



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

September 30th, 2015

The Hotel Woodbridge Iselin, NJ Room 203 – at 11:00am

o MEETING OF BOARD OF FUND COMMISSIONERS CALLED TO ORDER

o 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.

o PLEDGE OF ALLEGIANCE

o ROLL CALL OF FUND COMMISSIONERS

o APPROVAL OF MINUTES FOR 7/29/15

o ADOPTION OF RESOLUTIONS

- o Resolution 24-15 – Approving Certain Disbursements \$1,000,183.62
- o Resolution 25-15 - Approving Claims Payments \$2,094,155

REPORTS

EXECUTIVE DIRECTOR – NIP GROUP - Jonathan Hall

- o Fast Track
- o Mid-Year Actuarial Report
- o Report on Supplemental Assessment/Dividend Policy and 2002-2006 Plan
- o Survey of Members

o UNDERWRITING – Anthony Amadeo

- o Renewal Update

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

- o Police Professional Training- A. Ven Graitis
- o Brit Police Professional Seminar – A. Ven Graitis
- o Snow Plow/Fire Truck Rodeo – A. Ven Graitis
- o Wellness Update – A. Ven Graitis
- o EPL Audit – A. Ven Graitis

o TREASURER'S REPORT (Patrick DeBlasio)

o ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT

o NEW BUSINESS

o OPEN FORUM

o ADJOURNMENT



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

July 29th 2015

The Hotel Woodbridge Iselin, NJ Room 203 – at 11:00am

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:14 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
Ted Ehrenburg
Fred Arnold
Michael King - Absent
Eric Shubiger - Absent
Tim Dacey
Hillary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Louis Palazzo - Absent
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Paula Cozzarelli
Frank Ruggiero



John Waryas – Absent
Karen Caulfield
Mark Krane
Mike Matheis – Absent

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 6/24/15 MEETING

MOTION: Commr. Bellina

SECOND: Commr. Valesi

ABSTAIN: Commr. Rodino; Russo; Hyser; Arnold; Zarbetski;

- **ADOPTION OF RESOLUTIONS**
- **MOTION TO ADOPT RESOLUTIONS**
- **Resolution 21-15 – Approving Certain Disbursements totaling \$5,569,584.02**
- **Resolution 22-15 – Approving Claims Payments totaling \$1,159,660**

MOTION: Commr. Ehrenberg

SECOND: Commr. Marvin

VOTE: ROLL CALL

Jim Rodino
Chris Reid - Absent
Barbara Russo
Ted Ehrenburg
Fred Arnold
Michael King - Absent
Eric Shubiger - Absent
Tim Dacey
Hillary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Louis Palazzo - Absent
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis



Russ Jones
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Paula Cozzarelli
Frank Ruggiero
John Waryas – Absent
Karen Caulfield
Mark Krane
Mike Matheis – Absent

- **Resolution 23-15 – Establishing a Supplemental Assessment/Dividend Plan**

MOTION: Commr. Krane

SECOND: Commr. Casagrande

- **The Final Vote was - 25Yea /2 Nay**

VOTE: ROLL CALL

Jim Rodino
Chris Reid - Absent
Barbara Russo
Ted Ehrenburg
Fred Arnold
Michael King - Absent
Eric Shubiger - Absent
Tim Dacey
Hillary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Louis Palazzo - Absent
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Frank Mason



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

REPORTS

Executive Director – NIP Group - E. Miller

- **NIPMS Management Transition (EM/JH) Executive Director Position** - Mr. Miller announced that effective August 1, 2015, Mr. Hall will be assuming the role of Executive Director. Commissioner Krane extended his thanks for Mr. Miller's service on Warren Township's behalf. Chairman Rodino extended thanks and appreciation on behalf of the Fund to Mr. Miller for his contributions and service.
- **Fast Track Report** – Mr. Hall discussed the May 2015 Fast Track. The June Fast Track will be released when the Mid-Year Actuarial Study is complete.
- **Underwriting – Anthony Amadeo**
- **New Website Launch** - Website launched a week and a half ago. It is to be used to update and maintain all of your exposures.
- **Renewal Package** - Package was sent to risk managers a week and a half ago. We are looking for completed renewal packages returned in four weeks, which is 8/14/15. Request for loss information was sent the end of June and also needs to be provided no later than 8/14/15.
- **Travelers ITV Project** - Requests were sent out two weeks ago to certain risk managers on specific properties that Travelers believes are significantly under reported. These updated values must be provided to Travelers as soon as possible and a follow up request will go out in a week.

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

- **Stewardship Reports** – Final data is being formatted for the reports and all should be distributed in the next two weeks. Risk Control personnel will review each report at each member's upcoming Safety Committee Meetings.
- **Police TACT Training** – Three successful sessions have been provided in Parsippany, Lawrence and Rahway. Three additional sessions will be scheduled for the fall of 2015 and into 2016.
- **Supervisory Training** – Frank Viscuso has provided supervisor training to employees attending the DPW roundtable and the Fire Roundtable. Police Supervisor Training is being scheduled with Connell Consulting for the 3rd and 4th quarters of 2015.



- **EPL Audits** - We are currently in discussions with the EANJ to perform EPL audits of member files to ensure best practices are being followed. Additional information will be provided in the future.
- **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. Ehrenberg
SECOND: Commr. Dacey
VOTE: Unanimous

ADJOURN TO PUBLIC SESSION

MOTION: Commr. Casagrande
SECOND: Marvin
VOTE: Unanimous

MOTION TO APPROVE CLAIMS

MOTION: Commr. Ehrenberg
SECOND: Commr. Valesi

Claims: July

Township of Hamilton Lia. Claim - Granted Settlement Authority
Township of West Orange WC Claim– Granted Settlement Authority
Ewing Township WC Claim - Granted Settlement Authority

MOTION: Commr. Dacey
SECOND: Commr. Guarino

VOTE: ROLL CALL

Jim Rodino
Chris Reid - Absent
Barbara Russo
Ted Ehrenburg
Fred Arnold
Michael King - Absent
Eric Shubiger - Absent



Tim Dacey
Hillary Hyser
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
John DiStefano
Edward Forte - Absent
Lou Guarino
Paul Zarbetski
Joan Hullings
Quentin Wiest - Absent
Louis Palazzo - Absent
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Paula Cozzarelli
Frank Ruggiero
John Waryas – Absent
Karen Caulfield
Mark Krane
Mike Matheis – Absent

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 11:53AM and Commissioner Marvin seconded the motion. Motion carried unanimously.

Prepared by J. Hall.

Jonathan Hall

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
Anthony Amadeo – NIP
David Balken – Balken Risk
Jeremy Solomon – Bob Smith & Associates
Alex Benzell – Warren Township
Mike Lovett – Warren Township
Ed Vath – PMA
David Weightman – PMAMC
Ken Child – PMAMC
Gregory Whitehead – Lawrence Township
Matthew Struck – Brown & Brown
Sarah Regnault – Brown & Brown
Ilene Laursen – Conner Strong
Tom Fitzpatrick – Fairview Insurance
Ray Vaughn – Amalgamated
Matthew Morris – AGA
Latmya Brennan – Gallagher, O’Gorman & Young
Lou Beckerman – Beckerman & Co.
Mike Galiguiro – Guttenberg
John DiiStefano – Guttenberg
Sonia Brown – North Brunswick



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of Aug 31, 2015

	YTD 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
Underwriting Income	18,796,552	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	222,666,389
Claim Expenses															
Losses	4,550,562	10,737,816	10,027,482	13,762,908	8,631,941	8,103,165	8,723,550	4,806,207	5,994,085	5,734,669	4,714,504	4,146,355	1,846,053	722,107	92,501,404
Loss Adjustment Expenses	1,069,558	2,312,522	2,538,307	3,430,438	3,344,478	3,610,463	3,496,559	3,032,319	3,157,416	2,690,871	2,109,466	2,483,108	767,706	284,003	34,327,214
IBNR	4,129,656	3,611,987	1,928,153	1,129,286	633,498	157,418	269,568	194,711	103,467	72,465	-	18,657	1,987	0	12,250,853
EPL Deductible & Co-Insurance	(534,967)	(857,367)	(726,693)	(666,729)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(227,428)	(208,910)	(259,649)	(48,080)	(65,918)	(5,210,525)
Excess Recoveries	(36,517)	(810,139)	(2,676,891)	(5,484,569)	(1,269,459)	(318,156)	(3,214,812)	(170,339)	(379,836)	(210,000)	(757,284)	(1,129,109)	-	(106,803)	(16,563,914)
WC	-	(725,712)	(602,349)	-	(397,355)	(284,804)	(275,493)	(56,001)	-	-	(757,284)	(1,129,109)	-	(106,803)	(4,334,910)
GL	-	-	(164,015)	(659,817)	(15,952)	-	(1,600,254)	-	-	-	-	-	-	-	(2,440,037)
AL	-	-	(799,208)	-	-	-	(795,992)	-	-	-	-	-	-	-	(1,595,200)
Property	(36,517)	(3,000)	(18,418)	(3,408,469)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,847,354)
EPL/POL	-	(81,427)	(1,092,902)	(1,416,283)	(482,743)	(25,811)	(128,186)	(114,338)	(299,720)	(210,000)	-	-	-	-	(3,851,410)
EPL/POL Aggregate Stop							(414,886)	-	(80,116)						(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-									-
All Lines Aggregate Stop	-	-	-	-	-	-									-
Total Claim Expense	9,178,293	14,994,818	11,090,357	12,171,335	10,931,031	10,924,569	9,118,595	7,634,876	8,682,390	8,060,576	5,857,776	5,259,361	2,567,665	833,390	117,305,033
Expenses															
Excess Premiums	4,327,982	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	56,262,482
General Administrative Expenses	4,680,973	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	52,260,079
Total Expenses	9,008,954	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	108,522,561
Underwriting Profit/(Loss)	609,304	(1,252,955)	1,337,354	315,521	1,156,009	722,001	(186,304)	226,962	(542,133)	(1,355,272)	(1,449,834)	(2,873,068)	(510,525)	641,736	(3,161,204)
Net Realized/Unrealized Gains/(Losses)	13,303	14,599	13,129	53,020	302,033	294,371	188,631	107,247	43,918	760	-	-	-	30,242	1,061,253
Interest Income	31,039	83,634	100,916	100,270	131,945	149,470	119,370	200,939	440,324	634,220	362,337	120,113	141,530	190,084	2,806,191
Net Investment Income	44,342	98,233	114,044	153,290	433,978	443,840	308,001	308,186	484,242	634,980	362,337	120,113	141,530	220,326	3,867,444
Statutory Surplus (Deficit)	653,647	(1,154,721)	1,451,398	468,812	1,589,987	1,165,842	121,697	535,148	(57,891)	(720,292)	(1,087,497)	(2,752,955)	(368,995)	862,063	706,240
% of Underwriting Income	3.5%	-4.2%	5.8%	2.0%	7.5%	5.9%	0.8%	3.7%	-0.4%	-5.4%	-9.5%	-34.7%	-6.6%	25.4%	0.3%
at 12/31/2014	-	(162,325)	1,442,132	632,472	1,024,917	1,111,936	223,707	680,771	(277,724)	(390,689)	(1,069,402)	(2,794,910)	(376,789)	858,494	902,590
Variance	653,647	(992,396)	9,266	(163,660)	565,070	53,905	(102,009)	(145,623)	219,833	(329,604)	(18,096)	41,954	7,794	3,569	(196,350)
at Previous Month	664,086	(945,153)	1,455,419	472,857	1,592,682	1,166,921	123,137	535,698	(57,765)	(720,290)	(1,087,497)	(2,752,955)	(368,995)	862,322	940,468
Variance	(10,439)	(209,568)	(4,022)	(4,046)	(2,695)	(1,079)	(1,440)	(550)	(126)	(3)	-	-	-	(260)	(234,228)
Note 1 : Ultimate losses based upon the 2014 year end reserve study.															
Note 2: Fund years 2010 through 2015 include an aggregate stop loss protection to cap losses at ~\$10.9m in 2010, ~\$11.8m in 2011, ~\$13.4m in 2012, ~\$14.2m in 2013, ~\$16.5m in 2014, and ~\$17.2m in 2015.															
Overall Statistics															
Total Members	36	35	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	2,171	3,237	2,626	2,796	2,522	2,239	1,964	1,994	2,118	2,261	1,949	1,344	1,074	601	28,896
Severity Rate	115	119	120	127	129	128	125	122	123	112	99	91	83	65	
Total Open Claims	723	340	192	143	65	45	35	21	19	20	12	6	2	-	1,623

