:	<b>\$2,820,509</b>
Total Incurred for 2007 Losses:	<b>\$3,467,555</b>
Total Incurred for 2008 Losses:	<b>\$2,795,892</b>
Total Incurred for 2009 Losses:	<b>\$4,693,831</b>
Total Incurred for 2010 Losses:	<b>\$4,280,964</b>
Total Incurred for 2011 Losses:	<b>\$2,716,000</b>
Total Liability Claims / 1000 Population 2002:	<b>0.442</b>
Total Liability Claims / 1000 Population 2003:	<b>0.628</b>
Total Liability Claims / 1000 Population 2004:	<b>0.767</b>
Total Liability Claims / 1000 Population 2005:	<b>0.876</b>
Total Liability Claims / 1000 Population 2006:	<b>0.780</b>
Total Liability Claims / 1000 Population 2007:	<b>0.759</b>
Total Liability Claims / 1000 Population 2008:	<b>0.846</b>
Total Liability Claims / 1000 Population 2009:	<b>0.682</b>
Total Liability Claims / 1000 Population 2010:	<b>0.725</b>
Total Liability Claims / 1000 Population 2011:	<b>0.711</b>



## Garden State Municipal Joint Insurance Fund

Executive Summary

6/1/2015

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	<b>9586</b>
Open Claims as of June 1, 2015 for all policy years:	<b>185</b>
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	<b>\$2,608,072</b>
Total Incurred for 2003 Losses:	<b>\$4,296,957</b>
Total Incurred for 2004 Losses:	<b>\$5,698,826</b>
Total Incurred for 2005 Losses:	<b>\$7,666,670</b>
Total Incurred for 2006 Losses:	<b>\$8,844,231</b>
Total Incurred for 2007 Losses:	<b>\$8,948,675</b>
Total Incurred for 2008 Losses:	<b>\$7,477,877</b>
Total Incurred for 2009 Losses:	<b>\$11,499,808</b>
Total Incurred for 2010 Losses:	<b>\$12,181,258</b>
Total Incurred for 2011 Losses:	<b>\$11,334,585</b>
Total Claims / Full Time Employees (1,963) for 2002:	<b>0.195</b>
Total Claims / Full Time Employees (2,844) for 2003:	<b>0.209</b>
Total Claims / Full Time Employees (3,135) for 2004:	<b>0.201</b>
Total Claims / Full Time Employees (4,861) for 2005:	<b>0.197</b>
Total Claims / Full Time Employees (5,887) for 2006:	<b>0.218</b>
Total Claims / Full Time Employees (6,024) for 2007:	<b>0.195</b>
Total Claims / Full Time Employees (5,764) for 2008:	<b>0.183</b>
Total Claims / Full Time Employees (6,706) for 2009:	<b>0.162</b>
Total Claims / Full Time Employees (7,575) for 2010:	<b>0.154</b>
Total Claims / Full Time Employees (7,757) for 2011:	<b>0.166</b>

### Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

**4.8**

Average Paid By Reporting Time - 2002 to Present

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



## Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 05/01/15 to 06/01/15

### 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	397.80
CITY OF HOBOKEN	1238468	60.60
HIGHLAND PARK BOROUGH	3394194	45,546.99
MANALAPAN TOWNSHIP	5381579	110.16
UNION TOWNSHIP	9125386	1,630.22
WARREN TOWNSHIP	8778151	1,610.97
WEST ORANGE TOWNSHIP	9279688	246.38
		<b>49,603.12</b>

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 - GSMJIF

Payments Over SIR - Checks Issued 05/01/15 to 06/01/15

### Workers' Compensation Claims

#### Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	44,791.20	515.04	464.40	45,770.64
CITY OF ENGLEWOOD	2228377	0.00	0.00	765.52	765.52
CITY OF HOBOKEN	1249580	-30,612.00	-67,000.00	0.00	-97,612.00
CITY OF RAHWAY	1236736	1,480.00	1,156.59	40,289.06	42,925.65
EASTAMPTON TOWNSHIP	2228252	0.00	1,030.00	37.20	1,067.20
EWING TOWNSHIP	8769580	-5,760.00	-2,240.00	0.00	-8,000.00
FREEHOLD TOWNSHIP	2500759	0.00	0.00	184.62	184.62
HAMILTON TOWNSHIP	3389434	0.00	23,637.59	2,164.92	25,802.51
HARRISON, TOWN OF	8772758	0.00	0.00	1,254.60	1,254.60
HOWELL TOWNSHIP	3394186	50,794.00	0.00	3,104.55	53,898.55
LIVINGSTON TOWNSHIP	4871323	3,655.44	72,131.13	425.82	76,212.39
MAPLEWOOD TOWNSHIP	5376157	0.00	0.00	1,255.00	1,255.00
MIDDLESEX BOROUGH	5384474	0.00	0.00	0.00	0.00
MONTCLAIR TOWNSHIP	5375340	0.00	0.00	822.70	822.70
MORRISTOWN, TOWN OF	0298612	1,035.72	0.00	0.00	1,035.72
NORTH BRUNSWICK TOWNSHIP	0298620	-6,250.00	-6,250.00	0.00	-12,500.00
UNION TOWNSHIP	9125378	2,601.00	1,940.23	25.20	4,566.43
		<b>61,735.36</b>	<b>24,920.58</b>	<b>50,793.59</b>	<b>137,449.53</b>



**Garden State Municipal Joint Insurance Fund  
Summary of Claims**

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2010	3	1	\$ 625,749.12
AUTO LIABILITY	01/01/2011	22	1	\$ 22,863.51
AUTO LIABILITY	01/01/2012	213	5	\$ 556,482.99
AUTO LIABILITY	01/01/2013	299	17	\$ 1,775,100.56
AUTO LIABILITY	01/01/2014	482	26	\$ 342,378.20
AUTO LIABILITY	01/01/2015	234	65	\$ 324,608.59
<b>AUTO LIABILITY Total</b>		<b>1,253</b>	<b>115</b>	<b>\$ 3,647,182.97</b>
AUTO PHYSICAL DAMAGE	01/01/2010	2	-	\$ 9,382.67
AUTO PHYSICAL DAMAGE	01/01/2011	11	-	\$ 41,909.88
AUTO PHYSICAL DAMAGE	01/01/2012	405	1	\$ 1,321,578.24
AUTO PHYSICAL DAMAGE	01/01/2013	376	3	\$ 920,746.13
AUTO PHYSICAL DAMAGE	01/01/2014	564	18	\$ 1,002,918.77
AUTO PHYSICAL DAMAGE	01/01/2015	262	57	\$ 321,602.70
<b>AUTO PHYSICAL DAMAGE Total</b>		<b>1,620</b>	<b>79</b>	<b>\$ 3,618,138.39</b>
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,026,040.11
EMPLOYMENT PRACTICES	01/01/2012	23	4	\$ 3,395,241.58
EMPLOYMENT PRACTICES	01/01/2013	35	15	\$ 1,741,009.83
EMPLOYMENT PRACTICES	01/01/2014	38	22	\$ 2,203,669.62
EMPLOYMENT PRACTICES	01/01/2015	11	10	\$ 765,940.00
<b>EMPLOYMENT PRACTICES Total</b>		<b>109</b>	<b>51</b>	<b>\$ 9,131,901.14</b>
GENERAL LIABILITY	01/01/2006	1	-	\$ 133.90
GENERAL LIABILITY	01/01/2007	1	-	\$ 250,000.00
GENERAL LIABILITY	01/01/2008	2	1	\$ 31,000.00
GENERAL LIABILITY	01/01/2009	2	-	\$ 56,951.64
GENERAL LIABILITY	01/01/2010	23	3	\$ 306,863.86
GENERAL LIABILITY	01/01/2011	121	12	\$ 1,094,731.20
GENERAL LIABILITY	01/01/2012	589	37	\$ 3,578,990.55
GENERAL LIABILITY	01/01/2013	541	42	\$ 3,236,582.98
GENERAL LIABILITY	01/01/2014	683	83	\$ 2,316,212.13
GENERAL LIABILITY	01/01/2015	236	109	\$ 470,410.80
<b>GENERAL LIABILITY Total</b>		<b>2,199</b>	<b>287</b>	<b>\$ 11,341,877.06</b>
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
<b>LIABILITY REPORT ONLY Total</b>		<b>2</b>	<b>-</b>	<b>\$ -</b>

Valued as of 5/31/15



## 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	-	\$ 3,677,146.09
PROPERTY	01/01/2013	94	-	\$ 367,439.10
PROPERTY	01/01/2014	110	11	\$ 751,314.56
PROPERTY	01/01/2015	47	23	\$ 498,863.42
<b>PROPERTY Total</b>		<b>474</b>	<b>34</b>	<b>\$ 5,304,582.28</b>
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	1	\$ 494,338.00
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	2	\$ 261,576.19
PUBLIC OFFICIALS LIABILITY	01/01/2013	54	5	\$ 222,899.30
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	10	\$ 427,338.87
PUBLIC OFFICIALS LIABILITY	01/01/2015	30	23	\$ 157,404.00
<b>PUBLIC OFFICIALS LIABILITY Total</b>		<b>188</b>	<b>41</b>	<b>\$ 1,563,556.36</b>
WORKCOMP RECORD ONLY	01/01/2011	1	-	\$ -
WORKCOMP RECORD ONLY	01/01/2012	239	-	\$ -
WORKCOMP RECORD ONLY	01/01/2013	243	-	\$ -
WORKCOMP RECORD ONLY	01/01/2014	287	-	\$ -
WORKCOMP RECORD ONLY	01/01/2015	126	4	\$ 2,700.00
<b>WORKCOMP RECORD ONLY Total</b>		<b>896</b>	<b>4</b>	<b>\$ 2,700.00</b>
WORKERS COMPENSATION	01/01/2006	2	2	\$ 34,388.85
WORKERS COMPENSATION	01/01/2009	4	4	\$ 60,588.20
WORKERS COMPENSATION	01/01/2010	9	4	\$ 122,069.10
WORKERS COMPENSATION	01/01/2011	13	5	\$ 227,352.98
WORKERS COMPENSATION	01/01/2012	986	116	\$ 11,580,677.97
WORKERS COMPENSATION	01/01/2013	1,000	141	\$ 9,572,985.95
WORKERS COMPENSATION	01/01/2014	1,019	365	\$ 11,652,324.40
WORKERS COMPENSATION	01/01/2015	355	325	\$ 2,266,986.46
<b>WORKERS COMPENSATION Total</b>		<b>3,388</b>	<b>962</b>	<b>\$ 35,517,373.91</b>
<b>Grand Total</b>		<b>10,129</b>	<b>1,573</b>	<b>\$ 70,127,312.11</b>

Valued as of 5/31/15



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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION				1
AUTO LIABILITY	01/01/2011 Total					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		3		3
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		2	1	3
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		5		5
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION			1	1
AUTO LIABILITY	01/01/2014 Total			21	6	27
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		3	2	5
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		1	1	2
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		2	2	4
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		1	1	2
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		2	1	3
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		2	2	4
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		3		3
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		3	2	5
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		9	1	10
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		6	7	13
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		5	3	8
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		9		9
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		5	2	7
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		2		2
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		15	1	16
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		3	1	4
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		2		2
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		2	1	3

Valued as of 5/31/15



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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		6	4	10	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		3	5	8	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		1	1	2	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		4	3	7	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		14	1	15	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		7	2	9	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		3	1	4	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		12	6	18	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		12	3	15	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		7	2	9	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		19	8	27	
<b>AUTO LIABILITY</b>	<b>01/01/2015 Total</b>			<b>169</b>	<b>65</b>	<b>234</b>	
<b>AUTO LIABILITY Total</b>				<b>190</b>	<b>71</b>	<b>1</b>	<b>262</b>
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2	
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF ENGLEWOOD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF HOBOKEN		1		1	
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		2		2	
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	
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2014 Total</b>			<b>25</b>	<b>1</b>	<b>26</b>	
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		2		2	
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		4	1	5	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		1	2	3	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD			1	1	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		4	1	5	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		5		5	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		1	1	2	

Valued as of 5/31/15





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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD		4	5	9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		10		10
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		6	2	8
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		12		12
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		1	2	3
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		6	4	10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		6	5	11
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		13	3	16
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		17		17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		4	1	5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		17	4	21
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		18	2	20
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		21	9	30
<b>AUTO PHYSICAL DAMAGE</b>	<b>01/01/2015 Total</b>			<b>205</b>	<b>57</b>	<b>262</b>
<b>AUTO PHYSICAL DAMAGE Total</b>				<b>230</b>	<b>58</b>	<b>288</b>
EMPLOYMENT PRACTICES	01/01/2015	BOROUGH OF NORTH PLAINFIELD			1	1
EMPLOYMENT PRACTICES	01/01/2015	CITY OF ENGLEWOOD			3	3
EMPLOYMENT PRACTICES	01/01/2015	CITY OF HOBOKEN			3	3
EMPLOYMENT PRACTICES	01/01/2015	LIVINGSTON TOWNSHIP			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF FREEHOLD			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF MONTCLAIR			1	1
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
<b>EMPLOYMENT PRACTICES</b>	<b>01/01/2015 Total</b>			<b>1</b>	<b>10</b>	<b>11</b>
<b>EMPLOYMENT PRACTICES Total</b>				<b>1</b>	<b>10</b>	<b>11</b>
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP			1	1
<b>GENERAL LIABILITY</b>	<b>01/01/2008 Total</b>				<b>1</b>	<b>1</b>

Valued as of 5/31/15



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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
GENERAL LIABILITY	01/01/2010 Total			1		1
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 WARREN			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE			1	1
GENERAL LIABILITY	01/01/2012 Total				3	3
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	HOWELL TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2013 Total			1	2	3
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1	1	2
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		4	2	6
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		6	1	7
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		1		1
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY			2	2
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		1	2	3
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		4		4
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		4		4
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		2		2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		4	2	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		2	3	5
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE			3	3
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		3	1	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6	1	7
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK			1	1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY			1	1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		3	4	7
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN		1		1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		3	8	11
GENERAL LIABILITY	01/01/2014 Total			48	36	84
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		2	1	3
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		6	4	10