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of July 31, 2015



	YTD 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
Underwriting Income	16,446,983	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	220,316,821
Claim Expenses															
Losses	3,605,319	10,270,682	9,732,547	13,766,212	8,650,110	8,205,246	8,721,956	4,804,637	5,995,211	5,765,645	4,714,678	4,152,745	1,846,053	722,107	90,953,148
Loss Adjustment Expenses	910,299	2,134,594	2,348,085	3,388,947	3,315,912	3,627,131	3,490,780	3,013,740	3,157,465	2,694,971	2,109,292	2,476,717	767,706	284,003	33,719,644
IBNR	4,016,955	4,064,333	1,978,743	1,166,787	641,960	173,652	275,244	244,861	102,211	37,386	-	18,657	1,987	0	12,722,777
EPL Deductible & Co-Insurance	(546,012)	(896,783)	(694,780)	(666,729)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(227,428)	(208,910)	(259,649)	(48,080)	(65,918)	(5,229,072)
Excess Recoveries	(43,839)	(782,911)	(2,274,392)	(5,484,569)	(1,267,959)	(453,001)	(3,213,139)	(200,339)	(379,836)	(210,000)	(757,284)	(1,129,109)	-	(106,803)	(16,303,181)
WC	-	(725,712)	(602,349)	-	(397,355)	(284,804)	(273,820)	(56,001)	-	-	(757,284)	(1,129,109)	-	(106,803)	(4,333,237)
GL	-	-	(103,015)	(659,817)	(15,952)	-	(1,600,254)	-	-	-	-	-	-	-	(2,379,037)
AL	-	-	(799,208)	-	-	(125,749)	(795,992)	-	-	-	-	-	-	-	(1,720,950)
Property	(43,839)	(3,000)	(18,418)	(3,408,469)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,854,676)
EPL/POL	-	(54,199)	(751,403)	(1,416,283)	(481,243)	(34,907)	(128,186)	(144,338)	(299,720)	(210,000)	-	-	-	-	(3,520,279)
EPL/POL Aggregate Stop	-	-	-	-	-	-	(414,886)	-	(80,116)	-	-	-	-	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claim Expense	7,942,722	14,789,915	11,090,203	12,170,649	10,930,596	10,924,707	9,118,571	7,634,876	8,682,309	8,060,573	5,857,776	5,259,361	2,567,665	833,390	115,863,316
Expenses															
Excess Premiums	3,786,984	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	55,721,484
General Administrative Expenses	4,095,851	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	51,674,958
Total Expenses	7,882,835	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	107,396,442
Underwriting Profit/(Loss)	621,425	(1,048,052)	1,337,508	316,206	1,156,444	721,863	(186,280)	226,962	(542,052)	(1,355,269)	(1,449,834)	(2,873,068)	(510,525)	641,736	(2,942,937)
Net Realized/Unrealized Gains/(Losses)	18,804	23,980	21,514	59,143	305,904	296,697	190,066	108,174	43,959	760	-	-	-	30,868	1,099,870
Interest Income	23,857	78,918	96,397	97,508	130,334	148,361	119,351	200,562	440,329	634,220	362,337	120,113	141,530	189,718	2,783,535
Net Investment Income	42,661	102,899	117,912	156,651	436,238	445,058	309,418	308,736	484,287	634,980	362,337	120,113	141,530	220,586	3,883,405
Statutory Surplus (Deficit)	664,086	(945,153)	1,455,419	472,857	1,592,682	1,166,921	123,137	535,698	(57,765)	(720,290)	(1,087,497)	(2,752,955)	(368,995)	862,322	940,468
% of Underwriting Income	4.0%	-3.4%	5.8%	2.0%	7.5%	5.9%	0.8%	3.7%	-0.4%	-5.4%	-9.5%	-34.7%	-6.6%	25.4%	0.4%
at 12/31/2014	-	(162,325)	1,442,132	632,472	1,024,917	1,111,936	223,707	680,771	(277,724)	(390,689)	(1,069,402)	(2,794,910)	(376,789)	858,494	902,590
Variance	664,086	(782,828)	13,287	(159,615)	567,766	54,985	(100,569)	(145,073)	219,959	(329,601)	(18,096)	41,954	7,794	3,828	37,878
at Previous Month	670,277	(745,278)	1,457,977	470,583	1,592,072	1,167,065	123,395	535,357	(57,755)	(720,290)	(1,083,894)	(2,752,944)	(368,995)	861,937	1,149,506
Variance	(6,191)	(199,875)	(2,557)	2,274	610	(144)	(258)	341	(10)	-	(3,603)	(11)	-	386	(209,038)

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

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

Overall Statistics

Total Members	36	35	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	1,948	3,231	2,625	2,797	2,522	2,238	1,964	1,994	2,118	2,261	1,949	1,344	1,074	601	28,666
Severity Rate	112	119	120	127	129	128	125	122	123	112	99	91	83	65	
Total Open Claims	750	360	195	152	71	46	37	19	19	20	11	6	3	-	1,689

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

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



	YTD 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
Underwriting Income	14,097,414	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	217,967,252
Claim Expenses															
Losses	3,084,607	9,993,245	9,717,480	13,693,043	8,593,803	8,192,105	8,719,866	4,785,300	5,970,511	5,739,558	4,694,007	3,601,796	1,846,053	722,107	89,353,482
Loss Adjustment Expenses	741,637	2,071,549	2,325,725	3,389,440	3,271,004	3,617,406	3,490,261	3,010,396	3,154,601	2,691,516	2,106,541	2,400,689	767,706	284,003	33,322,476
IBNR	3,464,859	4,200,716	2,002,996	1,234,217	742,662	204,330	263,539	297,541	129,757	66,928	19,819	18,646	1,987	0	12,647,997
EPL Deductible & Co-Insurance	(511,171)	(897,342)	(691,590)	(666,729)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(227,428)	(208,910)	(259,649)	(48,080)	(65,918)	(5,191,600)
Excess Recoveries	(75,934)	(782,911)	(2,271,243)	(5,479,569)	(1,267,959)	(460,626)	(3,198,882)	(230,339)	(379,836)	(210,000)	(757,284)	(502,132)	-	(106,803)	(15,723,517)
WC	-	(725,712)	(602,349)	-	(397,355)	(292,429)	(259,563)	(56,001)	-	-	(757,284)	(502,132)	-	(106,803)	(3,699,628)
GL	-	-	(103,015)	(659,817)	(15,952)	-	(1,600,254)	-	-	-	-	-	-	-	(2,379,037)
AL	-	-	(799,208)	-	-	(125,749)	(795,992)	-	-	-	-	-	-	-	(1,720,950)
Property	(75,934)	(3,000)	(18,418)	(3,408,469)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,886,770)
EPL/POL	-	(54,199)	(748,253)	(1,411,283)	(481,243)	(34,907)	(128,186)	(174,338)	(299,720)	(210,000)	-	-	-	-	(3,542,129)
EPL/POL Aggregate Stop	-	-	-	-	-	-	(414,886)	-	(80,116)	-	-	-	-	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claim Expense	6,703,999	14,585,257	11,083,368	12,170,402	10,930,083	10,924,894	9,118,515	7,634,876	8,682,291	8,060,573	5,854,173	5,259,350	2,567,665	833,390	114,408,837
Expenses															
Excess Premiums	3,245,986	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	55,180,486
General Administrative Expenses	3,510,730	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	51,089,836
Total Expenses	6,756,716	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	106,270,322
Underwriting Profit/(Loss)	636,699	(843,394)	1,344,343	316,454	1,156,957	721,676	(186,224)	226,962	(542,034)	(1,355,269)	(1,446,231)	(2,873,057)	(510,525)	641,736	(2,711,908)
Net Realized/Unrealized Gains/(Losses)	16,092	23,870	21,439	59,333	306,239	297,392	190,439	108,219	43,962	760	-	-	-	30,833	1,098,578
Interest Income	17,486	74,245	92,195	94,797	128,876	147,997	119,180	200,176	440,317	634,220	362,337	120,113	141,530	189,368	2,762,836
Net Investment Income	33,578	98,116	113,634	154,130	435,115	445,389	309,619	308,395	484,279	634,980	362,337	120,113	141,530	220,200	3,861,414
Statutory Surplus (Deficit)	670,277	(745,278)	1,457,977	470,583	1,592,072	1,167,065	123,395	535,357	(57,755)	(720,290)	(1,083,894)	(2,752,944)	(368,995)	861,937	1,149,506
% of Underwriting Income	4.8%	-2.7%	5.9%	2.0%	7.5%	5.9%	0.8%	3.7%	-0.4%	-5.4%	-9.5%	-34.7%	-6.6%	25.4%	0.5%
at 12/31/2014	-	(162,325)	1,442,132	632,472	1,024,917	1,111,936	223,707	680,771	(277,724)	(390,689)	(1,069,402)	(2,794,910)	(376,789)	858,494	902,590
Variance	670,277	(582,953)	15,844	(161,888)	567,155	55,129	(100,312)	(145,414)	219,969	(329,601)	(14,493)	41,965	7,794	3,442	246,916
at Previous Month	58,021	(102,299)	1,474,021	664,621	1,044,184	1,167,109	221,161	685,763	(2,659)	(665,776)	(1,070,172)	(2,794,941)	(376,789)	861,829	1,164,072
Variance	612,256	(642,979)	(16,044)	(194,037)	547,888	(44)	(97,766)	(150,406)	(55,096)	(54,513)	(13,722)	41,997	7,794	107	(14,565)

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

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

Overall Statistics

Total Members	36	35	32	31	28	26	22	19	18	17	16	14	10	5	
Total Claims	1,627	3,225	2,621	2,796	2,521	2,238	1,964	1,994	2,118	2,261	1,949	1,344	1,074	601	28,333
Severity Rate	111	118	120	126	128	128	125	122	123	111	99	91	83	65	
Total Open Claims	627	391	201	162	70	43	38	19	18	20	11	6	2	-	1,608

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

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



	YTD 2015	Year Ended 2014	Year Ended 2013	Year Ended 2012	Year Ended 2011	Year Ended 2010	Year Ended 2009	Year Ended 2008	Year Ended 2007	Year Ended 2006	Year Ended 2005	Year Ended 2004	Year Ended 2003	Year Ended 2002	Fund Balance
Underwriting Income	14,097,414	27,425,461	24,914,744	23,690,399	21,153,241	19,805,748	15,926,169	14,499,012	14,791,553	13,363,866	11,387,783	7,922,382	5,593,345	3,396,135	217,967,252
Claim Expenses															
Losses	3,084,607	9,993,245	9,717,480	13,693,043	8,593,803	8,192,105	8,719,866	4,785,300	5,970,511	5,739,558	4,694,007	3,601,796	1,846,053	722,107	89,353,482
Loss Adjustment Expenses	741,637	2,071,549	2,325,725	3,389,440	3,271,004	3,617,406	3,490,261	3,010,396	3,154,601	2,691,516	2,106,541	2,400,689	767,706	284,003	33,322,476
IBNR	3,464,859	4,200,716	2,002,996	1,234,217	742,662	204,330	263,539	297,541	129,757	66,928	19,819	18,646	1,987	0	12,647,997
EPL Deductible & Co-Insurance	(511,171)	(897,342)	(691,590)	(666,729)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(227,428)	(208,910)	(259,649)	(48,080)	(65,918)	(5,191,600)
Excess Recoveries	(75,934)	(782,911)	(2,271,243)	(5,479,569)	(1,267,959)	(460,626)	(3,198,882)	(230,339)	(379,836)	(210,000)	(757,284)	(502,132)	-	(106,803)	(15,723,517)
WC	-	(725,712)	(602,349)	-	(397,355)	(292,429)	(259,563)	(56,001)	-	-	(757,284)	(502,132)	-	(106,803)	(3,699,628)
GL	-	-	(103,015)	(659,817)	(15,952)	-	(1,600,254)	-	-	-	-	-	-	-	(2,379,037)
AL	-	-	(799,208)	-	-	(125,749)	(795,992)	-	-	-	-	-	-	-	(1,720,950)
Property	(75,934)	(3,000)	(18,418)	(3,408,469)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,886,770)
EPL/POL	-	(54,199)	(748,253)	(1,411,283)	(481,243)	(34,907)	(128,186)	(174,338)	(299,720)	(210,000)	-	-	-	-	(3,542,129)
EPL/POL Aggregate Stop	-	-	-	-	-	-	(414,886)	-	(80,116)	-	-	-	-	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claim Expense	6,703,999	14,585,257	11,083,368	12,170,402	10,930,083	10,924,894	9,118,515	7,634,876	8,682,291	8,060,573	5,854,173	5,259,350	2,567,665	833,390	114,408,837
Expenses															
Excess Premiums	3,245,986	6,740,965	6,173,018	5,188,128	4,047,006	3,922,628	3,583,325	3,487,963	3,441,417	3,586,174	4,594,367	3,757,561	2,282,855	1,129,093	55,180,486
General Administrative Expenses	3,510,730	6,942,632	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,388	2,385,474	1,778,528	1,253,350	791,916	51,089,836
Total Expenses	6,756,716	13,683,597	12,487,033	11,203,543	9,066,201	8,159,178	6,993,878	6,637,174	6,651,296	6,658,562	6,979,841	5,536,089	3,536,205	1,921,009	106,270,322
Underwriting Profit/(Loss)	636,699	(843,394)	1,344,343	316,454	1,156,957	721,676	(186,224)	226,962	(542,034)	(1,355,269)	(1,446,231)	(2,873,057)	(510,525)	641,736	(2,711,908)
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Interest Income	17,486	74,245	92,195	94,797	128,876	147,997	119,180	200,176	440,317	634,220	362,337	120,113	141,530	189,368	2,762,836
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* Severity rate is calculated as total GSMJIF incurred loss per \$1,000,000 of total payroll for all member towns in aggregate.



September 30, 2015

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		July 2015	August 2015
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 331,864.92	\$ 77,099.11
	Claims Account-Bank of America	1,252,875.51	5,566,518.97
	NJ Cash Management	126,505.14	126,514.38
	Custodial Account-Bank of America	67,430.50	840,024.25
	Total Balance	\$ 1,778,676.07	\$ 6,610,156.71
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,508,170.74	\$ 1,737,936.40
	Claims/Operating Account Receipts-Bank of America	8,724,204.75	4,622,090.84
	NJ Cash Management Activity Receipts	9.24	10.95
	Custodial Account-Bank of America	772,593.75	4,000,000.00
Total Receipts		\$ 11,004,978.48	\$ 10,360,038.19
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,762,936.55)	\$ (1,484,764.81)
	Claims Account Disbursements-Bank of America	(393,825.52)	(289,925.03)
	Operating Account Disbursements-Bank of America	(4,016,735.77)	(8,558,743.94)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America		(4,033,300.21)
Total Disbursements		\$ (6,173,497.84)	\$ (14,366,733.99)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 77,099.11	\$ 330,270.70
	Claims Account-Bank of America	5,566,518.97	1,339,940.84
	NJ Cash Management	126,514.38	126,525.33
	Custodial-Investments	840,024.25	806,724.04
	Total Balance	\$ 6,610,156.71	\$ 2,603,460.91
Beginning Investment Balance		\$ 36,464,362.00	\$ 35,715,653.75
Change in Accrued Income		(1,904.22)	10,464.70
Change in Unrealized Gain		503.25	(39,258.94)
Income Received/Cash Received		22,593.75	4,012,180.71
Realized Gain/(Loss)		788.50	642.02
Assets Purchased/(Sold)		(750,000.00)	
Transfer to/from Custodial Account-Bank of America		(20,689.53)	22,835.51
Total Investment Account		\$ 35,715,653.75	\$ 39,722,517.75
Ending Cash Balance		\$ 42,325,810.46	\$ 42,325,978.66



BANK RECONCILIATION

	ACCT.NAME	State of New Jersey	
	BANK/ACCT#	Cash Management Fund	
		From	To
	DATE	08/01/15	08/31/15
BOOK BALANCE AS OF	08/01/15 \$		126,514.38
ADD DEPOSITS (PER BANK LEDGER)			10.95
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
BOOK BALANCE AS OF	08/31/15 \$		126,525.33
BALANCE PER BANK STATEMENT	08/31/15		\$126,525.33
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	08/31/15		126,525.33
		Difference	0.00

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



BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -381029032587		
	From		To
DATE	08/01/15		08/31/15

BOOK BALANCE AS OF	08/01/15	\$	5,566,518.97
ADD DEPOSITS (PER BANK LEDGER)			4,622,090.84
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			8,848,668.97
BOOK BALANCE AS OF	08/31/15	\$	1,339,940.84

BALANCE PER BANK STATEMENT	08/31/15	\$1,355,600.02
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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
09/05/14	1210	15,659.18

TOTAL	15,659.18	(15,659.18)
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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	08/31/15	1,339,940.84
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Difference (0.00)

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



BANK RECONCILIATION

	ACCT.NAME	Bank of America/Prime	
	BANK/ACCT#	Custody Account	
		From	To
	DATE	08/01/15	08/31/15
BOOK BALANCE AS OF	08/01/15 \$	36,555,678.00	
ADD DEPOSITS (PER BANK LEDGER)		8,006,864.00	
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		4,033,300.21	
BOOK BALANCE AS OF	08/31/15 \$	40,529,241.79	
BALANCE PER BANK STATEMENT	08/31/15	\$40,529,241.79	
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	08/31/15	40,529,241.79	
		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	08/01/15	08/31/15
BOOK BALANCE AS OF	08/01/15	\$	77,099.11
ADD DEPOSITS (PER BANK LEDGER)			1,737,936.40
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,484,764.81
BOOK BALANCE AS OF	08/31/15	\$	330,270.70
BALANCE PER BANK STATEMENT	08/31/15		\$748,487.54
ADD: DEPOSIT IN TRANSIT			
DATE	AMOUNT		
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
various	list	418,216.84	
	TOTAL	418,216.84	(418,216.84)
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	08/31/15		330,270.70
		Difference	0.00

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



August 31, 2015

MEMO TO: INSURANCE FUND CHAIRMAN RODINO

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

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

		June 2015	July 2015
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 333,021.37	\$ 331,864.92
	Claims Account-Bank of America	549,377.00	1,252,875.51
	NJ Cash Management	126,496.76	126,505.14
	Custodial Account-Bank of America	41,243.00	67,430.50
	Total Balance	\$ 1,050,138.13	\$ 1,778,676.07
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,121,373.28	\$ 1,508,170.74
	Claims/Operating Account Receipts-Bank of America	2,390,796.97	8,724,204.75
	NJ Cash Management Activity Receipts	8.38	9.24
	Custodial Account-Bank of America	26,187.50	772,593.75
Total Receipts		\$ 3,538,366.13	\$ 11,004,978.48
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,122,529.73)	\$ (1,762,936.55)
	Claims Account Disbursements-Bank of America	(510,877.37)	(393,825.52)
	Operating Account Disbursements-Bank of America	(1,176,421.09)	(4,016,735.77)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America		
Total Disbursements		\$ (2,809,828.19)	\$ (6,173,497.84)
Ending Cash Balance	Claims Accounts-TD Bank	\$ 331,864.92	\$ 77,099.11
	Claims Account-Bank of America	1,252,875.51	5,566,518.97
	NJ Cash Management	126,505.14	126,514.38
	Custodial-Investments	67,430.50	840,024.25
	Total Balance	\$ 1,778,676.07	\$ 6,610,156.71
Beginning Investment Balance		\$ 36,475,111.50	\$ 36,464,362.00
Change in Accrued Income		(6,158.06)	(1,904.22)
Change in Unrealized Gain		(10,749.50)	503.25
Income Received/Cash Received		26,187.50	22,593.75
Realized Gain/(Loss)			788.50
Assets Purchased/(Sold)			(750,000.00)
Transfer to/from Custodial Account-Bank of America		(20,029.44)	(20,689.53)
Total Investment Account		\$ 36,464,362.00	\$ 35,715,653.75
Ending Cash Balance		\$ 38,243,038.07	\$ 42,325,810.46

BANK RECONCILIATION

ACCT.NAME State of New Jersey

BANK/ACCT# Cash Management Fund
From

DATE 07/01/15 To 07/31/15

BOOK BALANCE AS OF	07/01/15	\$	126,505.14
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ADD DEPOSITS (PER BANK LEDGER)			9.24
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
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BOOK BALANCE AS OF	07/31/15	\$	126,514.38
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BALANCE PER BANK STATEMENT	07/31/15		\$126,514.38
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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
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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	07/31/15		126,514.38
--------------------------------------	----------	--	------------

Difference	0.00
------------	------

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



BANK RECONCILIATION

ACCT.NAME	Bank of America		
BANK/ACCT#	Fiduciary Account -381029032587		
	From	To	
DATE	07/01/15	07/01/15	07/31/15
BOOK BALANCE AS OF	07/01/15	\$	1,252,875.51
ADD DEPOSITS (PER BANK LEDGER)			8,724,204.75
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			4,410,561.29
BOOK BALANCE AS OF	07/31/15	\$	5,566,518.97
BALANCE PER BANK STATEMENT	07/31/15		\$5,659,628.03

ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00	0.00
-------	------	------

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
09/05/14	1210	15,659.18
07/20/15	1411	833.33
07/20/15	1413	573.50
07/20/15	1414	3,333.33
07/20/15	1419	1,000.00
07/20/15	1421	1,000.00
07/20/15	1422	9,133.00
07/20/15	1425	6,250.00
07/20/15	1426	8,067.77
07/20/15	1427	38,830.85
07/20/15	1428	8,308.10
07/20/15	1430	120.00

TOTAL	93,109.06	(93,109.06)
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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	07/31/15	5,566,518.97
--------------------------------------	----------	--------------

Difference 0.00

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

BANK RECONCILIATION

ACCT.NAME Bank of America/Prime

BANK/ACCT# Custody Account

From

To

DATE

07/01/15

07/31/15

BOOK BALANCE AS OF	07/01/15	\$	36,531,792.50
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ADD DEPOSITS (PER BANK LEDGER)			772,593.75
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SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			748,708.25
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BOOK BALANCE AS OF	07/31/15	\$	36,555,678.00
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BALANCE PER BANK STATEMENT	07/31/15		\$36,555,678.00
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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	07/31/15		36,555,678.00
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Difference	0.00
------------	------

PREPARED BY Patrick J. DeBlasio, CPAREVIEWED BY Mary Foulks



BANK RECONCILIATION

ACCT.NAME	TD Bank
BANK/ACCT#	Claims Account - 426-7723934
DATE	From 07/01/15 To 07/31/15

BOOK BALANCE AS OF	07/01/15 \$	331,864.92
ADD DEPOSITS (PER BANK LEDGER)		1,508,170.74
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		1,762,936.55
BOOK BALANCE AS OF	07/31/15 \$	77,099.11

BALANCE PER BANK STATEMENT	07/31/15	\$661,219.31
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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
07/31/12	list	584,120.20

TOTAL	584,120.20	(584,120.20)
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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
-------	---	------

ADJUSTED BANK BALANCE(BOOK BAL)AS OF	07/31/15	77,099.11
--------------------------------------	----------	-----------

Difference	0.00
------------	------

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



900 Route Nine North, Suite 503, Woodbridge, NJ 07095

Website: www.gsmjif.com

Toll-free Phone: (800) 446-7647

Main Number: (732) 634-8400

Fax: (732) 634-6312

Garden State Municipal Joint Insurance Fund Policy Document for Supplemental Assessment or Surplus Refund of Members

Purpose

NJSA 11:15-2.16 provides for additional assessments "...to supplement the fund's claim or loss retention or administrative accounts to ensure payment of the fund's obligations..." This document provides the policies and procedures the Garden State Municipal Joint Insurance Fund ("GSMJIF" or "the Fund") will enact to ensure regular review of its financial condition. These reviews will inform the Fund's Executive Committee and Fund Commissioners in considering refunds of surplus assessments or supplemental assessments to replenish Fund deficits.

Review Methodology

In consultation with the Fund's Actuary and by Fund Resolution 23-15, the Administrator recommends that the Fund conduct a full review annually, of the Fund years that have an effective date of ten (10) years from the review date. This review will examine the financial condition of those years, to determine if those years should be closed, and if any refund of surplus assessments should be distributed, or if any supplemental assessment should be levied.

- 2016 Supplemental Assessment or Refund Review for Fund years 2002-2006
- 2017 Supplemental Assessment or Refund Review for Fund years through 2007
- 2018 Supplemental Assessment or Refund Review for Fund years through 2008
- 2019 Supplemental Assessment or Refund Review for Fund years through 2009
- 2020 Supplemental Assessment or Refund Review for Fund years through 2010
- &c.

In addition, the Administrator will examine any years for which supplemental assessments or surplus refunds have been levied and will recommend any adjustments as necessary, based on the applicable Fund years' financial condition. This review will be based on the Fund's most recent year-end actuarial reserve analysis.

As required by NJSA 11:15-2.16, should the Review indicate that a Supplemental Assessment is needed, the Administrator will provide the results of the Review to the Fund's Executive Committee, the Fund Commissioners, and the Commissioners of the Department of Banking and Insurance and the Department of Community Affairs. This report will also include the causes of the deficiencies, the steps taken to prevent a recurrence of such circumstances and the assessments necessary to replenish it.