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**Garden State Municipal Joint Insurance Fund  
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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		2	4	6
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD			1	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		2	3	5
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		9	2	11
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH			1	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		2	1	3
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		2	4	6
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		5	2	7
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		5	11	16
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		1	2	3
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		2	1	3
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		10	4	14
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		5	5	10
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG			1	1
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		1	2	3
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		2	8	10
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		2	2	4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		4	1	5
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		2	2	4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON			1	1
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		4	1	5
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		7	4	11
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		2	4	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		1	1	2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		11	10	21
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		3	1	4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		1	1	2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		8	5	13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		8	11	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		2	1	3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		15	7	22
<b>GENERAL LIABILITY</b>	<b>01/01/2015 Total</b>			<b>127</b>	<b>109</b>	<b>236</b>
<b>GENERAL LIABILITY Total</b>				<b>177</b>	<b>152</b>	<b>329</b>
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
<b>PROPERTY</b>	<b>01/01/2014 Total</b>			<b>2</b>	<b>2</b>	<b>4</b>
PROPERTY	01/01/2015	BERKELEY HEIGHTS			1	1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		1	1	2

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		1		1
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN			1	1
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD			1	1
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH		1		1
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		1	2	3
PROPERTY	01/01/2015	CITY OF ENGLEWOOD			1	1
PROPERTY	01/01/2015	CITY OF HOBOKEN		2	1	3
PROPERTY	01/01/2015	CITY OF LINDEN			1	1
PROPERTY	01/01/2015	CITY OF RAHWAY		1	1	2
PROPERTY	01/01/2015	HOWELL TOWNSHIP		1	1	2
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		1		1
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF EWING			1	1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		1	2	3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR			1	1
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK			1	1
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		3	1	4
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		1	2	3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		3	2	5
<b>PROPERTY</b>	<b>01/01/2015 Total</b>			<b>24</b>	<b>23</b>	<b>47</b>
<b>PROPERTY Total</b>				<b>26</b>	<b>25</b>	<b>51</b>
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD			1	1
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2014 Total</b>				<b>1</b>	<b>1</b>
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		1	3	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD		1	1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN		1	4	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		1	4	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS			2	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		2	3	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE			1	1
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>01/01/2015 Total</b>			<b>7</b>	<b>23</b>	<b>30</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>				<b>7</b>	<b>24</b>	<b>31</b>

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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2011	BOROUGH OF HIGHLAND PARK		1		1
WORKCOMP RECORD ONLY	<b>01/01/2011 Total</b>			<b>1</b>		<b>1</b>
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
WORKCOMP RECORD ONLY	<b>01/01/2014 Total</b>			<b>3</b>		<b>3</b>
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		2		2
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP		10		10
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD		1		1
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 NEW PROVIDENCE		4		4
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		3	1	4
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		4		4
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		7		7
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		11		11
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		9		9
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON			2	2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		2	1	3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		8		8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		15		15
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		6		6
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		10		10
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		7		7
WORKCOMP RECORD ONLY	<b>01/01/2015 Total</b>			<b>122</b>	<b>4</b>	<b>126</b>
<b>WORKCOMP RECORD ONLY Total</b>				<b>126</b>	<b>4</b>	<b>130</b>
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	<b>01/01/2009 Total</b>				<b>1</b>	<b>1</b>
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP			1	1
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN			1	1
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN			1	1
WORKERS COMPENSATION	<b>01/01/2013 Total</b>				<b>3</b>	<b>3</b>
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP			2	2
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD		1		1

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

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		1		1	
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN			1	1	
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 MORRISTOWN			1	1	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		1	3	4	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE			1	1	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		2	3	5	
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION			1	1	
<b>WORKERS COMPENSATION</b>	<b>01/01/2014 Total</b>			<b>5</b>	<b>14</b>	<b>19</b>	
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		2	7	9	
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP			20	20	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD			5	5	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK			7	7	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH			5	5	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE			5	5	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		1	3	4	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA			5	5	
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		6	20	26	
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		2	17	19	
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		2	10	12	
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		1	13	14	
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		1	10	11	
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON			10	10	
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		1	11	12	
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		1	6	7	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON			8	8	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON			1	1	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING			14	1	15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		1	6	7	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON			40	40	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE			12	1	13
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		1	12	13	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		1	12	13	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		8	11	19	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		1	35	36	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN			4	4	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE			14	14	
<b>WORKERS COMPENSATION</b>	<b>01/01/2015 Total</b>			<b>30</b>	<b>323</b>	<b>2</b>	<b>355</b>

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Garden State Municipal Joint Insurance Fund  
Open/Closed Report

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
<b>WORKERS COMPENSATION Total</b>				35	341	2	378
<b>Grand Total</b>				792	685	3	1,480



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

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type		Grand Total	Lost Time Ratio
		INDEMNITY	MEDICAL ONLY		
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
<b>01/01/2009 Total</b>		<b>1</b>		<b>1</b>	<b>100%</b>
01/01/2013	BERKELEY TOWNSHIP	1		1	100%
01/01/2013	CITY OF HOBOKEN	1		1	100%
01/01/2013	CITY OF LINDEN	1		1	100%
<b>01/01/2013 Total</b>		<b>3</b>		<b>3</b>	<b>100%</b>
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	1		1	100%
01/01/2014	CITY OF RAHWAY		1	1	0%
01/01/2014	LIVINGSTON TOWNSHIP		1	1	0%
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%
<b>01/01/2014 Total</b>		<b>5</b>	<b>14</b>	<b>19</b>	<b>26%</b>
01/01/2015	BERKELEY HEIGHTS	3	5	8	38%
01/01/2015	BERKELEY TOWNSHIP	3	16	19	16%
01/01/2015	BOROUGH OF FREEHOLD	1	4	5	20%
01/01/2015	BOROUGH OF HADDON HEIGHTS		1	1	0%
01/01/2015	BOROUGH OF HIGHLAND PARK	1	6	7	14%
01/01/2015	BOROUGH OF KENILWORTH		5	5	0%
01/01/2015	BOROUGH OF NEW PROVIDENCE		5	5	0%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	1	3	4	25%
01/01/2015	BOROUGH OF TOTOWA		5	5	0%

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

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type		Grand Total	Lost Time Ratio
		INDEMNITY	MEDICAL ONLY		
01/01/2015	CITY OF ENGLEWOOD	6	20	26	23%
01/01/2015	CITY OF HOBOKEN	5	14	19	26%
01/01/2015	CITY OF RAHWAY	2	10	12	17%
01/01/2015	HOWELL TOWNSHIP	3	11	14	21%
01/01/2015	LIVINGSTON TOWNSHIP	2	9	11	18%
01/01/2015	TOWN OF HARRISON	4	6	10	40%
01/01/2015	TOWN OF KEARNY	6	6	12	50%
01/01/2015	TOWN OF MORRISTOWN	3	4	7	43%
01/01/2015	TOWNSHIP OF CINNAMINSON	1	7	8	13%
01/01/2015	TOWNSHIP OF EASTAMPTON		1	1	0%
01/01/2015	TOWNSHIP OF EWING	2	13	15	13%
01/01/2015	TOWNSHIP OF FREEHOLD	1	6	7	14%
01/01/2015	TOWNSHIP OF HAMILTON	5	35	40	13%
01/01/2015	TOWNSHIP OF LAWRENCE	3	9	12	25%
01/01/2015	TOWNSHIP OF MONTCLAIR	2	11	13	15%
01/01/2015	TOWNSHIP OF MORRIS	4	9	13	31%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	8	11	19	42%
01/01/2015	TOWNSHIP OF UNION	4	32	36	11%
01/01/2015	TOWNSHIP OF WARREN		4	4	0%
01/01/2015	TOWNSHIP OF WEST ORANGE	2	12	14	14%
<b>01/01/2015 Total</b>		<b>72</b>	<b>280</b>	<b>352</b>	<b>20%</b>
<b>Grand Total</b>		<b>81</b>	<b>294</b>	<b>375</b>	<b>22%</b>

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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 LIABILITY	2010	CITY OF HOBOKEN	1	- \$	- \$	-
AUTO LIABILITY	2010	CITY OF RAHWAY	1	- \$	- \$	-
AUTO LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	1 \$	625,749.12	625,749.12
<b>AUTO LIABILITY</b>	<b>2010 Total</b>		<b>3</b>	<b>1 \$</b>	<b>625,749.12</b>	<b>208,583.04</b>
AUTO LIABILITY	2011	BERKELEY TOWNSHIP	1	- \$	500.00	500.00
AUTO LIABILITY	2011	BOROUGH OF MIDDLESEX	1	- \$	- \$	-
AUTO LIABILITY	2011	CITY OF HOBOKEN	1	- \$	508.90	508.90
AUTO LIABILITY	2011	CITY OF RAHWAY	3	- \$	1,284.65	428.22
AUTO LIABILITY	2011	LIVINGSTON TOWNSHIP	2	- \$	- \$	-
AUTO LIABILITY	2011	TOWN OF MORRISTOWN	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF EWING	3	- \$	2,872.61	957.54
AUTO LIABILITY	2011	TOWNSHIP OF FREEHOLD	2	- \$	1,286.85	643.43
AUTO LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF MONTCLAIR	1	- \$	- \$	-
AUTO LIABILITY	2011	TOWNSHIP OF UNION	5	1 \$	16,250.00	3,250.00
AUTO LIABILITY	2011	TOWNSHIP OF WEST ORANGE	1	- \$	160.50	160.50
<b>AUTO LIABILITY</b>	<b>2011 Total</b>		<b>22</b>	<b>1 \$</b>	<b>22,863.51</b>	<b>1,039.25</b>
AUTO LIABILITY	2012	BERKELEY TOWNSHIP	11	- \$	1,281.87	116.53
AUTO LIABILITY	2012	BOROUGH OF CALDWELL	11	- \$	1,144.50	104.05
AUTO LIABILITY	2012	BOROUGH OF FANWOOD	1	- \$	- \$	-
AUTO LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	- \$	500.00	500.00
AUTO LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	- \$	9.20	4.60
AUTO LIABILITY	2012	BOROUGH OF KENILWORTH	1	- \$	1,008.90	1,008.90
AUTO LIABILITY	2012	BOROUGH OF MIDDLESEX	3	- \$	819.45	273.15
AUTO LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	6	- \$	101.00	16.83
AUTO LIABILITY	2012	CITY OF ENGLEWOOD	17	1 \$	138,525.05	8,148.53
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 \$	81,682.89	5,445.53
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 \$	61,932.73	6,193.27
AUTO LIABILITY	2012	TOWNSHIP OF MONTCLAIR	9	- \$	6,473.87	719.32

Valued as of 5/31/15



**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 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	\$ 137,290.95	\$ 8,580.68
AUTO LIABILITY	2012	TOWNSHIP OF UNION	20	1	\$ 35,755.09	\$ 1,787.75
AUTO LIABILITY	2012	TOWNSHIP OF WARREN	2	-	\$ 2,441.48	\$ 1,220.74
AUTO LIABILITY	2012	TOWNSHIP OF WEST ORANGE	11	-	\$ 575.00	\$ 52.27
<b>AUTO LIABILITY</b>	<b>2012 Total</b>		<b>213</b>	<b>5</b>	<b>\$ 556,482.99</b>	<b>\$ 2,612.60</b>
AUTO LIABILITY	2013	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2013	BERKELEY TOWNSHIP	6	-	\$ 1,500.00	\$ 250.00
AUTO LIABILITY	2013	BOROUGH OF CALDWELL	13	-	\$ 17,970.98	\$ 1,382.38
AUTO LIABILITY	2013	BOROUGH OF FAIR HAVEN	3	-	\$ 5,100.03	\$ 1,700.01
AUTO LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	2	-	\$ 500.00	\$ 250.00
AUTO LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	-	\$ 2,421.11	\$ 302.64
AUTO LIABILITY	2013	BOROUGH OF KENILWORTH	2	-	\$ 99.00	\$ 49.50
AUTO LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	10	-	\$ 3,916.29	\$ 391.63
AUTO LIABILITY	2013	CITY OF ENGLEWOOD	17	9	\$ 105,861.00	\$ 6,227.12
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	\$ 1,275,684.75	\$ 182,240.68
AUTO LIABILITY	2013	TOWN OF HARRISON	3	1	\$ 31,572.15	\$ 10,524.05
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	2	\$ 149,823.34	\$ 4,994.11
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
<b>AUTO LIABILITY</b>	<b>2013 Total</b>		<b>299</b>	<b>17</b>	<b>\$ 1,775,100.56</b>	<b>\$ 5,936.79</b>
AUTO LIABILITY	2014	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2014	BERKELEY TOWNSHIP	13	-	\$ 5,321.84	\$ 409.37
AUTO LIABILITY	2014	BOROUGH OF CALDWELL	2	-	\$ 3,825.00	\$ 1,912.50
AUTO LIABILITY	2014	BOROUGH OF FAIR HAVEN	4	-	\$ 910.13	\$ 227.53

Valued as of 5/31/15



**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 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	1	\$ 5,048.90	\$ 458.99
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	24	-	\$ 13,572.77	\$ 565.53
AUTO LIABILITY	2014	CITY OF LINDEN	20	2	\$ 15,871.65	\$ 793.58
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	\$ 55,095.21	\$ 2,119.05
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	19	4	\$ 4,850.00	\$ 255.26
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	25	-	\$ 16,379.05	\$ 655.16
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	6	-	\$ 4,870.95	\$ 811.83
AUTO LIABILITY	2014	TOWNSHIP OF EWING	12	8	\$ 35,712.19	\$ 2,976.02
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	9	-	\$ 2,782.06	\$ 309.12
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	4	-	\$ -	\$ -
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	-	\$ 1,500.00	\$ 214.29
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	-	\$ 4,176.72	\$ 219.83
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	45	2	\$ 19,175.00	\$ 426.11
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	1	\$ 31,558.14	\$ 809.18
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	-	\$ 1,706.96	\$ 170.70
AUTO LIABILITY	2014	TOWNSHIP OF WEST ORANGE	25	1	\$ 12,287.86	\$ 491.51
<b>AUTO LIABILITY</b>	<b>2014 Total</b>		<b>482</b>	<b>26</b>	<b>\$ 342,378.20</b>	<b>\$ 710.33</b>
AUTO LIABILITY	2015	BERKELEY TOWNSHIP	5	2	\$ 6,830.00	\$ 1,366.00
AUTO LIABILITY	2015	BOROUGH OF CALDWELL	2	1	\$ 500.00	\$ 250.00
AUTO LIABILITY	2015	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FREEHOLD	4	2	\$ 4,574.35	\$ 1,143.59
AUTO LIABILITY	2015	BOROUGH OF HIGHLAND PARK	3	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF KENILWORTH	2	1	\$ 500.00	\$ 250.00
AUTO LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	3	1	\$ 1,500.00	\$ 500.00
AUTO LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	4	2	\$ 1,000.00	\$ 250.00
AUTO LIABILITY	2015	BOROUGH OF TOTOWA	3	-	\$ 412.42	\$ 137.47