Assessment Methodology

Based on the Fund's Bylaws, each Member's share of the surplus or deficit will be calculated based on its proportionate share of the total assessments charged in the given year. Supplemental Assessments shall be deemed receivable by the Fund as of the date of the adoption of any Resolution to declare such assessment. The payment of any Supplemental Assessment will be spread over up to ten years, and payable in two equal semi-annual installments, due at the same time as the standard assessment. Surplus Dividends shall be paid at the end of the calendar year or the refundable amount shall be applied to the following year's assessment. Should any member subject to such supplemental assessment discontinue its membership in the Fund, the full balance of any remaining unpaid installments shall become immediately due and payable to the Fund. All other terms and conditions, as specified in the Fund's Bylaws and Plan of Risk Management, will apply to any Supplemental Assessment.

If a subsequent actuarial review determines that a Fund Year for which a Supplemental Assessment or Surplus Refund has been levied must be adjusted further, such adjustment will be made to remaining future installments for the given Fund Year.



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GSMJIF Plan Document for Supplemental Assessment of Members

Financial Condition

Based on the Administrator's review of the 12/31/14 Audited Financial Statement (included herein by reference) and the 4/30/15 Financial Statement, it has been determined that the Fund's total liabilities in fund years 2003-2006 exceed total assets. Inasmuch as NJSA 11:15-2.16 provides for additional assessments "...to supplement the fund's claim or loss retention or administrative accounts to assure payment of the fund's obligations...", the Administrator presents the following analysis for the Fund Commissioners' consideration.

As required by NJSA 11:15-2.16, the Administrator is establishing this plan to report to the Commissioners of the Department of Banking and Insurance and the Department of Community Affairs, the causes of the deficiencies, the assessments necessary to replenish it and the steps taken to prevent a recurrence of such circumstances.

Assessment Methodology

In accordance with NJSA 11: 15-2.21, fund year 2002 will be closed and monies released from such closure would be "refunded" to the members in that year (Berkeley, Hamilton, North Plainfield, South Brunswick and Union Townships) through an offset to the assessments to be levied against such members for the 2003-2006 fund year deficits. All other members will be assessed their proportionate share as set forth in NJSA 11:15-2.16 (a) 1 and the Fund's bylaws. The per-member breakdown of the Supplemental Assessment and/or Dividend, as of April 30, 2015 is found in Exhibit 1. The final determination of the Supplemental Assessment and/or Dividend will be computed as of December 31, 2016 and will be communicated to all current Members, and to past Members who are subject to such assessment or dividend, by March 31, 2017.

As a Supplemental Assessment has been authorized by the Fund Commissioners (Resolution 23-15), the Administrator proposes that such assessment be levied. Supplemental Assessments shall be deemed receivable by the Fund as of the date of the adoption of Resolution 23-15. The payment of the Supplemental Assessment will be remitted to the Fund in up to ten equal semi-annual installments, the first installment being payable no later than July 1, 2017. Should any member subject to such special assessment discontinue its membership in the Fund, the full balance of any remaining unpaid installments shall become immediately due and payable to the Fund. All other terms and conditions, as specified in the Fund's Bylaws and Plan of Risk Management, will apply to these Supplemental Assessments.

Exhibit 1: Per-Member Breakdown of Deficits and Surpluses for Fund Years 2002-2006

Member	Date Joined	Cumulative (Deficit)/Surplus 2002-2006	Assessment Over 5 years
Berkeley	2/1/2002	\$ (236,673)	\$ 47,335
South Brunswick ¹	2/1/2002	\$ (382,724)	\$ 76,545
Hamilton	2/1/2002	\$ (411,987)	\$ 82,397
Union	2/1/2002	\$ (417,588)	\$ 83,518
North Plainfield	2/1/2002	\$ (188,188)	\$ 37,638
Ewing	1/1/2003	\$ (296,445)	\$ 59,289
Howell	1/1/2003	\$ (413,656)	\$ 82,731
Kenilworth	1/1/2003	\$ (178,839)	\$ 35,768
Rahway	7/1/2003	\$ (325,319)	\$ 65,064
West Orange	11/1/2003	\$ (273,341)	\$ 54,668
Englewood	1/1/2004	\$ (253,423)	\$ 50,685
Livingston	7/1/2004	\$ (148,799)	\$ 29,760
Hoboken	7/1/2004	\$ (221,908)	\$ 44,382
Eastampton	7/1/2004	\$ (48,767)	\$ 9,753
Jackson ²	1/1/2005	\$ (102,293)	\$ 20,459
Montclair	1/1/2005	\$ (89,911)	\$ 17,982
Maplewood ³	1/1/2006	\$ (25,791)	\$ 5,158
Harrison	2/18/2006	\$ (29,898)	\$ 5,980
		\$ (4,045,551)	\$ 809,110

¹No longer a member as of 1/1/2011

²No longer a member as of 1/1/2008

³No longer a member as of 1/1/2015

RESOLUTION NO. 24-15**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 **\$1,000,183.62** for payment.

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

Chairman

September 30th, 2015
Date

Secretary

September 30th, 2015
Date

September 30th, 2015 - GSMJIF Commissioners Meeting Bills List

Date: 9.1.15
Bills List #: 43



Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Princeton Public Affairs	Inv#0815 retainer Fee August/September	#1431	\$1,666.66
	Capehart Scatchard	Litigation Consultant July & August 2015	#1432	\$2,500.00
	Pringle Quinn Anzano	Fund Attorney Inv& Inv #38759 July \$341& Inv. #38646 August \$930	#1433	\$1,271.00
	Bob Smith & Associates	Litigation Fees July & August 2015	#1434	\$6,666.66
	Dynamic Testing	Inv.#7592 Bloomfield \$528; Inv#7591 Totowa \$258; Inv#7589 Fair Haven \$129; Inv#7590 North Brunswick \$365; Inv#7588 Kearny \$2,273	#1435	\$3,553.00
	Patrick DeBlasio	Treasurer Fees August & September	#1436	\$2,916.68
	City of Linden	Safety Award SIP 2015	#1437	\$1,500.00
		Void	#1438	
	Bank of America/Merrill Lynch	Quarterly Fees	#1439	\$1,250.00
	Rutgers University Behavioral Health Care	Inv#CY15-47-Q3 EAP Program	#1440	\$17,498.82
	The Star Ledger	July meeting posting	#1441	\$13.95
	Borden Perlman	2nd Install RM Fee for Lawrence	#1442	\$11,237.58
	Strategic Partners	2nd Install RM Fee for Totowa	#1443	\$12,826.68
	GR Muray	2nd Install RM Fee for North Brunswick	#1444	\$16,373.65
	Blaken Risk	2nd Install Highland Park & Warren	#1445	\$18,855.31
	Amalgamated	2nd Install RM Fee Kenilworth	#1446	\$13,693.08
	Advent Insurance	2nd Install RM Fee - Montclair, Morristown & Morris	#1447	\$80,318.89
	William Connolly	2nd RM Fee Install Harrison	#1448	\$30,803.34
	Brown & Brown Metro	2nd RM Fee Install for Ewing, Freehold, Linden and, Kearny	#1449	\$120,013.97
	Fairways Insurance	2nd Install RM fee for Cinnaminson	#1450	\$11,633.63
	Fairview Insurance	2nd Install RM Fee for Bloomfield, Livingston, New Providence and Parsippany-Troy Hills	#1451	\$99,937.77
	Care Station Medical Group	West Orange Drug testing (3) Elifani, \$48; Piserchio \$48 and; McCauley \$48	#1452	\$144.00
	Safety First	Renewal - Monitoring Service Maplewood \$928 and Twp. of Howell \$1,600	#1453	\$2,528.00
	DST, Inc	Online Fleet Driver Training West Orange	#1454	\$275.00
	Cardinal Point Strategies	(3) TACT classes (5/15, 6/12 & 6/26) @\$4,250 per class cost share by both JIF's of \$30,500 - share \$ 15,300 (1) Body Worn Camara class 8/19 @ of \$5,000 share - \$3,000	#1455	\$18,300.00
	Dittmar Agency	2nd RM fee for Freehold Boro	#1456	\$16,646.62
		Total in Checks \$492,424.29		
		Wire Transfers		
JULY	PMA	Risk Control Installment #9 of 12 for 2015		\$38,250.00
	PMA	Berkeley Township		\$13,389.81
	PMA	City of Hoboken		\$2,656.80
	PMA	Hamilton Township		\$42,610.19
	PMA	City of Englewood		\$6,763.04
	PMA	Livingston Township		\$65.92
	PMA	Montclair Township		\$142.94
	PMA	Township of Maplewood		\$780.30
	PMA	South Brunswick Township		\$62,394.71
	PMA	Township of Ewing		\$4,579.82
	PMA	Township of Howell		\$1,076.04
	PMA	Union Township		\$11,406.47
	PMA	City of Rahway		(\$7,237.58)
	PMA	Hamilton Township - Paid via funding		(\$42,610.19)
	PMA	South Brunswick Township - Pre Paid Hendrickson		(\$61,300.00)
AUGUST	PMA	Berkeley Township		\$7,691.59
	PMA	City of Hoboken		\$13,126.35
	PMA	Hamilton Township		\$142,230.09
	PMA	Livingston Township		\$12,218.66
	PMA	Montclair Township		\$2,689.80
	PMA	Township of Ewing		\$62.50
	PMA	Township of Howell		\$1,833.45
	PMA	City of Rahway		\$238,257.51
	PMA	Hamilton Township - Paid via funding		\$ (100,000.00)
	PMA			
	PMA	City of Rahway Prepayment		\$ 47,962.79
		Total to PMA \$439,041.01		
	BGIA	Inv#218837 UST Policy 8/1/15 Linden		\$691.17
	BGIA	Inv# 218838 Twp. Warren End. Adding 3 Tanks 8/4/15		\$567.06
	BGIA	2nd Install RM Fee Union		\$65,174.00
		Total to BGIA \$66,432.23		
	NIP Management	GSMJIF Meeting Venue July The Hotel Woodbridge	#1431	\$2,286.09
		Total to NIP Mgmt \$2,286.09		
		Subtotal		\$1,000,183.62
		Total		

RESOLUTION NO. 25-15**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**

(Hereinafter referred to as the "FUND")

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$2,094,155** against the fund.

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

Chairman

September 30th, 2015
Date

Secretary

September 30th, 2015
Date



GSMJIF - COMM MEETING PAY SUMMARY REPORT

Aug-Sept.2015 Report

July Paid

Aug Paid

WC			
TWP		TPA	
Par Troy Hills	D&H	92,624	52,380
Bloomfield	D&H	68,838	48,179
Linden	Inservco	8,498	16,266
All Other	QL	889,177	849,290
Total WC		1,059,136	966,114

PAL			
ALL TWP			
AL	NIP/QL	267,433	75,352
APD	NIP/QL	49,507	72,297
EPL	NIP/QL	189,595	164,459
GL	NIP/QL	223,356	217,357
POL	NIP/QL	23,421	3,652
PROP	NIP/QL	96,716	28,427
Total PAL		850,028	561,545

WC	1,059,136	966,114
PAL	850,028	561,545
Grand Total post 2012	1,909,164	1,527,659

PMA PRIOR 2012

WC	PMA	380,546	402,203
PAL	PMA	136,642	164,293
APD PROP	PMA	0	0
Total Prior 2012		517,188	566,496

Grand Total July 2015

Post 2012 CLAIMS	1,909,164
Prior 2012 CLAIMS	517,188

TOTAL PAID 2,426,352

Grand Total Aug. 2015

Post 2012 CLAIMS	1,527,659
Prior 2012 CLAIMS	566,496

TOTAL PAID 2,094,155



Garden State Municipal Joint Insurance Fund

September 2015

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

9/1/2015

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

9/1/2015

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2005

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	23	-	17,140	745	23	-	5,371	234	4	-	19,642	4,911
Eastampton Township	2	-	5,081	2,541	1	-	-	-	-	-	-	-
Englewood, City of	15	-	48,636	3,242	86	-	695,872	8,092	1	-	10,723	10,723
Ewing, Township of	20	-	14,711	736	10	-	2,452	245	1	-	1,695	1,695
Hamilton Township	10	-	13,106	1,311	12	-	41,710	3,476	2	-	24,754	12,377
Hoboken, City of	31	-	78,638	2,537	56	-	875,973	15,642	1	-	-	-
Howell, Township of	16	-	201,474	12,592	29	-	147,398	5,083	1	-	-	-
Jackson Township	20	-	15,538	777	31	-	293,988	9,483	-	-	-	-
Kenilworth Borough	7	-	49,176	7,025	2	-	-	-	-	-	-	-
Livingston Township	17	-	25,244	1,485	49	-	70,879	1,447	4	-	2,839	710
Montclair Township	48	-	116,434	2,426	59	-	187,058	3,170	1	-	384	384
North Plainfield Borough	13	-	23,204	1,785	23	-	54,092	2,352	2	-	-	-
Rahway, City of	27	-	16,903	626	27	-	13,727	508	6	-	32,220	5,370
South Brunswick Township	25	-	40,029	1,601	13	-	6,843	526	-	-	-	-
Union Township	63	1	103,629	1,645	47	-	58,758	1,250	-	-	-	-
West Orange Township	49	-	136,178	2,779	42	-	63,750	1,518	-	-	-	-
	386	1	905,121	2,345	510	-	2,517,871	4,937	23	-	92,257	4,011