Valued as of 5/31/15



## 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	CITY OF ENGLEWOOD	5	2	\$ 2,500.00	\$ 500.00
AUTO LIABILITY	2015	CITY OF HOBOKEN	10	1	\$ 5,127.20	\$ 512.72
AUTO LIABILITY	2015	CITY OF LINDEN	13	7	\$ 5,500.00	\$ 423.08
AUTO LIABILITY	2015	CITY OF RAHWAY	8	3	\$ 2,607.30	\$ 325.91
AUTO LIABILITY	2015	HOWELL TOWNSHIP	4	-	\$ -	\$ -
AUTO LIABILITY	2015	LIVINGSTON TOWNSHIP	9	-	\$ 3,237.55	\$ 359.73
AUTO LIABILITY	2015	TOWN OF GUTTENBERG	7	2	\$ 2,000.00	\$ 285.71
AUTO LIABILITY	2015	TOWN OF HARRISON	2	-	\$ 4,372.65	\$ 2,186.33
AUTO LIABILITY	2015	TOWN OF KEARNY	16	1	\$ 22,995.37	\$ 1,437.21
AUTO LIABILITY	2015	TOWN OF MORRISTOWN	4	1	\$ 1,528.27	\$ 382.07
AUTO LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	2	2	\$ 1,000.00	\$ 500.00
AUTO LIABILITY	2015	TOWNSHIP OF CINNAMINSON	3	1	\$ 1,000.00	\$ 333.33
AUTO LIABILITY	2015	TOWNSHIP OF EWING	10	4	\$ 2,957.21	\$ 295.72
AUTO LIABILITY	2015	TOWNSHIP OF FREEHOLD	8	5	\$ 177,000.00	\$ 22,125.00
AUTO LIABILITY	2015	TOWNSHIP OF HAMILTON	2	1	\$ 500.00	\$ 250.00
AUTO LIABILITY	2015	TOWNSHIP OF LAWRENCE	7	3	\$ 4,847.27	\$ 692.47
AUTO LIABILITY	2015	TOWNSHIP OF MONTCLAIR	15	1	\$ 3,959.78	\$ 263.99
AUTO LIABILITY	2015	TOWNSHIP OF MORRIS	9	2	\$ 2,700.00	\$ 300.00
AUTO LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	4	1	\$ 1,750.00	\$ 437.50
AUTO LIABILITY	2015	TOWNSHIP OF PARSIPPANY	18	6	\$ 18,464.64	\$ 1,025.81
AUTO LIABILITY	2015	TOWNSHIP OF UNION	15	3	\$ 10,358.50	\$ 690.57
AUTO LIABILITY	2015	TOWNSHIP OF WARREN	9	2	\$ 3,823.66	\$ 424.85
AUTO LIABILITY	2015	TOWNSHIP OF WEST ORANGE	27	8	\$ 31,062.42	\$ 1,150.46
<b>AUTO LIABILITY</b>	<b>2015 Total</b>		<b>234</b>	<b>65</b>	<b>\$ 324,608.59</b>	<b>\$ 1,387.22</b>
<b>AUTO LIABILITY Total</b>			<b>1,253</b>	<b>115</b>	<b>\$ 3,647,182.97</b>	<b>\$ 2,910.76</b>
AUTO PHYSICAL DAMAGE	2010	TOWNSHIP OF WEST ORANGE	2	-	\$ 9,382.67	\$ 4,691.34
<b>AUTO PHYSICAL DAMAGE</b>	<b>2010 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 9,382.67</b>	<b>\$ 4,691.34</b>
AUTO PHYSICAL DAMAGE	2011	BERKELEY TOWNSHIP	1	-	\$ 9,613.18	\$ 9,613.18
AUTO PHYSICAL DAMAGE	2011	BOROUGH OF HIGHLAND PARK	1	-	\$ 523.23	\$ 523.23
AUTO PHYSICAL DAMAGE	2011	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	CITY OF RAHWAY	2	-	\$ 823.75	\$ 411.88
AUTO PHYSICAL DAMAGE	2011	LIVINGSTON TOWNSHIP	1	-	\$ 501.93	\$ 501.93
AUTO PHYSICAL DAMAGE	2011	TOWN OF MORRISTOWN	1	-	\$ 2,404.14	\$ 2,404.14
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF FREEHOLD	1	-	\$ 11,205.00	\$ 11,205.00
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 703.39	\$ 703.39
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 16,135.26	\$ 16,135.26
<b>AUTO PHYSICAL DAMAGE</b>	<b>2011 Total</b>		<b>11</b>	<b>-</b>	<b>\$ 41,909.88</b>	<b>\$ 3,809.99</b>
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

Valued as of 5/31/15



**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	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	5	-	\$ 3,076.67	\$ 615.33
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	1	\$ 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
<b>AUTO PHYSICAL DAMAGE</b>	<b>2012 Total</b>		<b>405</b>	<b>1</b>	<b>\$ 1,321,578.24</b>	<b>\$ 3,263.16</b>
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS	8	-	\$ 5,017.74	\$ 627.22
AUTO PHYSICAL DAMAGE	2013	BERKELEY TOWNSHIP	14	-	\$ 227,333.19	\$ 16,238.09
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF CALDWELL	12	-	\$ 49,249.17	\$ 4,104.10
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF FAIR HAVEN	5	-	\$ 302.98	\$ 60.60
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HIGHLAND PARK	7	-	\$ 20,276.07	\$ 2,896.58
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF KENILWORTH	6	-	\$ 26,714.85	\$ 4,452.48
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NEW PROVIDENCE	5	-	\$ 11,157.83	\$ 2,231.57
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NORTH PLAINFIELD	14	-	\$ 10,372.06	\$ 740.86
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD	13	-	\$ 30,257.63	\$ 2,327.51
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	1	\$ 31,185.59	\$ 3,465.07

Valued as of 5/31/15



**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	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	1	\$ 14,361.90	\$ 4,787.30
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	-	\$ 57,063.15	\$ 2,282.53
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN	10	-	\$ 30,460.19	\$ 3,046.02
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WEST ORANGE	25	-	\$ 34,235.83	\$ 1,369.43
<b>AUTO PHYSICAL DAMAGE</b>	<b>2013 Total</b>		<b>376</b>	<b>3</b>	<b>\$ 920,746.13</b>	<b>\$ 2,448.79</b>
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	5	-	\$ 18,109.22	\$ 3,621.84
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	17	-	\$ 59,685.67	\$ 3,510.92
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF CALDWELL	5	-	\$ 1,941.32	\$ 388.26
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FAIR HAVEN	4	-	\$ 8,999.30	\$ 2,249.83
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FANWOOD	2	-	\$ 45,852.50	\$ 22,926.25
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	1	\$ 30,924.47	\$ 1,472.59
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN	19	-	\$ 884.07	\$ 46.53
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN	15	1	\$ 99.00	\$ 6.60
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	1	\$ 6,173.69	\$ 617.37
AUTO PHYSICAL DAMAGE	2014	TOWN OF HARRISON	2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2014	TOWN OF KEARNY	22	-	\$ 59,719.71	\$ 2,714.53
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

Valued as of 5/31/15





**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	TOWNSHIP OF EWING	7	2	\$ 21,237.58	\$ 3,033.94
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	17	1	\$ 39,968.60	\$ 2,351.09
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	7	1	\$ 22,500.40	\$ 3,214.34
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	\$ 39,931.33	\$ 950.75
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	23	-	\$ 66,716.10	\$ 2,900.70
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF NORTH BRUNSWICK	20	-	\$ 64,045.62	\$ 3,202.28
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF PARSIPPANY	34	-	\$ 37,707.24	\$ 1,109.04
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	43	2	\$ 53,539.79	\$ 1,245.11
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	15	-	\$ 36,089.60	\$ 2,405.97
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WEST ORANGE	39	1	\$ 45,679.83	\$ 1,171.28
<b>AUTO PHYSICAL DAMAGE</b>	<b>2014 Total</b>		<b>564</b>	<b>18</b>	<b>\$ 1,002,918.77</b>	<b>\$ 1,778.22</b>
AUTO PHYSICAL DAMAGE	2015	BERKELEY HEIGHTS	2	-	\$ 146.72	\$ 73.36
AUTO PHYSICAL DAMAGE	2015	BERKELEY TOWNSHIP	5	1	\$ 8,984.67	\$ 1,796.93
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF CALDWELL	3	2	\$ 2,134.81	\$ 711.60
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FAIR HAVEN	1	-	\$ 715.00	\$ 715.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FANWOOD	1	1	\$ 25,150.00	\$ 25,150.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FREEHOLD	5	1	\$ 5,700.00	\$ 1,140.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HIGHLAND PARK	5	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF KENILWORTH	2	1	\$ 3,150.00	\$ 1,575.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NEW PROVIDENCE	7	2	\$ 7,342.48	\$ 1,048.93
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NORTH PLAINFIELD	9	5	\$ 11,375.56	\$ 1,263.95
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF TOTOWA	5	2	\$ 8,456.21	\$ 1,691.24
AUTO PHYSICAL DAMAGE	2015	CITY OF ENGLEWOOD	5	2	\$ 16,962.11	\$ 3,392.42
AUTO PHYSICAL DAMAGE	2015	CITY OF HOBOKEN	9	1	\$ 3,500.00	\$ 388.89
AUTO PHYSICAL DAMAGE	2015	CITY OF RAHWAY	10	-	\$ 304.50	\$ 30.45
AUTO PHYSICAL DAMAGE	2015	HOWELL TOWNSHIP	6	1	\$ 13,564.20	\$ 2,260.70
AUTO PHYSICAL DAMAGE	2015	LIVINGSTON TOWNSHIP	9	1	\$ 9,599.32	\$ 1,066.59
AUTO PHYSICAL DAMAGE	2015	TOWN OF GUTTENBERG	8	2	\$ 4,000.00	\$ 500.00
AUTO PHYSICAL DAMAGE	2015	TOWN OF HARRISON	2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWN OF KEARNY	12	-	\$ 8,517.34	\$ 709.78
AUTO PHYSICAL DAMAGE	2015	TOWN OF MORRISTOWN	7	2	\$ 17,765.63	\$ 2,537.95
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF BLOOMFIELD	2	1	\$ 500.00	\$ 250.00
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF CINNAMINSON	3	2	\$ 6,000.00	\$ 2,000.00
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EASTAMPTON	1	-	\$ 9,137.53	\$ 9,137.53
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EWING	10	4	\$ 43,360.51	\$ 4,336.05
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF FREEHOLD	5	-	\$ 9,672.03	\$ 1,934.41
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF HAMILTON	3	-	\$ 1,943.84	\$ 647.95
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF LAWRENCE	11	5	\$ 29,362.51	\$ 2,669.32
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MONTCLAIR	16	3	\$ 5,378.82	\$ 336.18

Valued as of 5/31/15





**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 MORRIS	17	-	\$ 4,067.87	\$ 239.29
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF NORTH BRUNSWICK	5	1	\$ 500.00	\$ 100.00
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF PARSIPPANY	21	4	\$ 13,840.24	\$ 659.06
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF UNION	20	2	\$ 4,173.47	\$ 208.67
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WARREN	5	2	\$ 18,865.72	\$ 3,773.14
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WEST ORANGE	30	9	\$ 27,431.61	\$ 914.39
<b>AUTO PHYSICAL DAMAGE</b>	<b>2015 Total</b>		<b>262</b>	<b>57</b>	<b>\$ 321,602.70</b>	<b>\$ 1,227.49</b>
<b>AUTO PHYSICAL DAMAGE Total</b>			<b>1,620</b>	<b>79</b>	<b>\$ 3,618,138.39</b>	<b>\$ 2,233.42</b>
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	-	\$ 1,026,040.11	\$ 513,020.06
<b>EMPLOYMENT PRACTICES</b>	<b>2011 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 1,026,040.11</b>	<b>\$ 513,020.06</b>
EMPLOYMENT PRACTICES	2012	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	CITY OF ENGLEWOOD	2	1	\$ 390,255.52	\$ 195,127.76
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	\$ 193,038.42	\$ 96,519.21
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	\$ 271,439.00	\$ 271,439.00
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
<b>EMPLOYMENT PRACTICES</b>	<b>2012 Total</b>		<b>23</b>	<b>4</b>	<b>\$ 3,395,241.58</b>	<b>\$ 147,619.20</b>
EMPLOYMENT PRACTICES	2013	BOROUGH OF HIGHLAND PARK	1	1	\$ 154,198.90	\$ 154,198.90
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	-	\$ 105,030.48	\$ 105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	6	6	\$ 399,616.50	\$ 66,602.75
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	1	\$ 115,500.00	\$ 38,500.00
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1	\$ 127,742.63	\$ 63,871.32
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	1	\$ 109,170.85	\$ 15,595.84
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 135,070.00	\$ 135,070.00
<b>EMPLOYMENT PRACTICES</b>	<b>2013 Total</b>		<b>35</b>	<b>15</b>	<b>\$ 1,741,009.83</b>	<b>\$ 49,743.14</b>
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	-	\$ 24,965.29	\$ 24,965.29
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	2	\$ 153,491.62	\$ 51,163.87