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2007

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	-	37,535	1,341	8	-	19,979	2,497	4	-	18,374	4,594
Caldwell Borough	2	-	500	250	8	-	-	-	2	-	17,220	8,610
Eastampton Township	-	-	-	-	1	-	666	666	1	-	-	-
Englewood, City of	42	-	35,711	850	47	1	465,296	9,900	5	-	1,743	349
Ewing Township	5	-	10,618	2,124	6	-	122,959	20,493	-	-	-	-
Hamilton Township	-	-	-	-	20	-	127,553	6,378	-	-	-	-
Harrison, Town of	3	-	500	167	13	-	19,474	1,498	-	-	-	-
Highland Park Borough	9	-	157,709	17,523	9	-	15,119	1,680	2	-	3,982	1,991
Hoboken, City of	26	-	19,890	765	42	-	707,060	16,835	1	-	24,000	24,000
Howell Township	11	-	23,600	2,145	26	-	32,926	1,266	1	-	3,800	3,800
Kenilworth, Borough of	6	-	8,812	1,469	-	-	-	-	-	-	-	-
Livingston Township	11	-	9,624	875	50	-	49,614	992	6	-	4,586	764
Maplewood, Township of	13	-	18,607	1,431	13	-	37,185	2,860	8	-	49,709	6,214
Montclair Township	13	-	3,434	264	71	-	119,142	1,678	-	-	-	-
North Plainfield Boro	13	-	29,492	2,269	23	1	168,208	7,313	2	-	2,940	1,470
Rahway, City of	18	-	58,442	3,247	43	-	272,688	6,342	8	-	1,681	210
South Brunswick Township	21	-	25,131	1,197	19	-	93,532	4,923	1	-	-	-
Union Township	47	-	94,315	2,007	57	-	326,319	5,725	1	-	491	491
West Orange, Township of	59	-	22,312	378	45	-	238,322	5,296	1	-	2,154	2,154
	327	-	556,232	1,701	501	2	2,816,042	5,621	43	-	130,680	3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2009

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	30	-	1,090,170	36,339	12	-	290,826	24,236	-	-	-	-
Caldwell Borough	4	-	145	36	7	-	6,419	917	-	-	-	-
Eastampton Township	4	-	16,524	4,131	1	-	2,500	2,500	-	-	-	-
Englewood, City of	29	-	66,737	2,301	50	1	1,191,164	23,823	9	-	9,514	1,057
Ewing Township	5	-	378	76	9	-	43,865	4,874	1	-	-	-
Fanwood Borough	4	-	95	24	6	-	38,703	6,451	-	-	-	-
Hamilton Township	6	-	319,768	53,295	23	1	1,458,705	63,422	-	-	-	-
Harrison, Town of	7	-	5,447	778	4	-	22,903	5,726	1	-	738	738
Highland Park Borough	15	-	10,905	727	19	1	164,117	8,638	3	-	-	-
Hoboken, City of	30	-	107,688	3,590	35	1	322,462	9,213	2	-	-	-
Howell Township	11	-	18,690	1,699	35	-	116,452	3,327	1	-	-	-
Kenilworth, Borough of	3	-	2,973	991	7	-	501	72	-	-	-	-
Livingston Township	14	-	23,977	1,713	50	-	57,423	1,148	6	-	-	-
Manalapan Township	13	-	21,817	1,678	24	-	312,731	13,030	-	-	-	-
Maplewood, Township of	7	-	27,106	3,872	10	-	115,373	11,537	2	-	4,689	2,345
Montclair Township	27	-	367,418	13,608	41	-	239,280	5,836	-	-	-	-
North Plainfield Boro	11	-	3,688	335	15	-	66,496	4,433	-	-	-	-
Rahway, City of	13	-	17,324	1,333	18	-	38,366	2,131	5	-	-	-
South Brunswick Township	12	-	14,924	1,244	12	-	17,142	1,429	4	-	24,375	6,094
Union Township	31	-	61,571	1,986	41	-	86,249	2,104	-	-	-	-
Warren Township	4	-	7,382	1,846	15	-	10,661	711	1	-	2,383	2,383
West Orange, Township of	46	-	217,913	4,737	34	-	97,193	2,859	3	-	-	-
	326	-	2,402,640	7,370	468	4	4,699,531	10,042	38	-	41,699	1,097



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	1	205,734	51,434	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	1	363,891	40,432	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	1	65,010	13,002	-	-	-	-
Frehold Township	19	-	36,483	1,920	10	1	309,246	30,925	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	531,506	10,028	1	-	-	-
Howell Township	10	-	44,201	4,420	59	1	133,905	2,270	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	1	37,100	5,300	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	-	171,070	5,518	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	1	151,674	10,834	1	-	-	-
North Plainfield Boro	16	-	6,205	388	16	-	18,168	1,136	1	-	467	467
Rahway, City of	21	-	28,725	1,368	32	-	15,710	491	3	-	9,000	3,000
South Brunswick Township	22	-	25,220	1,146	33	-	152,153	4,611	3	-	35,190	11,730
Union Township	47	-	75,135	1,599	30	1	666,711	22,224	-	-	-	-
Warren Township	16	-	93,201	5,825	7	-	7,484	1,069	4	-	27,258	6,815
West Orange, Township of	33	-	18,634	565	33	-	206,581	6,260	3	-	24,000	8,000
	388	-	843,048	2,173	529	8	4,274,258	8,080	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

9/1/2015

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	-	19,170	2,396	14	-	1,504	107	4	-	2,686	672
Caldwell Borough	3	-	2,576	859	14	-	22,418	1,601	3	-	24,644	8,215
Eastampton Township	1	-	1,542	1,542	1	-	500	500	-	-	-	-
Englewood, City of	21	-	36,166	1,722	37	1	419,062	11,326	14	-	10,028	716
Ewing Township	6	-	13,969	2,328	12	-	26,791	2,233	-	-	-	-
Fair Haven Borough	3	-	-	-	1	-	-	-	1	-	-	-
Fanwood Borough	4	-	2,454	614	4	-	16,864	4,216	1	-	24,000	24,000
Frehold Township	14	-	15,183	1,085	11	1	60,433	5,494	4	-	24,000	6,000
Hamilton Township	11	-	327,792	29,799	18	-	592,231	32,902	7	-	-	-
Harrison, Town of	7	-	6,872	982	8	-	128,258	16,032	2	-	8,796	4,398
Highland Park Borough	11	-	5,333	485	6	-	107,106	17,851	2	-	25,216	12,608
Hoboken, City of	22	-	7,522	342	51	-	316,088	6,198	1	-	-	-
Howell Township	4	-	1,455	364	23	1	366,444	15,932	2	-	10,791	5,396
Kenilworth, Borough of	11	-	13,482	1,226	11	-	2,733	248	1	-	6,500	6,500
Livingston Township	22	-	22,115	1,005	63	-	219,912	3,491	9	-	7,752	861
Manalapan Township	13	-	44,447	3,419	7	-	10,476	1,497	-	-	-	-
Maplewood, Township of	13	-	27,423	2,109	10	-	5,935	594	3	-	1,153	384
Middlesex Boro	11	-	11,711	1,065	10	-	1,707	171	1	-	-	-
Montclair Township	18	-	14,448	803	67	-	36,691	548	-	-	-	-
Morris Township	12	-	50,550	4,213	12	-	22,982	1,915	7	-	5,295	756
Morristown, Town of	9	-	18,506	2,056	12	-	3,256	271	14	-	43,627	3,116
North Brunswick Township	26	-	27,224	1,047	17	-	18,387	1,082	5	-	4,868	974
North Plainfield Boro	17	-	8,031	472	22	-	61,601	2,800	-	-	-	-
Rahway, City of	23	-	15,083	656	29	-	68,126	2,349	14	-	216,926	15,495
Union Township	42	-	98,218	2,339	39	-	14,034	360	7	-	24,001	3,429
Warren Township	9	-	20,764	2,307	9	-	21,684	2,409	7	-	34,878	4,983
West Orange, Township of	19	-	21,350	1,124	47	-	172,279	3,666	4	-	90	23
	360	-	833,386	2,315	555	3	2,717,502	4,896	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

Policy Year 2002

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	69	18.0%	\$1,156,300	44.3%	\$16,758	1,156,296	-	-	-
Hamilton Township	162	42.3%	\$821,923	31.5%	\$5,074	821,934	-	-	-
North Plainfield Borough	20	5.2%	\$87,679	3.4%	\$4,384	87,678	-	-	-
South Brunswick Township	40	10.4%	\$302,370	11.6%	\$7,559	302,371	-	-	-
Union Township	92	24.0%	\$239,800	9.2%	\$2,607	239,799	-	-	-
	383	100.0%	\$2,608,072	100.0%	\$6,810	\$2,608,078	-	-	#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	-	-	-
Ewing, Township of	78	13.2%	898,518	20.9%	\$11,519	898,520	-	-	-
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	399,159	1	63,176	63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	-	-	-
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	-	-	-
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	-	-	-
South Brunswick Township	52	8.8%	628,469	14.6%	\$12,086	628,469	-	-	-
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	-	-	-
	593	100.0%	\$4,297,293	100.0%	\$7,247	\$4,278,038	2	\$376,719	\$188,360



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	668,849	10.6%	\$6,967	661,187	1	21,221	21,221
Eastampton Township	3	0.5%	162,683	2.6%	\$54,228	152,141	1	161,057	161,057
Ewing, Township of	69	10.9%	753,708	11.9%	\$10,923	753,713	-	-	-
Hamilton Township	154	24.4%	775,088	12.2%	\$5,033	740,214	1	236,383	236,383
Howell, Township of	35	5.5%	629,765	10.0%	\$17,993	496,323	2	520,005	260,003
Kenilworth Borough	10	1.6%	35,417	0.6%	\$3,542	35,415	-	-	-
Livingston Township	15	2.4%	17,270	0.3%	\$1,151	17,270	-	-	-
North Plainfield Borough	20	3.2%	346,142	5.5%	\$17,307	346,142	-	-	-
Rahway, City of	53	8.4%	1,920,286	30.3%	\$36,232	1,465,915	1	1,629,109	1,629,109
South Brunswick Township	71	11.3%	217,327	3.4%	\$3,061	217,324	-	-	-
Union Township	105	16.6%	802,280	12.7%	\$7,641	802,279	-	-	-
	631	100.0%	\$6,328,815	100.0%	\$10,030	\$5,687,923	6	\$2,567,775	\$427,963



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

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	587,489	7	416,020	59,431
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	-	-	-
Englewood, City of	96	10.0%	971,582	12.6%	\$10,121	952,214	1	323,697	323,697
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	-	-	-
Hamilton Township	173	18.0%	2,070,552	26.8%	\$11,969	1,834,777	1	1,432,284	1,432,284
Hoboken, City of	56	5.8%	937,987	12.2%	\$16,750	937,984	-	-	-
Howell, Township of	52	5.4%	522,722	6.8%	\$10,052	522,715	-	-	-
Jackson Township	29	3.0%	385,064	5.0%	\$13,278	377,254	1	109,329	109,329
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	-	-	-
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	-	-	-
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	-	-	-
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	-	-	-
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	-	-	-
South Brunswick Township	52	5.4%	620,535	8.0%	\$11,933	555,695	1	193,145	193,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	-	-	-
	959	100.0%	\$7,712,225	100.0%	\$8,042	\$7,280,293	11	\$2,474,475	\$224,952



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	962,728	10.9%	\$8,090	862,703	6	504,162	84,027
Eastampton Township	1	0.1%	0	0.0%	\$0	0	-	-	-
Englewood, City of	128	10.0%	1,246,888	14.1%	\$9,741	1,240,891	1	499,473	499,473
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	-	-	-
Hamilton Township	165	12.9%	773,622	8.8%	\$4,689	720,431	1	146,849	146,849
Harrison, Town of	45	3.5%	231,990	2.6%	\$5,155	177,642	1	74,086	74,086
Hoboken, City of	60	4.7%	358,470	4.1%	\$5,975	345,315	1	48,850	48,850
Howell, Township of	75	5.9%	1,084,046	12.3%	\$14,454	1,034,147	3	466,615	155,538
Jackson Township	41	3.2%	358,252	4.1%	\$8,738	358,251	-	-	-
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	-	-	-
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	-	-	-
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	-	-	-
Montclair Township	92	7.2%	420,200	4.8%	\$4,567	420,204	-	-	-
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	-	-	-
Rahway, City of	42	3.3%	556,072	6.3%	\$13,240	532,084	2	255,436	127,718
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	-	-	-
Union Township	150	11.7%	1,050,543	11.9%	\$7,004	1,023,004	1	285,303	285,303
West Orange, Township of	93	7.3%	592,230	6.7%	\$6,368	572,278	2	204,689	102,345
	1281	100.0%	\$8,832,249	100.0%	\$6,895	\$8,484,161	18	\$2,485,463	\$138,081



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,026,508	11.5%	\$9,870	901,333	6	377,657	62,943
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	-	-	-
Englewood, City of	112	9.5%	784,747	8.8%	\$7,007	784,165	1	269,384	269,384
Ewing, Township of	57	4.9%	503,152	5.6%	\$8,827	503,156	-	-	-
Hamilton Township	138	11.7%	652,851	7.3%	\$4,731	613,209	2	117,586	58,793
Harrison, Town of	30	2.6%	27,339	0.3%	\$911	27,341	-	-	-
Highland Park Borough	27	2.3%	191,227	2.1%	\$7,082	191,229	-	-	-
Hoboken, City of	71	6.0%	485,990	5.4%	\$6,845	456,895	1	39,628	39,628
Howell, Township of	59	5.0%	891,060	10.0%	\$15,103	776,653	2	124,301	62,151
Jackson Township	55	4.7%	463,479	5.2%	\$8,427	462,577	1	48,300	48,300
Kenilworth, Borough of	8	0.7%	5,808	0.1%	\$726	5,809	-	-	-
Livingston Township	52	4.4%	651,423	7.3%	\$12,527	632,949	1	43,279	43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	-	-	-
Montclair Township	83	7.1%	347,320	3.9%	\$4,185	347,314	-	-	-
North Plainfield Borough	22	1.9%	98,207	1.1%	\$4,464	98,207	-	-	-
Rahway, City of	46	3.9%	557,456	6.2%	\$12,119	520,452	1	498,247	498,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	-	-	-
Union Township	118	10.0%	1,311,419	14.7%	\$11,114	1,123,875	3	545,195	181,732
West Orange, Township of	88	7.5%	583,822	6.5%	\$6,634	583,825	-	-	-
	1175	100.0%	\$8,922,557	100.0%	\$7,594	\$8,369,741	18	\$2,063,577	\$114,643



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

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	877,353	5	365,033	73,007
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	-	-	-
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	-	-	-
Englewood, City of	89	8.5%	777,607	10.4%	\$8,737	777,607	-	-	-
Ewing, Township of	77	7.3%	451,292	6.1%	\$5,861	451,290	-	-	-
Hamilton Township	145	13.8%	939,621	12.6%	\$6,480	672,307	4	680,479	170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	-	-	-
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	-	-	-
Hoboken, City of	74	7.0%	406,853	5.5%	\$5,498	398,014	1	14,299	14,299
Howell, Township of	61	5.8%	1,248,631	16.7%	\$20,469	1,102,687	4	702,066	175,517
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	-	-	-
Livingston Township	39	3.7%	244,057	3.3%	\$6,258	244,058	-	-	-
Maplewood, Township of	54	5.1%	270,953	3.6%	\$5,018	270,952	-	-	-
Montclair Township	70	6.7%	256,803	3.4%	\$3,669	256,801	-	-	-
North Plainfield Borough	26	2.5%	451,894	6.1%	\$17,381	427,334	1	210,255	210,255
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	-	-	-
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	-	-	-
Union Township	88	8.4%	423,239	5.7%	\$4,810	423,237	-	-	-
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	356,593	1	144,824	144,824
	1052	100.0%	\$7,456,089	100.0%	\$7,088	\$6,931,281	16	\$2,116,956	\$132,310



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,742,532	15.1%	\$19,802	1,337,700	9	1,453,708	161,523
Caldwell Borough	20	1.8%	765,014	6.7%	\$38,251	569,451	1	667,970	667,970
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	147,202	1	196,730	196,730
Englewood, City of	88	8.1%	1,456,525	12.7%	\$16,551	1,375,751	2	314,190	157,095
Ewing, Township of	89	8.2%	591,539	5.1%	\$6,647	562,410	1	74,587	74,587
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	-	-	-
Hamilton Township	133	12.3%	1,241,352	10.8%	\$9,333	992,071	5	738,532	147,706
Harrison, Town of	38	3.5%	361,485	3.1%	\$9,513	361,487	-	-	-
Highland Park Borough	22	2.0%	53,424	0.5%	\$2,428	53,425	-	-	-
Hoboken, City of	57	5.3%	783,966	6.8%	\$13,754	783,966	-	-	-
Howell, Township of	38	3.5%	311,971	2.7%	\$8,210	285,171	2	80,798	40,399
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	-	-	-
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	-	-	-
Manalapan Township	23	2.1%	473,172	4.1%	\$20,573	420,143	1	60,256	60,256
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	-	-	-
Montclair Township	77	7.1%	557,626	4.8%	\$7,242	496,576	2	276,755	138,378
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	-	-	-
Rahway, City of	32	2.9%	232,712	2.0%	\$7,272	190,003	1	165,532	165,532
South Brunswick Township	63	5.8%	305,787	2.7%	\$4,854	305,786	-	-	-
Union Township	93	8.6%	1,348,358	11.7%	\$14,498	1,272,552	2	203,949	101,975
Warren Township	11	1.0%	3,681	0.0%	\$335	3,681	-	-	-
West Orange, Township of	78	7.2%	410,797	3.6%	\$5,267	406,540	1	64,903	64,903
	1085	100.0%	\$11,502,615	100.0%	\$10,601	\$10,227,469	28	\$4,297,910	\$153,497



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	708,840	5.8%	\$9,451	565,634	7	487,560	69,651
Caldwell Borough	18	1.5%	34,700	0.3%	\$1,928	34,697	-	-	-
Eastampton Township	6	0.5%	9,310	0.1%	\$1,552	9,310	-	-	-
Englewood, City of	63	5.4%	599,720	4.9%	\$9,519	599,725	-	-	-
Ewing, Township of	74	6.3%	550,668	4.5%	\$7,441	530,952	2	71,952	35,976
Fanwood Borough	13	1.1%	121,939	1.0%	\$9,380	121,938	1	71,619	71,619
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	1,528,473	2	392,322	196,161
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	-	-	-
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	-	-	-
Hoboken, City of	79	6.8%	764,167	6.3%	\$9,673	579,768	6	385,580	64,263
Howell, Township of	62	5.3%	572,876	4.7%	\$9,240	572,875	-	-	-
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	-	-	-
Livingston Township	41	3.5%	1,236,728	10.1%	\$30,164	961,853	1	784,804	784,804
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	-	-	-
Maplewood, Township of	33	2.8%	239,594	2.0%	\$7,260	202,963	1	100,218	100,218
Middlesex Borough	12	1.0%	262,484	2.1%	\$21,874	195,552	1	255,593	255,593
Montclair Township	79	6.8%	651,540	5.3%	\$8,247	584,334	3	325,391	108,464
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	-	-	-
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	-	-	-
North Plainfield Borough	18	1.5%	176,337	1.4%	\$9,797	176,337	-	-	-
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	-	-	-
South Brunswick Township	64	5.5%	594,311	4.9%	\$9,286	594,311	-	-	-
Union Township	96	8.2%	1,779,330	14.6%	\$18,535	1,653,301	3	795,204	265,068
Warren Township	14	1.2%	175,949	1.4%	\$12,568	109,901	1	124,828	124,828
West Orange, Township of	56	4.8%	464,438	3.8%	\$8,294	390,153	2	148,331	74,166
	1166	100.0%	\$12,223,577	100.0%	\$10,483	\$10,877,144	31	\$4,235,825	\$136,640



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

9/1/2015

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	261,659	2	137,384	68,692
Caldwell Borough	15	1.2%	28,194	0.2%	\$1,880	28,192	-	-	-
Eastampton Township	5	0.4%	6,786	0.1%	\$1,357	6,786	-	-	-
Englewood, City of	79	6.3%	460,518	4.1%	\$5,829	460,515	-	-	-
Ewing, Township of	87	6.9%	1,133,551	10.0%	\$13,029	738,353	5	804,439	160,888
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	-	-	-
Fanwood Borough	12	1.0%	39,486	0.3%	\$3,291	39,484	-	-	-
Freehold Township	59	4.7%	88,633	0.8%	\$1,502	84,738	1	5,944	5,944
Hamilton Township	138	10.9%	2,135,565	18.8%	\$15,475	1,704,002	7	1,333,396	190,485
Harrison, Town of	23	1.8%	283,277	2.5%	\$12,316	283,277	-	-	-
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	-	-	-
Hoboken, City of	97	7.7%	1,168,748	10.3%	\$12,049	870,818	7	933,711	133,387
Howell, Township of	48	3.8%	603,040	5.3%	\$12,563	507,791	3	315,242	105,081
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	-	-	-
Livingston Township	54	4.3%	968,476	8.5%	\$17,935	828,825	7	694,537	99,220
Manalapan Township	29	2.3%	218,532	1.9%	\$7,536	147,042	2	205,306	102,653
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	-	-	-
Middlesex Borough	22	1.7%	296,759	2.6%	\$13,489	223,713	2	140,800	70,400
Montclair Township	62	4.9%	576,933	5.1%	\$9,305	559,563	4	253,856	63,464
Morris Township	43	3.4%	301,881	2.7%	\$7,020	291,385	1	25,435	25,435
Morristown, Town of	38	3.0%	220,172	1.9%	\$5,794	214,624	1	168,349	168,349
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	-	-	-
North Brunswick Township	50	4.0%	235,637	2.1%	\$4,713	235,639	-	-	-
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	-	-	-
Rahway, City of	63	5.0%	394,428	3.5%	\$6,261	351,834	1	119,704	119,704
Union Township	74	5.9%	898,081	7.9%	\$12,136	771,760	3	496,217	165,406
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	-	-	-
West Orange, Township of	69	5.5%	327,126	2.9%	\$4,741	294,350	1	46,067	46,067
	1261	100.0%	\$11,354,377	100.0%	\$9,004	\$9,537,761	47	\$5,680,387	\$120,859



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

Year 2007

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	26	104	25.00%	287	9.06%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	36	112	32.14%	350	10.29%
Ewing, Township of	13	57	22.81%	250	5.20%
Hamilton Township	12	138	8.70%	700	1.71%
Harrison, Town of	5	30	16.67%	275	1.82%
Highland Park Borough	3	27	11.11%	137	2.19%
Hoboken, City of	20	71	28.17%	586	3.41%
Howell, Township of	13	59	22.03%	272	4.78%
Jackson Township	12	55	21.82%	340	3.53%
Kenilworth, Borough of	0	8	0.00%	62	0.00%
Livingston Township	14	52	26.92%	275	5.09%
Maplewood, Township of	6	36	16.67%	411	1.46%
Montclair Township	26	83	31.33%	450	5.78%
North Plainfield Borough	5	22	22.73%	112	4.46%
Rahway, City of	3	46	6.52%	297	1.01%
South Brunswick Township	9	64	14.06%	315	2.86%
Union Township	27	118	22.88%	549	4.92%
West Orange, Township of	19	88	21.59%	340	5.59%
GSMJIF	250	1175	21.28%	6024	4.15%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	75	16.00%	277	4.33%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	241	1166	20.67%	7575	3.18%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

9/1/2015

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

9/1/2015

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

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of September 1, 2015 for all policy years:	18
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,485,355
Total Incurred for 2008 Losses:	\$2,816,042
Total Incurred for 2009 Losses:	\$4,699,531
Total Incurred for 2010 Losses:	\$4,274,258
Total Incurred for 2011 Losses:	\$2,717,502
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

9/1/2015

Property	
Claims reported for the GSMJIF since March 1, 2002:	349
Open Claims as of September 1, 2015 for all policy years:	0
Property claims to date in 2012:	
Total Incurred for 2002 Losses:	\$0
Total Incurred for 2003 Losses:	\$53,224
Total Incurred for 2004 Losses:	\$62,591
Total Incurred for 2005 Losses:	\$92,257
Total Incurred for 2006 Losses:	\$247,694
Total Incurred for 2007 Losses:	\$104,295
Total Incurred for 2008 Losses:	\$130,680
Total Incurred for 2009 Losses:	\$41,699
Total Incurred for 2010 Losses:	\$260,379
Total Incurred for 2011 Losses:	\$475,251