## 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	CITY OF HOBOKEN	6	5	\$ 516,609.85	\$ 86,101.64
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP	2	-	\$ 522,594.52	\$ 261,297.26
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	3	\$ 1,000.00	\$ 250.00
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	6	2	\$ 37,519.60	\$ 6,253.27
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF FREEHOLD	1	1	\$ 6,500.00	\$ 6,500.00
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	4	\$ 319,731.24	\$ 53,288.54
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	2	\$ 302,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF PARSIPPANY	4	2	\$ 242,980.00	\$ 60,745.00
<b>EMPLOYMENT PRACTICES</b>	<b>2014 Total</b>		<b>38</b>	<b>22</b>	<b>\$ 2,203,669.62</b>	<b>\$ 57,991.31</b>
EMPLOYMENT PRACTICES	2015	BOROUGH OF NORTH PLAINFIELD	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2015	CITY OF ENGLEWOOD	3	3	\$ 152,000.00	\$ 50,666.67
EMPLOYMENT PRACTICES	2015	CITY OF HOBOKEN	3	3	\$ 306,980.00	\$ 102,326.67
EMPLOYMENT PRACTICES	2015	LIVINGSTON TOWNSHIP	1	1	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF FREEHOLD	1	1	\$ 1,000.00	\$ 1,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF MONTCLAIR	1	1	\$ 76,000.00	\$ 76,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF PARSIPPANY	1	-	\$ 2,960.00	\$ 2,960.00
<b>EMPLOYMENT PRACTICES</b>	<b>2015 Total</b>		<b>11</b>	<b>10</b>	<b>\$ 765,940.00</b>	<b>\$ 69,630.91</b>
<b>EMPLOYMENT PRACTICES Total</b>			<b>109</b>	<b>51</b>	<b>\$ 9,131,901.14</b>	<b>\$ 83,778.91</b>
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
<b>GENERAL LIABILITY</b>	<b>2006 Total</b>		<b>1</b>	<b>-</b>	<b>\$ 133.90</b>	<b>\$ 133.90</b>
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	-	\$ 250,000.00	\$ 250,000.00
<b>GENERAL LIABILITY</b>	<b>2007 Total</b>		<b>1</b>	<b>-</b>	<b>\$ 250,000.00</b>	<b>\$ 250,000.00</b>
GENERAL LIABILITY	2008	BERKELEY TOWNSHIP	1	1	\$ 31,000.00	\$ 31,000.00
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
<b>GENERAL LIABILITY</b>	<b>2008 Total</b>		<b>2</b>	<b>1</b>	<b>\$ 31,000.00</b>	<b>\$ 15,500.00</b>
GENERAL LIABILITY	2009	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
GENERAL LIABILITY	2009	TOWNSHIP OF MANALAPAN	1	-	\$ 56,951.64	\$ 56,951.64
<b>GENERAL LIABILITY</b>	<b>2009 Total</b>		<b>2</b>	<b>-</b>	<b>\$ 56,951.64</b>	<b>\$ 28,475.82</b>
GENERAL LIABILITY	2010	BERKELEY TOWNSHIP	1	-	\$ 3,408.86	\$ 3,408.86
GENERAL LIABILITY	2010	BOROUGH OF CALDWELL	1	-	\$ 2,606.10	\$ 2,606.10
GENERAL LIABILITY	2010	BOROUGH OF KENILWORTH	1	-	\$ 4,131.58	\$ 4,131.58
GENERAL LIABILITY	2010	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 8.90	\$ 8.90
GENERAL LIABILITY	2010	CITY OF ENGLEWOOD	3	1	\$ 46,474.11	\$ 15,491.37
GENERAL LIABILITY	2010	CITY OF HOBOKEN	3	-	\$ -	\$ -
GENERAL LIABILITY	2010	TOWNSHIP OF EWING	3	1	\$ 51,000.00	\$ 17,000.00
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

Valued as of 5/31/15



## 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
GENERAL LIABILITY	2010	TOWNSHIP OF MONTCLAIR	5	-	\$ 105,998.07	\$ 21,199.61
GENERAL LIABILITY	2010	TOWNSHIP OF MORRIS	1	-	\$ 719.10	\$ 719.10
GENERAL LIABILITY	2010	TOWNSHIP OF UNION	1	-	\$ 41,646.56	\$ 41,646.56
GENERAL LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
<b>GENERAL LIABILITY</b>	<b>2010 Total</b>		<b>23</b>	<b>3</b>	<b>\$ 306,863.86</b>	<b>\$ 13,341.91</b>
GENERAL LIABILITY	2011	BERKELEY TOWNSHIP	2	-	\$ 4,087.09	\$ 2,043.55
GENERAL LIABILITY	2011	BOROUGH OF CALDWELL	2	1	\$ 42,000.00	\$ 21,000.00
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	1	\$ 111,747.16	\$ 13,968.40
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	2	\$ 208,252.81	\$ 14,875.20
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	1	\$ 88,000.00	\$ 88,000.00
GENERAL LIABILITY	2011	TOWN OF MORRISTOWN	2	1	\$ 47,001.65	\$ 23,500.83
GENERAL LIABILITY	2011	TOWNSHIP OF EWING	1	1	\$ 51,000.00	\$ 51,000.00
GENERAL LIABILITY	2011	TOWNSHIP OF FREEHOLD	7	2	\$ 146,775.40	\$ 20,967.91
GENERAL LIABILITY	2011	TOWNSHIP OF MANALAPAN	9	-	\$ 87,267.71	\$ 9,696.41
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	2	\$ 150,118.49	\$ 9,382.41
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	2	1	\$ 9,446.74	\$ 4,723.37
GENERAL LIABILITY	2011	TOWNSHIP OF WEST ORANGE	23	-	\$ 36,523.21	\$ 1,587.97
<b>GENERAL LIABILITY</b>	<b>2011 Total</b>		<b>121</b>	<b>12</b>	<b>\$ 1,094,731.20</b>	<b>\$ 9,047.37</b>
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1	\$ 34,594.31	\$ 4,942.04
GENERAL LIABILITY	2012	BOROUGH OF CALDWELL	15	2	\$ 170,848.66	\$ 11,389.91
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
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	-	\$ 871.21	\$ 290.40
GENERAL LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	12	1	\$ 47,929.08	\$ 3,994.09
GENERAL LIABILITY	2012	CITY OF ENGLEWOOD	34	2	\$ 301,886.29	\$ 8,879.01
GENERAL LIABILITY	2012	CITY OF HOBOKEN	58	4	\$ 286,540.62	\$ 4,940.36
GENERAL LIABILITY	2012	CITY OF RAHWAY	30	2	\$ 184,346.34	\$ 6,144.88
GENERAL LIABILITY	2012	HOWELL TOWNSHIP	21	3	\$ 274,370.55	\$ 13,065.26
GENERAL LIABILITY	2012	LIVINGSTON TOWNSHIP	43	-	\$ 142,715.08	\$ 3,318.96

Valued as of 5/31/15



**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
GENERAL LIABILITY	2012	TOWN OF HARRISON	5	-	\$ 4,322.80	\$ 864.56
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN	23	4	\$ 163,783.86	\$ 7,121.04
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	3	\$ 1,081,379.25	\$ 36,045.98
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ 8.90	\$ 4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	12	1	\$ 34,242.43	\$ 2,853.54
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD	23	2	\$ 111,135.91	\$ 4,832.00
GENERAL LIABILITY	2012	TOWNSHIP OF HAMILTON	10	1	\$ 31,027.30	\$ 3,102.73
GENERAL LIABILITY	2012	TOWNSHIP OF MANALAPAN	11	-	\$ 1,170.00	\$ 106.36
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	2	\$ 46,653.65	\$ 2,221.60
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	48	4	\$ 285,725.95	\$ 5,952.62
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	2	\$ 218,061.83	\$ 5,893.56
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	8	1	\$ 41,689.91	\$ 5,211.24
GENERAL LIABILITY	2012	TOWNSHIP OF WEST ORANGE	37	1	\$ 24,021.66	\$ 649.23
<b>GENERAL LIABILITY</b>	<b>2012 Total</b>		<b>589</b>	<b>37</b>	<b>\$ 3,578,990.55</b>	<b>\$ 6,076.38</b>
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	-	\$ -	\$ -
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	5	-	\$ 123,397.30	\$ 24,679.46
GENERAL LIABILITY	2013	BOROUGH OF CALDWELL	15	2	\$ 134,845.20	\$ 8,989.68
GENERAL LIABILITY	2013	BOROUGH OF FAIR HAVEN	2	1	\$ 4,913.86	\$ 2,456.93
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	3	\$ 187,301.04	\$ 23,412.63
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	5	\$ 221,189.63	\$ 9,216.23
GENERAL LIABILITY	2013	CITY OF HOBOKEN	39	5	\$ 210,990.37	\$ 5,410.01
GENERAL LIABILITY	2013	CITY OF LINDEN	29	1	\$ 34,099.17	\$ 1,175.83
GENERAL LIABILITY	2013	CITY OF RAHWAY	29	2	\$ 108,489.15	\$ 3,741.01
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	18	1	\$ 79,999.24	\$ 4,444.40
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	30	-	\$ 26,475.88	\$ 882.53
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	-	\$ 889.95	\$ 63.57
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	2	\$ 153,705.87	\$ 13,973.26
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	31	3	\$ 470,852.96	\$ 15,188.81
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	-	\$ 1,050.86	\$ 116.76
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	31	5	\$ 268,666.00	\$ 8,666.65
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	15	1	\$ 1,346.58	\$ 89.77

Valued as of 5/31/15



**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
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	13	1	\$ 45,812.17	\$ 3,524.01
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR	44	1	\$ 521,605.69	\$ 11,854.67
GENERAL LIABILITY	2013	TOWNSHIP OF MORRIS	4	-	\$ 318.45	\$ 79.61
GENERAL LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	23	2	\$ 18,100.11	\$ 786.96
GENERAL LIABILITY	2013	TOWNSHIP OF PARSIPPANY	46	1	\$ 106,784.57	\$ 2,321.40
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	30	1	\$ 149,033.99	\$ 4,967.80
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	1	\$ 77,581.85	\$ 19,395.46
GENERAL LIABILITY	2013	TOWNSHIP OF WEST ORANGE	31	1	\$ 97,616.05	\$ 3,148.90
<b>GENERAL LIABILITY</b>	<b>2013 Total</b>		<b>541</b>	<b>42</b>	<b>\$ 3,236,582.98</b>	<b>\$ 5,982.59</b>
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	12	-	\$ 2,488.75	\$ 207.40
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	7	1	\$ 33,018.74	\$ 4,716.96
GENERAL LIABILITY	2014	BOROUGH OF CALDWELL	19	1	\$ 52,735.59	\$ 2,775.56
GENERAL LIABILITY	2014	BOROUGH OF FAIR HAVEN	2	-	\$ -	\$ -
GENERAL LIABILITY	2014	BOROUGH OF FANWOOD	4	-	\$ 376.35	\$ 94.09
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	15	1	\$ 6,484.00	\$ 432.27
GENERAL LIABILITY	2014	BOROUGH OF HIGHLAND PARK	10	2	\$ 3,884.45	\$ 388.45
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	7	-	\$ 390.85	\$ 55.84
GENERAL LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	11	-	\$ 1,549.92	\$ 140.90
GENERAL LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	3	1	\$ 1,378.45	\$ 459.48
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	8	2	\$ 87,000.00	\$ 10,875.00
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	35	4	\$ 25,167.68	\$ 719.08
GENERAL LIABILITY	2014	CITY OF HOBOKEN	44	4	\$ 91,179.45	\$ 2,072.26
GENERAL LIABILITY	2014	CITY OF LINDEN	33	3	\$ 194,955.70	\$ 5,907.75
GENERAL LIABILITY	2014	CITY OF RAHWAY	23	5	\$ 232,245.20	\$ 10,097.62
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	26	2	\$ 10,220.08	\$ 393.08
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	36	1	\$ 3,005.89	\$ 83.50
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	-	\$ 907.45	\$ 226.86
GENERAL LIABILITY	2014	TOWN OF HARRISON	13	-	\$ 2,249.67	\$ 173.05
GENERAL LIABILITY	2014	TOWN OF KEARNY	52	5	\$ 269,888.37	\$ 5,190.16
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	11	1	\$ 1,574.60	\$ 143.15
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	34	5	\$ 201,314.05	\$ 5,921.00
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	26	3	\$ 128,902.18	\$ 4,957.78
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	22	2	\$ 14,065.41	\$ 639.34
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	20	8	\$ 172,575.22	\$ 8,628.76
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	12	4	\$ 20,748.92	\$ 1,729.08
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	2	\$ 8,777.85	\$ 461.99
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	49	6	\$ 234,550.12	\$ 4,786.74
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	-	\$ 1,452.75	\$ 363.19
GENERAL LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	2	\$ 65,539.36	\$ 5,041.49
GENERAL LIABILITY	2014	TOWNSHIP OF PARSIPPANY	33	2	\$ 35,468.62	\$ 1,074.81
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	46	8	\$ 400,269.60	\$ 8,701.51

Valued as of 5/31/15



**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
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	4	-	\$ 715.23	\$ 178.81
GENERAL LIABILITY	2014	TOWNSHIP OF WEST ORANGE	26	8	\$ 11,131.63	\$ 428.14
GENERAL LIABILITY	<b>2014 Total</b>		<b>683</b>	<b>83</b>	<b>\$ 2,316,212.13</b>	<b>\$ 3,391.23</b>
GENERAL LIABILITY	2015	BERKELEY HEIGHTS	3	1	\$ 500.00	\$ 166.67
GENERAL LIABILITY	2015	BERKELEY TOWNSHIP	10	4	\$ 3,800.00	\$ 380.00
GENERAL LIABILITY	2015	BOROUGH OF CALDWELL	6	4	\$ 4,100.00	\$ 683.33
GENERAL LIABILITY	2015	BOROUGH OF FANWOOD	1	1	\$ 500.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF FREEHOLD	5	3	\$ 3,250.00	\$ 650.00
GENERAL LIABILITY	2015	BOROUGH OF HIGHLAND PARK	11	2	\$ 1,500.00	\$ 136.36
GENERAL LIABILITY	2015	BOROUGH OF KENILWORTH	1	1	\$ 1,000.00	\$ 1,000.00
GENERAL LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	3	1	\$ 500.00	\$ 166.67
GENERAL LIABILITY	2015	BOROUGH OF TOTOWA	6	4	\$ 3,780.00	\$ 630.00
GENERAL LIABILITY	2015	CITY OF ENGLEWOOD	7	2	\$ 2,342.50	\$ 334.64
GENERAL LIABILITY	2015	CITY OF HOBOKEN	16	11	\$ 8,082.05	\$ 505.13
GENERAL LIABILITY	2015	CITY OF LINDEN	3	2	\$ 1,685.70	\$ 561.90
GENERAL LIABILITY	2015	CITY OF RAHWAY	3	1	\$ 1,000.00	\$ 333.33
GENERAL LIABILITY	2015	HOWELL TOWNSHIP	14	4	\$ 77,500.00	\$ 5,535.71
GENERAL LIABILITY	2015	LIVINGSTON TOWNSHIP	10	5	\$ 5,072.45	\$ 507.25
GENERAL LIABILITY	2015	TOWN OF GUTTENBERG	1	1	\$ -	\$ -
GENERAL LIABILITY	2015	TOWN OF HARRISON	3	2	\$ 1,300.00	\$ 433.33
GENERAL LIABILITY	2015	TOWN OF KEARNY	10	8	\$ 82,449.85	\$ 8,244.99
GENERAL LIABILITY	2015	TOWN OF MORRISTOWN	4	2	\$ 1,000.00	\$ 250.00
GENERAL LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	5	1	\$ 3,500.00	\$ 700.00
GENERAL LIABILITY	2015	TOWNSHIP OF CINNAMINSON	4	2	\$ 27,000.00	\$ 6,750.00
GENERAL LIABILITY	2015	TOWNSHIP OF EASTAMPTON	1	1	\$ 500.00	\$ 500.00
GENERAL LIABILITY	2015	TOWNSHIP OF EWING	5	1	\$ 2,669.00	\$ 533.80
GENERAL LIABILITY	2015	TOWNSHIP OF FREEHOLD	11	4	\$ 1,700.00	\$ 154.55
GENERAL LIABILITY	2015	TOWNSHIP OF HAMILTON	6	4	\$ 15,000.00	\$ 2,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF LAWRENCE	2	1	\$ 151,000.00	\$ 75,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF MONTCLAIR	21	10	\$ 5,145.00	\$ 245.00
GENERAL LIABILITY	2015	TOWNSHIP OF MORRIS	4	1	\$ 250.00	\$ 62.50
GENERAL LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	2	1	\$ 1,750.00	\$ 875.00
GENERAL LIABILITY	2015	TOWNSHIP OF PARSIPPANY	13	5	\$ 3,401.95	\$ 261.69
GENERAL LIABILITY	2015	TOWNSHIP OF UNION	19	11	\$ 12,177.70	\$ 640.93
GENERAL LIABILITY	2015	TOWNSHIP OF WARREN	3	1	\$ 500.00	\$ 166.67
GENERAL LIABILITY	2015	TOWNSHIP OF WEST ORANGE	22	7	\$ 46,454.60	\$ 2,111.57
GENERAL LIABILITY	<b>2015 Total</b>		<b>236</b>	<b>109</b>	<b>\$ 470,410.80</b>	<b>\$ 1,993.27</b>
<b>GENERAL LIABILITY Total</b>			<b>2,199</b>	<b>287</b>	<b>\$ 11,341,877.06</b>	<b>\$ 5,157.74</b>
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -

Valued as of 5/31/15





## 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
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	- \$	- \$	-
LIABILITY REPORT ONLY	2012 Total		2	- \$	- \$	-
<b>LIABILITY REPORT ONLY Total</b>			<b>2</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
PROPERTY	2011	CITY OF RAHWAY	3	- \$	6,067.86	\$ 2,022.62
PROPERTY	2011	LIVINGSTON TOWNSHIP	4	- \$	2,815.00	\$ 703.75
PROPERTY	2011	TOWN OF HARRISON	1	- \$	-	-
PROPERTY	2011	TOWNSHIP OF NORTH BRUNSWICK	1	- \$	936.25	\$ 936.25
<b>PROPERTY</b>	<b>2011 Total</b>		<b>9</b>	<b>- \$</b>	<b>9,819.11</b>	<b>\$ 1,091.01</b>
PROPERTY	2012	BERKELEY TOWNSHIP	32	- \$	113,159.39	\$ 3,536.23
PROPERTY	2012	BOROUGH OF CALDWELL	5	- \$	36,737.35	\$ 7,347.47
PROPERTY	2012	BOROUGH OF FAIR HAVEN	5	- \$	22,621.84	\$ 4,524.37
PROPERTY	2012	BOROUGH OF FANWOOD	2	- \$	8,850.00	\$ 4,425.00
PROPERTY	2012	BOROUGH OF HADDON HEIGHTS	3	- \$	519.54	\$ 173.18
PROPERTY	2012	BOROUGH OF HIGHLAND PARK	7	- \$	2,044.00	\$ 292.00
PROPERTY	2012	BOROUGH OF KENILWORTH	1	- \$	-	-
PROPERTY	2012	BOROUGH OF MIDDLESEX	12	- \$	27,892.70	\$ 2,324.39
PROPERTY	2012	BOROUGH OF NORTH PLAINFIELD	4	- \$	500.00	\$ 125.00
PROPERTY	2012	CITY OF ENGLEWOOD	9	- \$	621,999.27	\$ 69,111.03
PROPERTY	2012	CITY OF HOBOKEN	25	- \$	845,972.27	\$ 33,838.89
PROPERTY	2012	CITY OF RAHWAY	29	- \$	1,059,239.07	\$ 36,525.49
PROPERTY	2012	HOWELL TOWNSHIP	3	- \$	107,016.14	\$ 35,672.05
PROPERTY	2012	LIVINGSTON TOWNSHIP	3	- \$	9,836.55	\$ 3,278.85
PROPERTY	2012	TOWN OF HARRISON	9	- \$	258,991.70	\$ 28,776.86
PROPERTY	2012	TOWN OF MORRISTOWN	1	- \$	-	-
PROPERTY	2012	TOWNSHIP OF EASTAMPTON	1	- \$	-	-
PROPERTY	2012	TOWNSHIP OF EWING	1	- \$	-	-
PROPERTY	2012	TOWNSHIP OF FREEHOLD	5	- \$	235,727.38	\$ 47,145.48
PROPERTY	2012	TOWNSHIP OF MANALAPAN	4	- \$	2,871.12	\$ 717.78
PROPERTY	2012	TOWNSHIP OF MAPLEWOOD	2	- \$	1,589.00	\$ 794.50
PROPERTY	2012	TOWNSHIP OF MONTCLAIR	3	- \$	551.55	\$ 183.85
PROPERTY	2012	TOWNSHIP OF MORRIS	5	- \$	5,715.28	\$ 1,143.06
PROPERTY	2012	TOWNSHIP OF NORTH BRUNSWICK	18	- \$	77,834.57	\$ 4,324.14
PROPERTY	2012	TOWNSHIP OF PARSIPPANY	16	- \$	224,445.11	\$ 14,027.82
PROPERTY	2012	TOWNSHIP OF UNION	3	- \$	5,616.37	\$ 1,872.12
PROPERTY	2012	TOWNSHIP OF WARREN	5	- \$	7,415.89	\$ 1,483.18
PROPERTY	2012	TOWNSHIP OF WEST ORANGE	1	- \$	-	-
<b>PROPERTY</b>	<b>2012 Total</b>		<b>214</b>	<b>- \$</b>	<b>3,677,146.09</b>	<b>\$ 17,182.93</b>
PROPERTY	2013	BERKELEY HEIGHTS	6	- \$	34,617.08	\$ 5,769.51
PROPERTY	2013	BERKELEY TOWNSHIP	5	- \$	8,992.78	\$ 1,798.56
PROPERTY	2013	BOROUGH OF CALDWELL	3	- \$	1,407.95	\$ 469.32

Valued as of 5/31/15



**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	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	<b>2013 Total</b>		<b>94</b>	<b>-</b>	<b>\$ 367,439.10</b>	<b>\$ 3,908.93</b>
PROPERTY	2014	BERKELEY HEIGHTS	3	-	\$ 13,198.84	\$ 4,399.61
PROPERTY	2014	BERKELEY TOWNSHIP	6	-	\$ 51,946.23	\$ 8,657.71
PROPERTY	2014	BOROUGH OF CALDWELL	5	-	\$ -	\$ -
PROPERTY	2014	BOROUGH OF FAIR HAVEN	5	-	\$ 3,760.12	\$ 752.02
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	3	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	1	\$ 3,644.40	\$ 728.88
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	3	-	\$ 14,890.50	\$ 4,963.50
PROPERTY	2014	TOWN OF MORRISTOWN	2	2	\$ 12,000.00	\$ 6,000.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	-	\$ -	\$ -

Valued as of 5/31/15





**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	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	1	\$ 53,000.00	\$ 53,000.00
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	4	\$ 117,503.94	\$ 6,528.00
PROPERTY	2014	TOWNSHIP OF UNION	5	-	\$ 2,593.62	\$ 518.72
PROPERTY	2014	TOWNSHIP OF WARREN	4	-	\$ 156,825.70	\$ 39,206.43
PROPERTY	2014	TOWNSHIP OF WEST ORANGE	5	1	\$ 20,601.74	\$ 4,120.35
PROPERTY	<b>2014 Total</b>		<b>110</b>	<b>11</b>	<b>\$ 751,314.56</b>	<b>\$ 6,830.13</b>
PROPERTY	2015	BERKELEY HEIGHTS	1	1	\$ 1,000.00	\$ 1,000.00
PROPERTY	2015	BERKELEY TOWNSHIP	2	1	\$ 42,425.00	\$ 21,212.50
PROPERTY	2015	BOROUGH OF CALDWELL	1	-	\$ 30,048.65	\$ 30,048.65
PROPERTY	2015	BOROUGH OF FAIR HAVEN	1	1	\$ 1,000.00	\$ 1,000.00
PROPERTY	2015	BOROUGH OF FREEHOLD	1	1	\$ 6,000.00	\$ 6,000.00
PROPERTY	2015	BOROUGH OF HIGHLAND PARK	1	-	\$ -	\$ -
PROPERTY	2015	BOROUGH OF KENILWORTH	1	-	\$ 2,423.10	\$ 2,423.10
PROPERTY	2015	BOROUGH OF TOTOWA	3	2	\$ 1,600.00	\$ 533.33
PROPERTY	2015	CITY OF ENGLEWOOD	1	1	\$ 500.00	\$ 500.00
PROPERTY	2015	CITY OF HOBOKEN	3	1	\$ 500.00	\$ 166.67
PROPERTY	2015	CITY OF LINDEN	1	1	\$ -	\$ -
PROPERTY	2015	CITY OF RAHWAY	2	1	\$ 8,650.00	\$ 4,325.00
PROPERTY	2015	HOWELL TOWNSHIP	2	1	\$ 500.00	\$ 250.00
PROPERTY	2015	LIVINGSTON TOWNSHIP	1	-	\$ 16,868.19	\$ 16,868.19
PROPERTY	2015	TOWN OF MORRISTOWN	3	1	\$ 11,322.15	\$ 3,774.05
PROPERTY	2015	TOWNSHIP OF EWING	1	1	\$ 5,000.00	\$ 5,000.00
PROPERTY	2015	TOWNSHIP OF FREEHOLD	3	2	\$ 56,524.65	\$ 18,841.55
PROPERTY	2015	TOWNSHIP OF LAWRENCE	2	-	\$ -	\$ -
PROPERTY	2015	TOWNSHIP OF MONTCLAIR	1	1	\$ 35,000.00	\$ 35,000.00
PROPERTY	2015	TOWNSHIP OF MORRIS	3	1	\$ 107,084.08	\$ 35,694.69
PROPERTY	2015	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 106,000.00	\$ 106,000.00
PROPERTY	2015	TOWNSHIP OF PARSIPPANY	4	1	\$ 20,867.60	\$ 5,216.90
PROPERTY	2015	TOWNSHIP OF WARREN	3	2	\$ 39,100.00	\$ 13,033.33
PROPERTY	2015	TOWNSHIP OF WEST ORANGE	5	2	\$ 6,450.00	\$ 1,290.00
PROPERTY	<b>2015 Total</b>		<b>47</b>	<b>23</b>	<b>\$ 498,863.42</b>	<b>\$ 10,614.12</b>
<b>PROPERTY Total</b>			<b>474</b>	<b>34</b>	<b>\$ 5,304,582.28</b>	<b>\$ 11,191.10</b>
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 494,338.00	\$ 494,338.00
PUBLIC OFFICIALS LIABILITY	<b>2008 Total</b>		<b>1</b>	<b>1</b>	<b>\$ 494,338.00</b>	<b>\$ 494,338.00</b>
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	-	\$ 580.00	\$ 580.00

Valued as of 5/31/15



## 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	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	1	\$ 38,050.00	\$ 19,025.00
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	1	\$ 43,740.43	\$ 14,580.14
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	-	\$ -	\$ -
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2012 Total</b>		<b>47</b>	<b>2</b>	<b>\$ 261,576.19</b>	<b>\$ 5,565.45</b>
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF CALDWELL	2	-	\$ 5,228.99	\$ 2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF FANWOOD	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 1,708.50	\$ 854.25
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	1	\$ 7,354.08	\$ 7,354.08
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	\$ 19,920.00	\$ 9,960.00
PUBLIC OFFICIALS LIABILITY	2013	LIVINGSTON TOWNSHIP	1	-	\$ 4,384.92	\$ 4,384.92
PUBLIC OFFICIALS LIABILITY	2013	TOWN OF MORRISTOWN	4	1	\$ 12,321.18	\$ 3,080.30
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	-	\$ 34,004.78	\$ 6,800.96
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	2	2	\$ 86,791.90	\$ 43,395.95
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF PARSIPPANY	4	-	\$ 1,690.00	\$ 422.50
<b>PUBLIC OFFICIALS LIABILITY</b>	<b>2013 Total</b>		<b>54</b>	<b>5</b>	<b>\$ 222,899.30</b>	<b>\$ 4,127.76</b>

Valued as of 5/31/15



**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	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	1	\$ 38,238.50	\$ 19,119.25
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4	-	\$ 1,983.50	\$ 495.88
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	13	1	\$ 45,661.12	\$ 3,512.39
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	-	\$ 4,132.31	\$ 1,033.08
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	1	\$ 19,660.09	\$ 4,915.02
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	1	\$ 500.00	\$ 500.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1	-	\$ 185.78	\$ 185.78
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	1	1	\$ -	\$ -
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	2	\$ 152,112.64	\$ 76,056.32
PUBLIC OFFICIALS LIABILITY	<b>2014 Total</b>		<b>56</b>	<b>10</b>	<b>\$ 427,338.87</b>	<b>\$ 7,631.05</b>
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF FREEHOLD	4	3	\$ 6,800.00	\$ 1,700.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF ENGLEWOOD	2	1	\$ 41,222.00	\$ 20,611.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF HOBOKEN	5	4	\$ 4,800.00	\$ 960.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF LINDEN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	HOWELL TOWNSHIP	1	1	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	2015	TOWN OF KEARNY	1	1	\$ 1,060.00	\$ 1,060.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF HAMILTON	2	2	\$ 76,000.00	\$ 38,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MONTCLAIR	5	4	\$ 222.00	\$ 44.40
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MORRIS	2	2	\$ 2,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF PARSIPPANY	5	3	\$ 12,300.00	\$ 2,460.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WARREN	1	1	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WEST ORANGE	1	1	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	<b>2015 Total</b>		<b>30</b>	<b>23</b>	<b>\$ 157,404.00</b>	<b>\$ 5,246.80</b>
<b>PUBLIC OFFICIALS LIABILITY Total</b>			<b>188</b>	<b>41</b>	<b>\$ 1,563,556.36</b>	<b>\$ 8,316.79</b>
WORKCOMP RECORD ONLY	2011	BOROUGH OF HIGHLAND PARK	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	<b>2011 Total</b>		<b>1</b>	<b>-</b>	<b>\$ -</b>	<b>\$ -</b>
WORKCOMP RECORD ONLY	2012	BERKELEY TOWNSHIP	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF CALDWELL	4	-	\$ -	\$ -