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

0 -5 Days: **\$19,779**

6-19 Days: **\$24,881**

20+ Days: **\$27,729**

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of September 1, 2015 for all policy years:	177
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,297,293
Total Incurred for 2004 Losses:	\$6,328,815
Total Incurred for 2005 Losses:	\$7,712,225
Total Incurred for 2006 Losses:	\$8,832,249
Total Incurred for 2007 Losses:	\$8,922,557
Total Incurred for 2008 Losses:	\$7,456,089
Total Incurred for 2009 Losses:	\$11,502,615
Total Incurred for 2010 Losses:	\$12,223,577
Total Incurred for 2011 Losses:	\$11,354,377
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 08/01/15 to 09/01/15

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	1,120.33	4,082.06	7,691.59
CALDWELL BOROUGH	1244102	5,451.28	0.00	3,734.73	9,186.01
CITY OF HOBOKEN	1249580	2,388.00	0.00	523.26	2,911.26
CITY OF RAHWAY	1236736	1,480.00	233,637.48	12,434.03	247,551.51
EASTAMPTON TOWNSHIP	2228252	0.00	768.00	31.84	799.84
EWING TOWNSHIP	8769580	0.00	0.00	62.50	62.50
HAMILTON TOWNSHIP	3389434	0.00	4,094.67	549.04	4,643.71
HARRISON, TOWN OF	8772758	100,000.00	0.00	550.80	100,550.80
HOWELL TOWNSHIP	3394186	1,900.00	2,044.45	1,558.10	5,502.55
HOWELL TOWNSHIP	8769648	0.00	0.00	1,833.45	1,833.45
JACKSON TOWNSHIP	4179768	3,500.00	0.00	667.50	4,167.50
LIVINGSTON TOWNSHIP	4871323	2,071.44	778.59	5,249.13	8,099.16
MONTCLAIR TOWNSHIP	5375340	0.00	0.00	2,689.80	2,689.80
MORRISTOWN, TOWN OF	0298612	0.00	355.00	0.00	355.00
NORTH PLAINFIELD BORO	6283535	0.00	0.00	895.00	895.00
UNION TOWNSHIP	9125378	1,692.00	1,432.98	2,138.04	5,263.02
		120,971.92	244,231.50	36,999.28	402,202.70



Garden State Municipal Joint Insurance Fund

August 2015

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

8/1/2015

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Timely Reporting of Workers Compensation Losses Report

Executive Summary



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2002

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

Policy Year 2003

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2007

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	-	37,535	1,341	8	-	19,979	2,497	4	-	18,374	4,594
Caldwell Borough	2	-	500	250	8	-	-	-	2	-	17,220	8,610
Eastampton Township	-	-	-	-	1	-	666	666	1	-	-	-
Englewood, City of	42	-	35,711	850	47	-	445,146	9,471	5	-	1,743	349
Ewing Township	5	-	10,618	2,124	6	-	122,959	20,493	-	-	-	-
Hamilton Township	-	-	-	-	20	-	127,553	6,378	-	-	-	-
Harrison, Town of	3	-	500	167	13	-	19,474	1,498	-	-	-	-
Highland Park Borough	9	-	157,709	17,523	9	-	15,119	1,680	2	-	3,982	1,991
Hoboken, City of	26	-	19,890	765	42	-	707,060	16,835	1	-	24,000	24,000
Howell Township	11	-	23,600	2,145	26	-	32,926	1,266	1	-	3,800	3,800
Kenilworth, Borough of	6	-	8,812	1,469	-	-	-	-	-	-	-	-
Livingston Township	11	-	9,624	875	50	-	49,614	992	6	-	4,586	764
Maplewood, Township of	13	-	18,607	1,431	13	-	37,185	2,860	8	-	49,709	6,214
Montclair Township	13	-	3,434	264	71	-	119,142	1,678	-	-	-	-
North Plainfield Boro	13	-	29,492	2,269	23	1	168,208	7,313	2	-	2,940	1,470
Rahway, City of	18	-	58,442	3,247	43	-	272,688	6,342	8	-	1,681	210
South Brunswick Township	21	-	25,131	1,197	19	-	93,532	4,923	1	-	-	-
Union Township	47	-	94,315	2,007	57	-	326,319	5,725	1	-	491	491
West Orange, Township of	59	-	22,312	378	45	-	238,322	5,296	1	-	2,154	2,154
	327	-	556,232	1,701	501	1	2,795,892	5,581	43	-	130,680	3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2009

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	-	28,018	1,078	9	-	90,958	10,106	3	-	31,341	10,447
Caldwell Borough	6	-	15,752	2,625	9	-	17,765	1,974	5	-	18,853	3,771
Eastampton Township	4	-	5,426	1,357	4	1	205,734	51,434	1	-	116	116
Englewood, City of	26	-	47,460	1,825	39	-	195,870	5,022	12	-	19,885	1,657
Ewing Township	7	-	69,210	9,887	9	1	363,891	40,432	2	-	9,794	4,897
Fanwood Borough	2	-	-	-	5	1	65,010	13,002	-	-	-	-
Frehold Township	19	-	36,483	1,920	10	1	309,246	30,925	1	-	4,096	4,096
Hamilton Township	7	-	9,335	1,334	13	-	6,675	513	1	-	-	-
Harrison, Town of	8	-	7,311	914	8	-	452,911	56,614	1	-	13,000	13,000
Highland Park Borough	11	-	2,951	268	15	-	56,312	3,754	3	-	-	-
Hoboken, City of	19	-	81,311	4,280	53	-	531,506	10,028	1	-	-	-
Howell Township	10	-	44,201	4,420	59	1	133,905	2,270	2	-	24,000	12,000
Kenilworth, Borough of	3	-	1,285	428	4	-	155,960	38,990	-	-	-	-
Livingston Township	16	-	8,203	513	43	-	133,545	3,106	5	-	1,315	263
Manalapan Township	10	-	12,364	1,236	7	1	37,100	5,300	-	-	-	-
Maplewood, Township of	5	-	4,219	844	16	-	34,864	2,179	1	-	31,541	31,541
Middlesex Boro	9	-	34,413	3,824	8	-	804	101	1	-	-	-
Montclair Township	31	1	183,863	5,931	53	-	263,721	4,976	2	-	10,523	5,262
Morris Township	14	-	16,916	1,208	14	1	151,674	10,834	1	-	-	-
North Plainfield Boro	16	-	6,205	388	16	-	18,168	1,136	1	-	467	467
Rahway, City of	21	-	28,725	1,368	32	-	15,710	491	3	-	9,000	3,000
South Brunswick Township	22	-	25,220	1,146	33	-	152,153	4,611	3	-	35,190	11,730
Union Township	47	-	75,135	1,599	30	1	666,711	22,224	-	-	-	-
Warren Township	16	-	93,201	5,825	7	-	7,484	1,069	4	-	27,258	6,815
West Orange, Township of	33	-	18,634	565	33	-	206,581	6,260	3	-	24,000	8,000
	388	1	855,841	2,206	529	8	4,274,258	8,080	56	-	260,379	4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

8/1/2015

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	-	19,170	2,396	14	-	1,504	107	4	-	2,686	672
Caldwell Borough	3	-	2,576	859	14	-	22,418	1,601	3	-	24,644	8,215
Eastampton Township	1	-	1,542	1,542	1	-	500	500	-	-	-	-
Englewood, City of	21	-	36,166	1,722	37	1	419,062	11,326	14	-	10,028	716
Ewing Township	6	-	13,969	2,328	12	-	26,658	2,222	-	-	-	-
Fair Haven Borough	3	-	-	-	1	-	-	-	1	-	-	-
Fanwood Borough	4	-	2,454	614	4	-	16,864	4,216	1	-	24,000	24,000
Frehold Township	14	-	15,183	1,085	11	1	60,433	5,494	4	-	24,000	6,000
Hamilton Township	11	-	327,792	29,799	18	-	592,231	32,902	7	-	-	-
Harrison, Town of	7	-	6,872	982	8	-	128,258	16,032	2	-	8,796	4,398
Highland Park Borough	11	-	5,333	485	6	-	105,881	17,647	2	-	25,216	12,608
Hoboken, City of	22	-	7,522	342	51	-	316,088	6,198	1	-	-	-
Howell Township	4	-	1,455	364	23	1	366,444	15,932	2	-	10,791	5,396
Kenilworth, Borough of	11	-	13,482	1,226	11	-	2,733	248	1	-	6,500	6,500
Livingston Township	22	-	22,115	1,005	63	-	219,912	3,491	9	-	7,752	861
Manalapan Township	13	-	44,447	3,419	7	-	10,476	1,497	-	-	-	-
Maplewood, Township of	13	-	27,423	2,109	10	-	5,935	594	3	-	1,153	384
Middlesex Boro	11	-	11,711	1,065	10	-	1,707	171	1	-	-	-
Montclair Township	18	-	14,448	803	67	-	36,691	548	-	-	-	-
Morris Township	12	-	50,550	4,213	12	-	22,982	1,915	7	-	5,295	756
Morristown, Town of	26	-	27,224	1,047	17	-	18,387	1,082	5	-	4,868	974
North Brunswick Township	17	-	8,031	472	22	-	61,601	2,800	-	-	-	-
North Plainfield Boro	23	-	15,083	656	29	-	68,126	2,349	14	-	216,926	15,495
Rahway, City of	9	-	18,506	2,056	12	-	3,256	271	14	-	43,627	3,116
Union Township	42	-	98,218	2,339	39	-	14,034	360	7	-	24,001	3,429
Warren Township	9	-	20,764	2,307	9	-	21,684	2,409	7	-	34,878	4,983
West Orange, Township of	19	-	21,350	1,124	47	-	172,279	3,666	4	-	90	23
	360	-	833,386	2,315	555	3	2,716,144	4,894	113	-	475,251	4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

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	1	92,944	\$92,944
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	398,699	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	\$4,277,241	3	\$469,663	\$156,554



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	668,849	10.6%	\$6,967	661,187	1	21,221	\$21,221
Eastampton Township	3	0.5%	162,683	2.6%	\$54,228	152,141	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	11.9%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	12.2%	\$5,033	739,832	1	236,383	\$236,383
Howell, Township of	35	5.5%	629,765	10.0%	\$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	5.5%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,920,286	30.3%	\$36,232	1,220,494	1	1,629,109	\$1,629,109
South Brunswick Township	71	11.3%	217,327	3.4%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	12.7%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$6,328,815	100.0%	\$10,030	\$5,440,747	6	\$2,567,775	\$427,963



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

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	587,489	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%	971,582	12.6%	\$10,121	952,214	1	323,697	\$323,697
Ewing, Township of	64	6.7%	211,761	2.7%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,070,552	26.8%	\$11,969	1,832,565	1	1,432,284	\$1,432,284
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	377,059	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	8.0%	\$11,933	555,695	1	193,145	\$193,145
Union Township	86	9.0%	573,032	7.4%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,712,225	100.0%	\$8,042	\$7,277,886	11	\$2,474,475	\$224,952



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	962,728	10.8%	\$8,090	860,498	6	504,162	\$84,027
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	720,431	1	146,849	\$146,849
Harrison, Town of	45	3.5%	231,990	2.6%	\$5,155	177,091	1	74,086	\$74,086
Hoboken, City of	60	4.7%	358,470	4.0%	\$5,975	345,315	1	48,850	\$48,850
Howell, Township of	75	5.9%	1,081,510	12.2%	\$14,420	1,034,147	3	464,079	\$154,693
Jackson Township	41	3.2%	358,252	4.0%	\$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	4.7%	\$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	531,433	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%	1,050,543	11.8%	\$7,004	1,022,560	1	285,303	\$285,303
West Orange, Township of	93	7.3%	599,710	6.8%	\$6,448	571,699	2	212,169	\$106,085
	1281	100.0%	\$8,874,805	100.0%	\$6,928	\$8,479,731	18	\$2,528,019	\$140,446



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

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%	1,025,123	11.5%	\$9,857	898,439	6	376,272	\$62,712
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%	485,900	5.4%	\$6,844	456,570	1	39,628	\$39,628
Howell, Township of	59	5.0%	891,060	10.0%	\$15,103	776,653	2	124,301	\$62,151
Jackson Township	55	4.7%	466,039	5.2%	\$8,473	458,605	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%	651,423	7.3%	\$12,527	632,949	1	43,279	\$43,279
Maplewood, Township of	36	3.1%	45,331	0.5%	\$1,259	45,330	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	520,452	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%	1,311,419	14.7%	\$11,114	1,123,875	3	545,195	\$181,732
West Orange, Township of	88	7.5%	583,822	6.5%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,923,642	100.0%	\$7,595	\$8,362,550	18	\$2,064,752	\$114,708



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

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	877,353	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	6.1%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	939,621	12.6%	\$6,480	672,307	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	5.5%	\$5,498	398,013	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,248,631	16.7%	\$20,469	1,101,356	4	702,066	\$175,517
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	244,057	3.3%	\$6,258	244,058	0	0	\$0
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	6.1%	\$17,381	426,439	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	355,688	1	144,824	\$144,824
	1052	100.0%	\$7,456,089	100.0%	\$7,088	\$6,928,149	15	\$1,935,238	\$129,016