Valued as of 5/31/15



## 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	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	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF UNION	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WARREN	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WEST ORANGE	11	- \$	- \$	-
WORKCOMP RECORD ONLY	<b>2012 Total</b>		<b>239</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2013	BERKELEY HEIGHTS	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BERKELEY TOWNSHIP	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF FAIR HAVEN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF FANWOOD	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF HADDON HEIGHTS	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF HIGHLAND PARK	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF KENILWORTH	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF NEW PROVIDENCE	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	BOROUGH OF NORTH PLAINFIELD	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF ENGLEWOOD	18	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF HOBOKEN	19	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF LINDEN	22	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	CITY OF RAHWAY	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	HOWELL TOWNSHIP	20	- \$	- \$	-

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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	2013	LIVINGSTON TOWNSHIP	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF HARRISON	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWN OF MORRISTOWN	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EASTAMPTON	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EWING	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF FREEHOLD	21	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF LAWRENCE	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MAPLEWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MONTCLAIR	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MORRIS	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF NORTH BRUNSWICK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WARREN	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WEST ORANGE	13	- \$	- \$	-
WORKCOMP RECORD ONLY	<b>2013 Total</b>		<b>243</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF CALDWELL	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF FANWOOD	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF HIGHLAND PARK	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF NEW PROVIDENCE	12	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	BOROUGH OF NORTH PLAINFIELD	17	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	16	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	18	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN	33	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP	20	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG	1	- \$	- \$	-
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	27	- \$	- \$	-
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	- \$	- \$	-

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN	3	- \$	- \$	-
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WEST ORANGE	6	- \$	- \$	-
<b>WORKCOMP RECORD ONLY</b>	<b>2014 Total</b>		<b>287</b>	<b>- \$</b>	<b>- \$</b>	<b>-</b>
WORKCOMP RECORD ONLY	2015	BERKELEY HEIGHTS	2	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BERKELEY TOWNSHIP	10	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF FREEHOLD	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF HADDON HEIGHTS	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF HIGHLAND PARK	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF NEW PROVIDENCE	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	BOROUGH OF NORTH PLAINFIELD	4	1 \$	1,200.00 \$	300.00
WORKCOMP RECORD ONLY	2015	CITY OF ENGLEWOOD	4	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	CITY OF HOBOKEN	7	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	HOWELL TOWNSHIP	11	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF GUTTENBERG	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF HARRISON	9	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF KEARNY	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWN OF MORRISTOWN	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF CINNAMINSON	2	2 \$	1,500.00 \$	750.00
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF EWING	3	1 \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF FREEHOLD	8	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF HAMILTON	15	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF LAWRENCE	6	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MONTCLAIR	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MORRIS	5	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF NORTH BRUNSWICK	10	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WARREN	1	- \$	- \$	-
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WEST ORANGE	7	- \$	- \$	-
<b>WORKCOMP RECORD ONLY</b>	<b>2015 Total</b>		<b>126</b>	<b>4 \$</b>	<b>2,700.00 \$</b>	<b>21.43</b>
<b>WORKCOMP RECORD ONLY Total</b>			<b>896</b>	<b>4 \$</b>	<b>2,700.00 \$</b>	<b>3.01</b>
WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	1 \$	8,510.65 \$	8,510.65
WORKERS COMPENSATION	2006	CITY OF RAHWAY	1	1 \$	25,878.20 \$	25,878.20
<b>WORKERS COMPENSATION</b>	<b>2006 Total</b>		<b>2</b>	<b>2 \$</b>	<b>34,388.85 \$</b>	<b>17,194.43</b>
WORKERS COMPENSATION	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	TOWNSHIP OF MONTCLAIR	1	1 \$	13,500.00 \$	13,500.00
<b>WORKERS COMPENSATION</b>	<b>2009 Total</b>		<b>4</b>	<b>4 \$</b>	<b>60,588.20 \$</b>	<b>15,147.05</b>
WORKERS COMPENSATION	2010	BOROUGH OF CALDWELL	1	- \$	32,929.64 \$	32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	4 \$	82,712.56 \$	11,816.08

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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
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	-	\$ 6,426.90	\$ 6,426.90
WORKERS COMPENSATION	<b>2010 Total</b>		<b>9</b>	<b>4</b>	<b>\$ 122,069.10</b>	<b>\$ 13,563.23</b>
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	-	\$ 746.25	\$ 746.25
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	-	\$ 957.08	\$ 957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	3	3	\$ 68,641.37	\$ 22,880.46
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	-	\$ 38,972.51	\$ 38,972.51
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	<b>2011 Total</b>		<b>13</b>	<b>5</b>	<b>\$ 227,352.98</b>	<b>\$ 17,488.69</b>
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	14	\$ 1,431,828.28	\$ 29,829.76
WORKERS COMPENSATION	2012	BOROUGH OF CALDWELL	14	1	\$ 76,292.81	\$ 5,449.49
WORKERS COMPENSATION	2012	BOROUGH OF FAIR HAVEN	6	-	\$ 10,535.64	\$ 1,755.94
WORKERS COMPENSATION	2012	BOROUGH OF FANWOOD	6	-	\$ 75,251.43	\$ 12,541.91
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	-	\$ 26,497.32	\$ 4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF HIGHLAND PARK	15	1	\$ 69,353.24	\$ 4,623.55
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	-	\$ 5,294.16	\$ 1,058.83
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	1	\$ 454,615.97	\$ 30,307.73
WORKERS COMPENSATION	2012	BOROUGH OF NEW PROVIDENCE	9	1	\$ 245,114.17	\$ 27,234.91
WORKERS COMPENSATION	2012	BOROUGH OF NORTH PLAINFIELD	21	3	\$ 96,482.65	\$ 4,594.41
WORKERS COMPENSATION	2012	CITY OF ENGLEWOOD	72	12	\$ 1,126,778.11	\$ 15,649.70
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	21	\$ 1,556,436.42	\$ 15,564.36
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	1	\$ 67,983.28	\$ 2,344.25
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8	\$ 750,477.99	\$ 25,015.93
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	8	\$ 789,982.35	\$ 16,808.14
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	1	\$ 135,872.62	\$ 7,151.19
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	1	\$ 148,406.73	\$ 4,010.99
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	-	\$ 9,549.92	\$ 1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	6	\$ 487,040.71	\$ 9,366.17
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	3	\$ 170,410.98	\$ 8,114.81
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	13	\$ 1,390,088.71	\$ 10,146.63
WORKERS COMPENSATION	2012	TOWNSHIP OF MANALAPAN	16	2	\$ 206,608.85	\$ 12,913.05
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	-	\$ 90,229.02	\$ 3,111.35
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	5	\$ 741,765.49	\$ 11,411.78
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	2	\$ 208,871.62	\$ 8,033.52
WORKERS COMPENSATION	2012	TOWNSHIP OF NORTH BRUNSWICK	46	2	\$ 320,650.67	\$ 6,970.67
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	5	\$ 455,551.95	\$ 7,347.61
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	-	\$ 9,206.13	\$ 767.18

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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
WORKERS COMPENSATION	2012	TOWNSHIP OF WEST ORANGE	36	5	\$ 423,500.75	\$ 11,763.91
<b>WORKERS COMPENSATION</b>	<b>2012 Total</b>		<b>986</b>	<b>116</b>	<b>\$ 11,580,677.97</b>	<b>\$ 11,745.11</b>
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	1	\$ 9,408.27	\$ 784.02
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	54	9	\$ 354,644.05	\$ 6,567.48
WORKERS COMPENSATION	2013	BOROUGH OF CALDWELL	10	1	\$ 57,444.71	\$ 5,744.47
WORKERS COMPENSATION	2013	BOROUGH OF FAIR HAVEN	6	-	\$ 3,394.14	\$ 565.69
WORKERS COMPENSATION	2013	BOROUGH OF FANWOOD	4	1	\$ 60,664.54	\$ 15,166.14
WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	2	\$ 121,583.44	\$ 10,131.95
WORKERS COMPENSATION	2013	BOROUGH OF HIGHLAND PARK	11	-	\$ 18,303.01	\$ 1,663.91
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	4	\$ 219,849.36	\$ 18,320.78
WORKERS COMPENSATION	2013	BOROUGH OF NEW PROVIDENCE	11	-	\$ 13,152.86	\$ 1,195.71
WORKERS COMPENSATION	2013	BOROUGH OF NORTH PLAINFIELD	17	1	\$ 118,238.56	\$ 6,955.21
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	9	\$ 625,304.67	\$ 12,025.09
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	105	16	\$ 665,116.17	\$ 6,334.44
WORKERS COMPENSATION	2013	CITY OF LINDEN	97	17	\$ 1,036,771.32	\$ 10,688.36
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	4	\$ 131,496.44	\$ 5,977.11
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	3	\$ 112,409.25	\$ 8,029.23
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	12	\$ 563,997.98	\$ 12,533.29
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	3	\$ 216,531.93	\$ 12,737.17
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	3	\$ 228,935.57	\$ 9,538.98
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	-	\$ 932.65	\$ 466.33
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	4	\$ 331,478.79	\$ 16,573.94
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	3	\$ 270,644.89	\$ 8,457.65
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	6	\$ 593,873.05	\$ 6,186.18
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	1	\$ 609,478.30	\$ 25,394.93
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	3	\$ 308,974.17	\$ 8,130.90
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	8	\$ 509,847.57	\$ 9,269.96
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	4	\$ 285,060.82	\$ 9,829.68
WORKERS COMPENSATION	2013	TOWNSHIP OF NORTH BRUNSWICK	33	4	\$ 362,815.97	\$ 10,994.42
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	13	\$ 719,199.46	\$ 7,733.33
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	-	\$ 13,430.80	\$ 1,492.31
WORKERS COMPENSATION	2013	TOWNSHIP OF WEST ORANGE	44	9	\$ 1,010,003.21	\$ 22,954.62
<b>WORKERS COMPENSATION</b>	<b>2013 Total</b>		<b>1,000</b>	<b>141</b>	<b>\$ 9,572,985.95</b>	<b>\$ 9,572.99</b>
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	4	\$ 81,788.73	\$ 6,815.73
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	50	19	\$ 419,011.93	\$ 8,380.24
WORKERS COMPENSATION	2014	BOROUGH OF CALDWELL	9	1	\$ 2,565.34	\$ 285.04
WORKERS COMPENSATION	2014	BOROUGH OF FAIR HAVEN	1	1	\$ 2,500.00	\$ 2,500.00
WORKERS COMPENSATION	2014	BOROUGH OF FANWOOD	12	7	\$ 252,083.13	\$ 21,006.93
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	4	3	\$ 16,334.17	\$ 4,083.54
WORKERS COMPENSATION	2014	BOROUGH OF HIGHLAND PARK	8	1	\$ 54,377.45	\$ 6,797.18
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	4	\$ 23,825.71	\$ 2,978.21

Valued as of 5/31/15





## 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	BOROUGH OF NEW PROVIDENCE	12	5	\$ 47,670.73	\$ 3,972.56
WORKERS COMPENSATION	2014	BOROUGH OF NORTH PLAINFIELD	17	8	\$ 1,169,601.53	\$ 68,800.09
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	1	\$ 37,543.48	\$ 6,257.25
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	38	7	\$ 260,445.99	\$ 6,853.84
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	79	34	\$ 788,265.71	\$ 9,978.05
WORKERS COMPENSATION	2014	CITY OF LINDEN	130	19	\$ 1,041,103.11	\$ 8,008.49
WORKERS COMPENSATION	2014	CITY OF RAHWAY	22	8	\$ 181,390.49	\$ 8,245.02
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	27	13	\$ 409,512.47	\$ 15,167.13
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	42	23	\$ 371,473.34	\$ 8,844.60
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	5	\$ 49,127.66	\$ 7,018.24
WORKERS COMPENSATION	2014	TOWN OF HARRISON	14	7	\$ 38,917.90	\$ 2,779.85
WORKERS COMPENSATION	2014	TOWN OF KEARNY	39	19	\$ 473,169.04	\$ 12,132.54
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	33	16	\$ 295,913.37	\$ 8,967.07
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	-	\$ 5,598.51	\$ 1,119.70
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	58	23	\$ 535,741.70	\$ 9,236.93
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	24	11	\$ 321,624.50	\$ 13,401.02
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	81	27	\$ 963,613.05	\$ 11,896.46
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	13	8	\$ 75,863.66	\$ 5,835.67
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	31	7	\$ 109,556.72	\$ 3,534.09
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	48	27	\$ 1,873,398.58	\$ 39,029.14
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	10	\$ 467,296.37	\$ 17,972.94
WORKERS COMPENSATION	2014	TOWNSHIP OF NORTH BRUNSWICK	54	7	\$ 595,288.72	\$ 11,023.87
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	71	23	\$ 448,740.29	\$ 6,320.29
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	6	\$ 41,330.53	\$ 3,444.21
WORKERS COMPENSATION	2014	TOWNSHIP OF WEST ORANGE	26	11	\$ 197,650.49	\$ 7,601.94
WORKERS COMPENSATION	<b>2014 Total</b>		<b>1,019</b>	<b>365</b>	<b>\$ 11,652,324.40</b>	<b>\$ 11,435.06</b>
WORKERS COMPENSATION	2015	BERKELEY HEIGHTS	9	7	\$ 34,091.10	\$ 3,787.90
WORKERS COMPENSATION	2015	BERKELEY TOWNSHIP	20	20	\$ 76,986.60	\$ 3,849.33
WORKERS COMPENSATION	2015	BOROUGH OF FREEHOLD	5	5	\$ 39,391.00	\$ 7,878.20
WORKERS COMPENSATION	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
WORKERS COMPENSATION	2015	BOROUGH OF HIGHLAND PARK	7	7	\$ 61,955.08	\$ 8,850.73
WORKERS COMPENSATION	2015	BOROUGH OF KENILWORTH	5	5	\$ 10,500.00	\$ 2,100.00
WORKERS COMPENSATION	2015	BOROUGH OF NEW PROVIDENCE	5	5	\$ 7,050.00	\$ 1,410.00
WORKERS COMPENSATION	2015	BOROUGH OF NORTH PLAINFIELD	4	3	\$ 1,950.00	\$ 487.50
WORKERS COMPENSATION	2015	BOROUGH OF TOTOWA	5	5	\$ 12,850.00	\$ 2,570.00
WORKERS COMPENSATION	2015	CITY OF ENGLEWOOD	26	20	\$ 188,986.31	\$ 7,268.70
WORKERS COMPENSATION	2015	CITY OF HOBOKEN	19	17	\$ 101,976.90	\$ 5,367.21
WORKERS COMPENSATION	2015	CITY OF RAHWAY	12	10	\$ 41,245.41	\$ 3,437.12
WORKERS COMPENSATION	2015	HOWELL TOWNSHIP	14	13	\$ 120,511.57	\$ 8,607.97
WORKERS COMPENSATION	2015	LIVINGSTON TOWNSHIP	11	10	\$ 87,381.54	\$ 7,943.78
WORKERS COMPENSATION	2015	TOWN OF HARRISON	10	10	\$ 66,376.20	\$ 6,637.62

Valued as of 5/31/15



**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	2015	TOWN OF KEARNY	12	11	\$ 71,814.98	\$ 5,984.58
WORKERS COMPENSATION	2015	TOWN OF MORRISTOWN	7	6	\$ 126,249.59	\$ 18,035.66
WORKERS COMPENSATION	2015	TOWNSHIP OF CINNAMINSON	8	8	\$ 14,890.00	\$ 1,861.25
WORKERS COMPENSATION	2015	TOWNSHIP OF EASTAMPTON	1	1	\$ 2,250.00	\$ 2,250.00
WORKERS COMPENSATION	2015	TOWNSHIP OF EWING	15	15	\$ 138,918.29	\$ 9,261.22
WORKERS COMPENSATION	2015	TOWNSHIP OF FREEHOLD	7	6	\$ 61,320.08	\$ 8,760.01
WORKERS COMPENSATION	2015	TOWNSHIP OF HAMILTON	40	40	\$ 204,627.84	\$ 5,115.70
WORKERS COMPENSATION	2015	TOWNSHIP OF LAWRENCE	13	13	\$ 34,417.18	\$ 2,647.48
WORKERS COMPENSATION	2015	TOWNSHIP OF MONTCLAIR	13	12	\$ 79,482.25	\$ 6,114.02
WORKERS COMPENSATION	2015	TOWNSHIP OF MORRIS	13	12	\$ 153,507.57	\$ 11,808.27
WORKERS COMPENSATION	2015	TOWNSHIP OF NORTH BRUNSWICK	19	11	\$ 155,265.52	\$ 8,171.87
WORKERS COMPENSATION	2015	TOWNSHIP OF UNION	36	35	\$ 303,068.83	\$ 8,418.58
WORKERS COMPENSATION	2015	TOWNSHIP OF WARREN	4	4	\$ 8,650.00	\$ 2,162.50
WORKERS COMPENSATION	2015	TOWNSHIP OF WEST ORANGE	14	14	\$ 61,272.62	\$ 4,376.62
WORKERS COMPENSATION	<b>2015 Total</b>		<b>355</b>	<b>325</b>	<b>\$ 2,266,986.46</b>	<b>\$ 6,385.88</b>
<b>WORKERS COMPENSATION Total</b>			<b>3,388</b>	<b>962</b>	<b>\$ 35,517,373.91</b>	<b>\$ 10,483.29</b>
<b>Grand Total</b>			<b>10,129</b>	<b>1,573</b>	<b>\$ 70,127,312.11</b>	<b>\$ 6,923.42</b>

Valued as of 5/31/15

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/7/2015 to 6/9/2015**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Berkeley Township	6/4/2015	Holman Frenia Allison PC	2014 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Tax Collector Geraldine Dorso; CFO/Treasurer Frederick Ebenau; Municipal Court Judge John Sheehy; Municipal Court Administrator Aileen Alonzo; Deputy Municipal Court Administrator Cynthia Walsh.
Berkeley Township	6/4/2015	Holman Frenia Allison PC	2014 GL/AL/WC/APD	Evidence of insurance as respects 2014 Audit
Township of North Brunswick	6/3/2015	North Brunswick Rescue Squad	2015 WC	Evidence of Workers Compensation Insurance.
Township of Berkeley Heights	5/22/2015	Union County Board of Chosen Freeholders	2015 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents & servants are included as additional insured under the general liability policy of Licensee as respects the hanging of a banner on Plainfield Ave in Berkeley Heights from 6/1/15 to 6/15/15 for the Brooke Healey Foundation Bikers for Brook Motorcycle Run & Family BBQ. *
City of Linden	5/12/2015	State of New Jersey Motor Vehicle Services	2015 GL/AL/WC	Evidence of Insurance
City of Linden	5/20/2015	New Jersey Department of Health & Senior Services	2015 GL/AL/WC	Evidence of insurance as respects Linden Fire Department.
Borough of Fanwood	5/28/2015	Scotch-Plains Fanwood Board of Education	2015 GL/AL/WC	Evidence of insurance as respects Borough of Fanwood's use of certificate holder's premises for Borough-sponsored recreational activities.
Berkeley Township	5/7/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Danielle Peacock; CFO/Treasurer Frederick Ebenau; Municipal Court Judge James Gluck; Municipal Court Administrator Aileen Alonzo; Deputy Municipal Court Administrator Cynthia Walsh.
Hamilton Township	5/29/2015	Carnegie Investors LLC	2015 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the Township of Hamilton's use of their facilities for training exercises on 6/7/15. *

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/7/2015 to 6/9/2015**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	5/8/2015	Morris Catholic High School	2015 GL	Evidence of insurance as respects the Township of Parsippany's use of the certificate holder's premises for the Township of Parsippany's sponsored Parsippany Express Track Program.
Township of Parsippany	5/12/2015	Mount Olive Baseball & Softball Association	2015 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany sponsored Titan Youth Baseball teams' participation in the Mount Olive Tournament.
Township of Freehold	5/29/2015	Evidence of Insurance	2015 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/Director of Finance Catherine Campbell; Tax Collector Elizabeth Kiernan; Municipal Judge Nicole Sonnenblick; Court Administrator Denise Yuhas.
Howell Township	5/8/2015	Bais Leah High School	2015 GL	Evidence of insurance as respects the Howell Township's use of the certificate holder's parking lot for overflow parking for the Graduation Ceremony on 6/13/15.
Howell Township	6/4/2015	Saker ShopRites Inc.	2015 GL	Evidence of Insurance
Township of West Orange	5/14/2015	Township of Verona	2015 GL/AL/WC	Evidence of insurance as respects the Township of West Orange's use of the certificate holder's stage.
City of Rahway	5/13/2015	County of Union Dept of Parks & Recreation	2015 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, Officers, Employees, Agents, and Servants are included as additional insured under the General Liability Policy as respects the City of Rahway's use of Rahway River Park as a viewing area for their fireworks display on 7/4/15 rain date 7/5/15. The General Liability insurance coverage is provided on a primary, non-contributory basis, to the County of Union ET. AL. Where applicable, a waiver of subrogation in favor of the above additional insured is to be included in those policies of insurance where permitted by law. *
City of Englewood	6/1/2015	County of Bergen Department of Parks	2015 GL/AL/WC	The County of Bergen and its officials, employees and agents are included as additional insured (Property Owner) as respects the City of Englewood's pickup and delivery of the Showmobiles on 6/10/15 to the Jabari Society's Juneteenth Festival and the return of the Showmobiles to the certificate holder on 6/15/15. *
Township of Montclair	5/12/2015	Montclair Board of Education	2015 GL	The certificate holder is included as additional insured (Premises Owner) as respects the Township of Montclair's participation in the Nishuane Mayfair event on 5/16/2015. *
Borough of Kenilworth	5/12/2015	Parkway Invitational Softball League (PISL)	2015 GL/AL/WC	Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Parkway Invitational Softball League (Kenilworth Recreation 18u).

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/7/2015 to 6/9/2015**

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Kenilworth	5/12/2015	Parkway Invitational Softball League (PISL)	2015 GL/AL/WC	Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Parkway Invitational Softball League (Kenilworth Recreation 12u).
Borough of Kenilworth	5/12/2015	Parkway Invitational Softball League (PISL)	2015 GL/AL/WC	Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Parkway Invitational Softball League (Kenilworth Recreation 10u).
Borough of Kenilworth	5/12/2015	Cranford Baseball & Softball League	2015 GL/AL/WC	Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Cranford Baseball & Softball League (Kenilworth Recreation 18u).
Borough of Kenilworth	5/12/2015	Cranford Baseball & Softball League	2015 GL/AL/WC	Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Cranford Baseball & Softball League (Kenilworth Recreation 12u).
Borough of Kenilworth	5/12/2015	Cranford Baseball & Softball League	2015 GL/AL/WC	Evidence of insurance as respects the Kenilworth Recreation Softball teams' participation in the Cranford Baseball & Softball League (Kenilworth Recreation 10u).
Borough of New Providence	5/7/2015	Union County	2015 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, Officers, Employees, Agents, and Servants are included as additional insured under the General Liability Policy as respects the Borough's road closures for the "Downtown Fireworks Spectacular" in July, South Street from Gales Drive to Springfield Avenue, Banners South Street & Springfield Avenue. The General Liability insurance coverage is provided on a primary, noncontributory basis to the County of Union et. al. Where applicable a waiver of subrogation in favor of the above additional insured is to be included in those policies of insurance where permitted by law. *
Borough of Freehold	5/12/2015	County of Monmouth Hall of Records	2015 GL/AL/WC	The County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured (Premises Owner) as respects the Borough of Freehold's use Courthouse Back Parking Lot for additional parking during Olde Freehold Day on 6/27/2015. *
Borough of Freehold	5/18/2015	Monmouth County Hall of Records	2015 GL/AL/WC	The County of Monmouth and its Board of Chosen Freeholders, its agents, servants and employees are included as additional insured (Premises Owner) as respects the Borough of Freehold's use of the certificate holder's property for the Memorial Day Parade (Courthouse Parking Lot - Termination point for the Parade, Hall of Records - Reviewing Area). *
Township of Livingston	5/19/2015	Mr. David Cohen	2015 GL/AL/WC	Evidence of insurance as respects the Livingston Fire Department's use of vacant residence at 24 North Drive Livingston for training on 6/9/15 and or 6/16/15.

**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 5/7/2015 to 6/9/2015**

<b>JIF Member</b>	<b>ISSUED</b>	<b>CERT HOLDER</b>	<b>COVERAGE</b>	<b>HOLDER DESCRIPTION</b>
Township of Livingston	6/5/2015	Livingston Board of Education	2015 GL/AL/WC	Evidence of insurance as respects to the Township of Livingston's Art Council's use of Mount Pleasant Middle School from 10/23/15 through 11/22/2015.
Township of Bloomfield	5/27/2015	Bloomfield College	2015 GL/AL/WC	Bloomfield College is included as an additional insured (Premises Owner) as respects the Township of Bloomfield's use the certificate holder's premises for a Drive-In Movie event on 9/25/2015. *
Township of Warren	5/14/2015	Watchung Hills Regional Municipal Alliance	2015 GL	Evidence of insurance as respects the Township of Warren participation in the 5K Run on 11/7/2015 at Mobus Field, Watchung.
Township of Bloomfield	5/18/2015	KS State Bank	2015 GL/AL/WC/PROP	Certificate holder is included as loss payee respects the Township of Bloomfield's purchase of the equipment listed on the attached Invoice #106344, Valued at \$207,996.75.

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

***MONTHLY INVESTMENT REPORT***

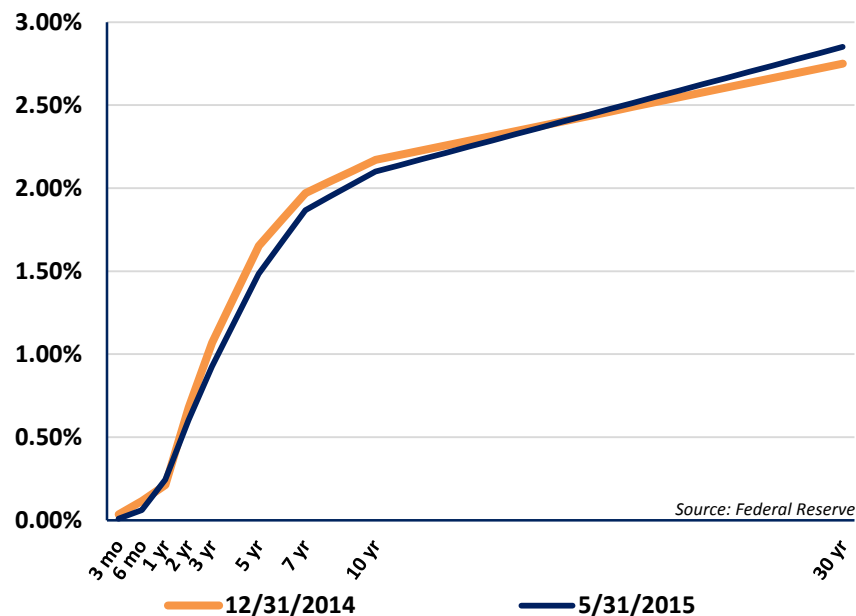
***AS OF 5/31/2015***



**Prime Advisors, Inc.**

# Treasury Yields and World Bond Yields

## Treasury Yield Curves



## 10 Year Yields in 2015



## US Treasury Yields

	12/31/2014	5/31/2015
<b>3 Month</b>	0.04%	0.01%
<b>2 Year</b>	0.68%	0.61%
<b>3 Year</b>	1.07%	0.93%
<b>10 Year</b>	2.17%	2.12%
<b>30 Year</b>	2.75%	2.88%

## World Bond Yields

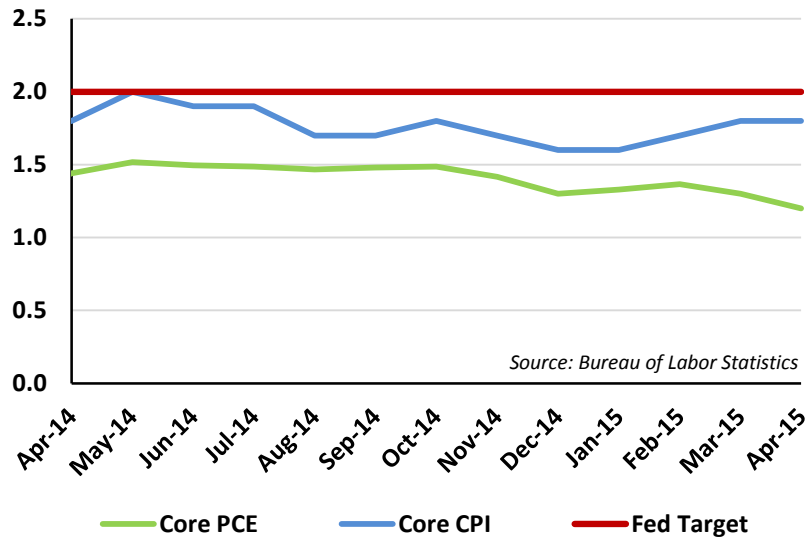
As of 05/31/2015	2 year	10 year
<b>US</b>	0.61%	2.12%
<b>UK</b>	0.51%	1.81%
<b>Germany</b>	-0.23%	0.49%
<b>France</b>	-0.18%	0.80%
<b>Italy</b>	0.14%	1.85%
<b>Spain</b>	0.03%	1.84%
<b>Portugal</b>	0.14%	2.57%
<b>Japan</b>	0.00%	0.39%

Source: Federal Reserve, Bloomberg

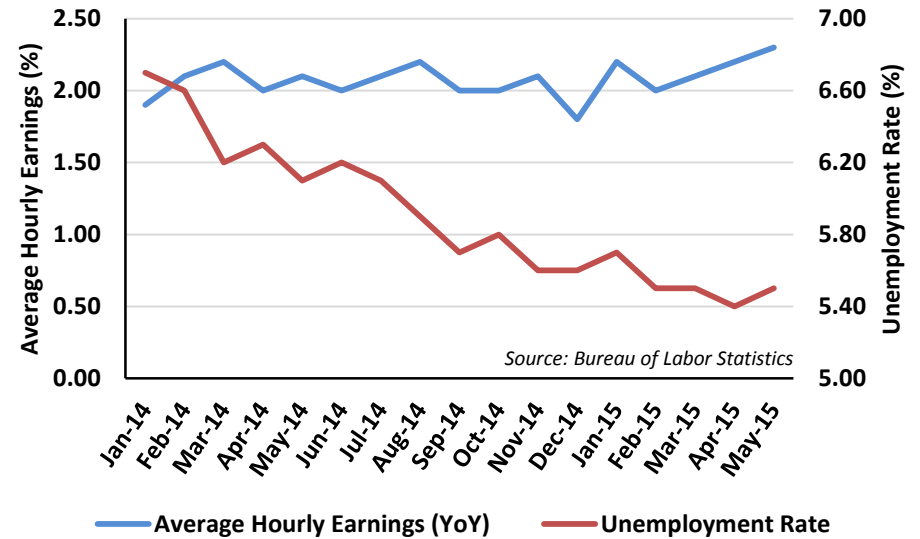


# Key Fed Indicators

## Inflation



## Employment



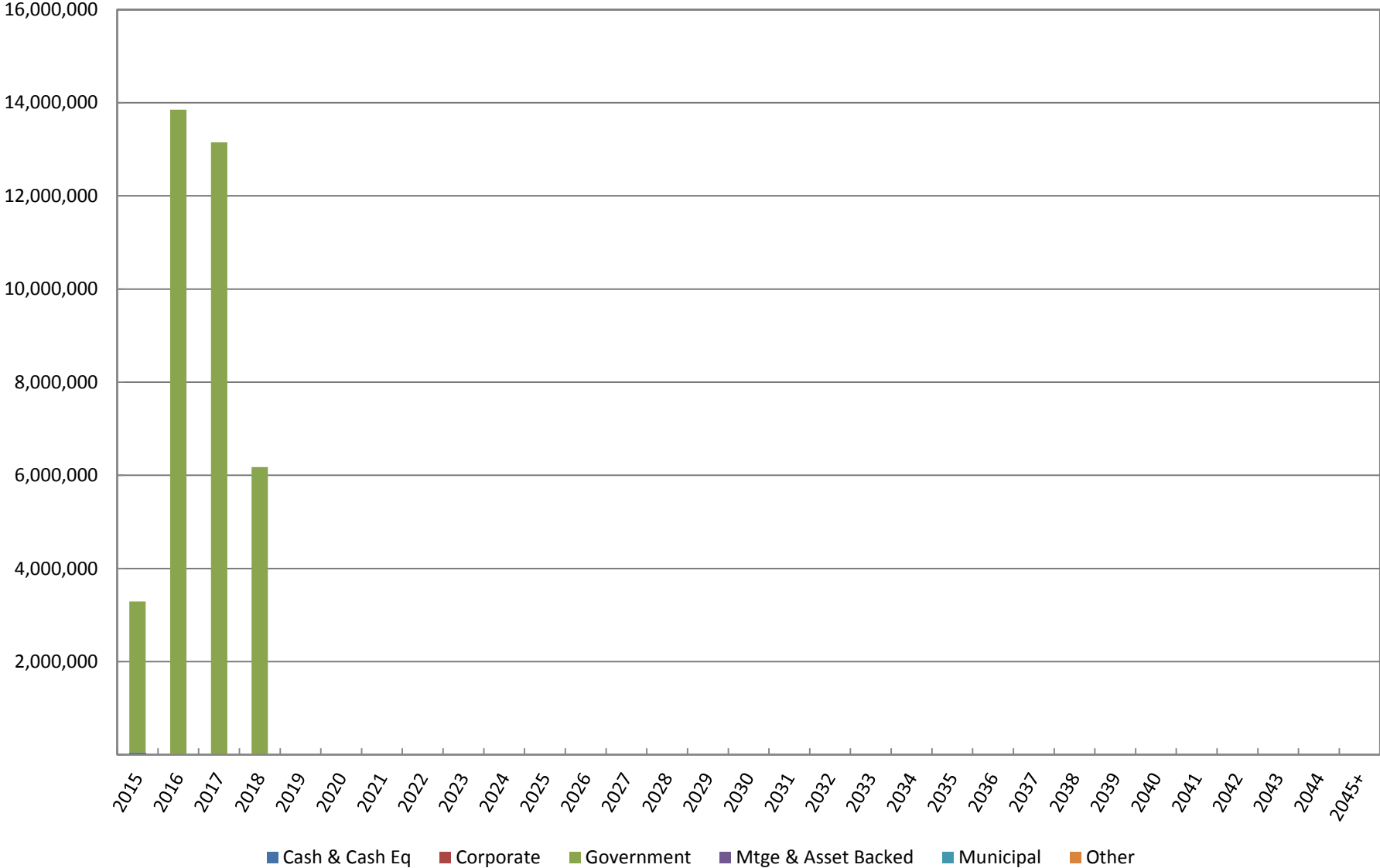
## US Dollar vs Euro



## Comments

- Inflation continues to remain below the 2% target, providing flexibility for the Fed
- Employment is showing strength, but slow wage inflation will not force the Fed's hand
- Foreign demand will remain high for US fixed income, as bonds offer attractive yields and the dollar is showing price appreciation

# Maturity Schedule By Weighted Average Life



## Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2014	09/30/2014	12/31/2014	03/31/2015	05/31/2015
<b>Treasury Yields</b>					
2 yr Treasury Yield	0.46%	0.59%	0.68%	0.56%	0.61%
5 yr Treasury Yield	1.63%	1.78%	1.66%	1.38%	1.47%
10 yr Treasury Yield	2.52%	2.51%	2.17%	1.93%	2.10%
<b>Book Statistics</b>					
Tax-Equivalent Book Yield	0.41%	0.56%	0.61%	0.75%	0.76%
Book Value (\$)	31,704,382	35,243,772	34,291,590	35,845,779	36,377,029
Projected Tax-Equivalent Income, next 12 months (\$)	129,883	198,401	208,730	268,861	278,226
Unrealized Gains/(Losses) (\$)	50,882	25,354	30,692	149,900	142,652
YTD Realized Gains/(Losses) (\$)	95	95	203	0	287
<b>Portfolio Risk Statistics</b>					
Effective Duration	1.21	1.53	1.51	1.78	1.69
Convexity	0.03	0.04	0.04	0.05	0.04
Weighted Average Life	1.22	1.54	1.52	1.79	1.71
Average Rating	AA+	AA+	AA+	AA+	AA+
<b>Portfolio Sector Allocation</b>					
Treasury	95%	100%	95%	100%	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%	5%	0%	0%

# Performance

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**Tax-Equivalent Total Return  
as of 05/31/2015  
Inception Date: 07/01/2010**

	<b>Prime</b>	<b>Benchmark</b>	<b>Difference</b>
Previous Month	0.07%	0.06%	0.01%
Quarter to Date	0.11%	0.09%	0.02%
Year to Date	0.63%	0.50%	0.13%
Since Inception	1.58%	1.22%	0.35%

**Benchmark Composition:**

100.0% Garden State Duration Matched Treasury

## Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2015	3,249,783	0.31	9%
2016	13,859,063	0.61	38%
2017	13,093,850	0.94	36%
2018	6,133,091	1.00	17%
2019+	0	0.00	0%
<b>Subtotal</b>	<b>36.335.786</b>	<b>0.77</b>	<b>100%</b>
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
<b>TOTAL</b>	<b>36.335.786</b>	<b>0.77</b>	<b>100%</b>

# Bond Purchases

Trade Date	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Maturity Date	Call Date	Price	Cost	Pre-Tax Book Yield	Tax-Equivalent Book Yield
04/06/2015	912828UZ1	US TREASURY N/B	Treasury	AA+	Aaa	0.625	04/30/2018	N/A	99.33	595,971	0.85	0.85
04/13/2015	912828UZ1	US TREASURY N/B	Treasury	AA+	Aaa	0.625	04/30/2018	N/A	99.13	768,252	0.92	0.92
<b>Total</b>										<b>1,364,222</b>	<b>0.89</b>	<b>0.89</b>

## 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
05/19/2015	Sell	912828VH0	US TREASURY	Treasury	AA+	Aaa	0.375	06/30/2015	06/30/2015	100.04	750,004	287	0.37	0.37
<b>Total</b>											<b>750,004</b>	<b>287</b>	<b>0.37</b>	<b>0.37</b>

# *Appendix*

## Detailed Portfolio Report



# Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
<b>Money Market</b>																	
99C001734	04/10/2015			41,243	BANK OF AMERICA/MERRILL	0.00			41,243	41,243	41,243	0	0.00	0.00	0.00	0.00	
<b>Total Money Market</b>				<b>41,243</b>					<b>41,243</b>	<b>41,243</b>	<b>41,243</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Treasury</b>																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,825	1,252,775	2,950	0.63	0.48	1.53	1.54	0.03
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,222	1,004,060	2,838	0.67	0.50	1.62	1.63	0.03
912828B41	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.38	01/31/2016	01/31/2016	1,000,902	1,000,306	1,001,330	1,024	0.33	0.18	0.67	0.67	0.01
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,148,198	1,151,886	3,687	0.72	0.53	1.70	1.71	0.04
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,668	550,193	525	0.33	0.20	0.75	0.75	0.01
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,339	803,008	3,669	0.80	0.54	1.78	1.79	0.04
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,894	500,545	651	0.40	0.24	0.83	0.83	0.01
912828C73	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.88	04/15/2017	04/15/2017	1,000,355	1,000,224	1,005,720	5,496	0.86	0.57	1.86	1.87	0.04
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,504,280	2,519,750	15,470	0.87	0.41	1.32	1.33	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	1,253,282	1,259,913	6,631	0.81	0.44	1.41	1.42	0.03
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,253,657	1,257,688	4,031	0.68	0.46	1.49	1.50	0.03
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	990,046	998,390	8,344	1.07	0.70	2.23	2.25	0.06
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	988,800	997,450	8,650	1.11	0.74	2.32	2.33	0.07
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,138	1,000,600	462	0.21	0.09	0.37	0.37	0.00
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,241,505	1,249,800	8,295	1.04	0.76	2.40	2.42	0.07
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,237,459	1,245,000	7,541	1.03	0.79	2.48	2.50	0.07
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,141,645	1,148,310	6,664	1.04	0.81	2.56	2.58	0.08
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,593,767	1,601,312	7,545	1.02	0.84	2.64	2.67	0.08
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,588,463	1,594,464	6,001	1.02	0.88	2.72	2.75	0.09
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,586,164	1,593,536	7,372	1.06	0.89	2.81	2.83	0.09
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	998,763	1,000,040	1,277	0.39	0.25	0.87	0.87	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	1,364,697	1,363,478	(1,219)	0.89	0.92	2.89	2.91	0.10
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	698,873	699,839	966	0.42	0.27	0.95	0.96	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	1,349,863	1,353,983	4,119	0.63	0.36	1.12	1.12	0.02
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,934	750,218	284	0.30	0.08	0.16	0.16	0.00
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,434	1,253,650	3,216	0.60	0.38	1.20	1.21	0.02
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,920	750,555	635	0.42	0.08	0.25	0.25	0.00

# 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
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,791	750,420	629	0.33	0.08	0.33	0.33	0.00
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,186	1,206,612	7,426	0.91	0.59	1.94	1.95	0.05
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,896	1,256,463	7,567	0.92	0.62	2.02	2.04	0.05
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,218	1,252,262	2,044	0.48	0.33	1.08	1.08	0.02
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,097,329	1,105,192	7,863	0.99	0.65	2.11	2.12	0.06
<b>Total Treasury</b>				<b>36,425,000</b>					<b>36,322,770</b>	<b>36,335,786</b>	<b>36,478,438</b>	<b>142,652</b>	<b>0.77</b>	<b>0.53</b>	<b>1.70</b>	<b>1.71</b>	<b>0.04</b>
<b>Grand Total</b>				<b>36,466,243</b>					<b>36,364,013</b>	<b>36,377,029</b>	<b>36,519,681</b>	<b>142,652</b>	<b>0.76</b>	<b>0.53</b>	<b>1.69</b>	<b>1.71</b>	<b>0.04</b>