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

Policy Year 2009

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	88	8.1%	1,742,532	15.1%	\$19,802	1,335,211	9	1,453,708	\$161,523
Caldwell Borough	20	1.8%	763,341	6.6%	\$38,167	560,265	1	666,297	\$666,297
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	146,402	1	196,730	\$196,730
Englewood, City of	88	8.1%	1,456,861	12.7%	\$16,555	1,374,872	3	338,641	\$112,880
Ewing, Township of	89	8.2%	591,539	5.1%	\$6,647	562,410	1	74,587	\$74,587
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	0	0	\$0
Hamilton Township	133	12.3%	1,241,352	10.8%	\$9,333	994,745	5	738,532	\$147,706
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%	783,966	6.8%	\$13,754	783,966	0	0	\$0
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%	475,563	4.1%	\$20,677	420,143	2	77,102	\$38,551
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%	1,348,358	11.7%	\$14,498	1,271,267	2	203,949	\$101,975
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%	\$11,503,669	100.0%	\$10,602	\$10,214,407	30	\$4,337,534	\$144,584



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

Policy Year 2010

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	75	6.4%	708,840	5.8%	\$9,451	564,430	7	487,560	\$69,651
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%	121,939	1.0%	\$9,380	121,938	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	1,528,333	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%	761,894	6.2%	\$9,644	578,165	6	383,307	\$63,885
Howell, Township of	62	5.3%	572,876	4.7%	\$9,240	572,875	0	0	\$0
Kenilworth Borough	16	1.4%	295,548	2.4%	\$18,472	295,551	0	0	\$0
Livingston Township	41	3.5%	1,236,728	10.1%	\$30,164	961,070	1	784,804	\$784,804
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	202,963	1	100,218	\$100,218
Middlesex Borough	12	1.0%	262,484	2.2%	\$21,874	195,552	1	255,593	\$255,593
Montclair Township	79	6.8%	650,890	5.3%	\$8,239	584,069	3	324,741	\$108,247
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%	594,311	4.9%	\$9,286	594,311	0	0	\$0
Union Township	96	8.2%	1,758,698	14.4%	\$18,320	1,651,937	4	824,005	\$206,001
Warren Township	14	1.2%	175,949	1.4%	\$12,568	109,901	1	124,828	\$124,828
West Orange, Township of	56	4.8%	461,024	3.8%	\$8,233	388,898	2	144,917	\$72,459
	1166	100.0%	\$12,196,608	100.0%	\$10,460	\$10,870,530	31	\$4,186,670	\$135,054



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

8/1/2015

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	261,659	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%	1,129,927	10.0%	\$12,988	738,291	5	800,815	\$160,163
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	84,738	1	5,944	\$5,944
Hamilton Township	138	10.9%	2,142,114	18.9%	\$15,523	1,701,956	8	1,443,816	\$180,477
Harrison, Town of	23	1.8%	283,367	2.5%	\$12,320	183,277	1	113,908	\$113,908
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	0	0	\$0
Hoboken, City of	97	7.7%	1,167,494	10.3%	\$12,036	864,630	8	964,608	\$120,576
Howell, Township of	48	3.8%	603,040	5.3%	\$12,563	503,660	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%	968,477	8.5%	\$17,935	821,509	8	724,149	\$90,519
Manalapan Township	29	2.3%	218,532	1.9%	\$7,536	139,277	2	205,306	\$102,653
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	0	0	\$0
Middlesex Borough	22	1.7%	296,759	2.6%	\$13,489	223,713	2	140,800	\$70,400
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	291,385	1	25,435	\$25,435
Morristown, Town of	38	3.0%	219,817	1.9%	\$5,785	214,269	1	167,994	\$167,994
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	0	0	\$0
North Brunswick Township	50	4.0%	235,637	2.1%	\$4,713	235,639	1	8,424	\$8,424
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	350,354	1	119,704	\$119,704
Union Township	74	5.9%	898,081	7.9%	\$12,136	769,575	3	496,217	\$165,406
Warren Township	11	0.9%	78,057	0.7%	\$7,096	78,054	0	0	\$0
West Orange, Township of	69	5.5%	327,126	2.9%	\$4,741	294,350	1	46,067	\$46,067
	1261	100.0%	\$11,355,981	100.0%	\$9,006	\$9,404,658	52	\$5,969,669	\$114,801



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

Year 2002

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

Year 2003

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

Year 2004

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

Year 2005

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

Year 2006

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

Year 2007

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	26	104	25.00%	287	9.06%
Eastampton Township	1	5	20.00%	16	6.25%
Englewood, City of	36	112	32.14%	350	10.29%
Ewing, Township of	13	57	22.81%	250	5.20%
Hamilton Township	12	138	8.70%	700	1.71%
Harrison, Town of	5	30	16.67%	275	1.82%
Highland Park Borough	3	27	11.11%	137	2.19%
Hoboken, City of	20	71	28.17%	586	3.41%
Howell, Township of	13	59	22.03%	272	4.78%
Jackson Township	12	55	21.82%	340	3.53%
Kenilworth, Borough of	0	8	0.00%	62	0.00%
Livingston Township	14	52	26.92%	275	5.09%
Maplewood, Township of	6	36	16.67%	411	1.46%
Montclair Township	26	83	31.33%	450	5.78%
North Plainfield Borough	5	22	22.73%	112	4.46%
Rahway, City of	3	46	6.52%	297	1.01%
South Brunswick Township	9	64	14.06%	315	2.86%
Union Township	27	118	22.88%	549	4.92%
West Orange, Township of	19	88	21.59%	340	5.59%
GSMJIF	250	1175	21.28%	6024	4.15%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

Year 2008

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

Year 2009

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



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

Year 2010

Member	# of Lost Time Claims	Total Claims	% of Lost Time Claims to Total	FTE	Lost time Frequency
Berkeley Township	12	75	16.00%	277	4.33%
Caldwell Borough	3	18	16.67%	102	2.94%
Eastampton Township	1	6	16.67%	74	1.35%
Englewood, City of	12	63	19.05%	350	3.43%
Ewing, Township of	19	74	25.68%	268	7.09%
Fanwood Borough	3	13	23.08%	75	4.00%
Freehold Township	10	63	15.87%	244	4.10%
Hamilton Township	18	130	13.85%	753	2.39%
Harrison, Town of	4	29	13.79%	297	1.35%
Highland Park Borough	2	25	8.00%	98	2.04%
Hoboken, City of	29	79	36.71%	746	3.89%
Howell, Township of	11	62	17.74%	529	2.08%
Kenilworth Borough	6	16	37.50%	171	3.51%
Livingston Township	12	41	29.27%	275	4.36%
Manalapan Township	1	22	4.55%	196	0.51%
Maplewood, Township of	6	33	18.18%	403	1.49%
Middlesex Borough	1	12	8.33%	116	0.86%
Montclair Township	24	79	30.38%	406	5.91%
Morris Township	9	31	29.03%	200	4.50%
New Providence Borough	5	15	33.33%	90	5.56%
North Plainfield Borough	2	18	11.11%	75	2.67%
Rahway, City of	0	32	0.00%	285	0.00%
South Brunswick Township	9	64	14.06%	498	1.81%
Union Township	22	96	22.92%	537	4.10%
Warren Township	4	14	28.57%	95	4.21%
West Orange, Township of	16	56	28.57%	415	3.86%
GSMJIF	241	1166	20.67%	7575	3.18%



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

8/1/2015

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

* claim totals based on prior carrier data.



Garden State Municipal Joint Insurance Fund

Executive Summary

8/1/2015

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

General Liability/ Police / Professional Liability	
Claims reported for the GSMJIF since March 1, 2002:	4270
Open Claims as of August 1, 2015 for all policy years:	17
GL / PL claims to date in 2012:	
Total Incurred for 2002 Losses:	\$508,648
Total Incurred for 2003 Losses:	\$1,066,780
Total Incurred for 2004 Losses:	\$3,027,718
Total Incurred for 2005 Losses:	\$2,517,871
Total Incurred for 2006 Losses:	\$2,820,509
Total Incurred for 2007 Losses:	\$3,485,355
Total Incurred for 2008 Losses:	\$2,795,892
Total Incurred for 2009 Losses:	\$4,693,831
Total Incurred for 2010 Losses:	\$4,274,258
Total Incurred for 2011 Losses:	\$2,716,144
Total Liability Claims / 1000 Population 2002:	0.442
Total Liability Claims / 1000 Population 2003:	0.628
Total Liability Claims / 1000 Population 2004:	0.767
Total Liability Claims / 1000 Population 2005:	0.876
Total Liability Claims / 1000 Population 2006:	0.780
Total Liability Claims / 1000 Population 2007:	0.759
Total Liability Claims / 1000 Population 2008:	0.846
Total Liability Claims / 1000 Population 2009:	0.682
Total Liability Claims / 1000 Population 2010:	0.725
Total Liability Claims / 1000 Population 2011:	0.711



Garden State Municipal Joint Insurance Fund

Executive Summary

8/1/2015

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

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

0 -5 Days: **\$19,779**

6-19 Days: **\$24,881**

20+ Days: **\$27,729**

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of August 1, 2015 for all policy years:	184
Worker's compensation claims to date in 2012:	
Total Incurred for 2002 Losses:	\$2,608,072
Total Incurred for 2003 Losses:	\$4,296,957
Total Incurred for 2004 Losses:	\$6,328,815
Total Incurred for 2005 Losses:	\$7,712,225
Total Incurred for 2006 Losses:	\$8,874,805
Total Incurred for 2007 Losses:	\$8,923,642
Total Incurred for 2008 Losses:	\$7,456,089
Total Incurred for 2009 Losses:	\$11,503,669
Total Incurred for 2010 Losses:	\$12,196,608
Total Incurred for 2011 Losses:	\$11,355,981
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 07/01/15 to 08/01/15

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	433.43	10,467.18	13,389.81
CALDWELL BOROUGH	1244102	154,824.00	0.00	0.00	154,824.00
CITY OF ENGLEWOOD	2228377	0.00	5,988.00	775.04	6,763.04
CITY OF HOBOKEN	1249580	2,388.00	0.00	0.00	2,388.00
CITY OF RAHWAY	1236736	1,480.00	1,067.36	-9,703.94	-7,156.58
EASTAMPTON TOWNSHIP	2228252	0.00	830.00	1,055.39	1,885.39
EWING TOWNSHIP	8769580	0.00	0.00	4,739.81	4,739.81
FREEHOLD TOWNSHIP	2500759	0.00	0.00	421.26	421.26
HAMILTON TOWNSHIP	3389434	23,074.00	14,655.92	3,197.06	40,926.98
HARRISON, TOWN OF	8772758	0.00	0.00	703.80	703.80
HOWELL TOWNSHIP	8769648	0.00	0.00	1,076.04	1,076.04
HOWELL TOWNSHIP	3394186	1,900.00	356.00	1,186.66	3,442.66
JACKSON TOWNSHIP	4179768	0.00	0.00	383.58	383.58
LIVINGSTON TOWNSHIP	4871323	11,495.98	577.52	-1,960.26	10,113.24
MAPLEWOOD TOWNSHIP	5376157	0.00	0.00	780.30	780.30
MIDDLESEX BOROUGH	5384474	4,342.12	0.00	3,070.38	7,412.50
MONTCLAIR TOWNSHIP	5375340	0.00	138.94	4.00	142.94
MORRIS TOWNSHIP	5384508	0.00	0.00	841.50	841.50
MORRISTOWN, TOWN OF	0298612	0.00	0.00	489.60	489.60
NORTH BRUNSWICK TOWNSHIP	0298620	0.00	0.00	799.00	799.00
NORTH PLAINFIELD BORO	6283535	0.00	0.00	963.90	963.90
SOUTH BRUNSWICK TOWNSHIP	7635204	122,595.50	0.00	355.20	122,950.70
UNION TOWNSHIP	9125378	2,601.00	6,584.35	2,318.08	11,503.43
WARREN TOWNSHIP	8778151	0.00	0.00	760.74	760.74
		327,189.80	30,631.52	22,724.32	380,545.64

Garden State Municipal Joint Insurance Fund

Summary of Claims

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2010	4	1	\$ 491,403.59
AUTO LIABILITY	01/01/2011	23	2	\$ 57,874.51
AUTO LIABILITY	01/01/2012	213	4	\$ 555,492.19
AUTO LIABILITY	01/01/2013	299	14	\$ 1,724,215.57
AUTO LIABILITY	01/01/2014	485	20	\$ 381,011.56
AUTO LIABILITY	01/01/2015	346	71	\$ 364,923.70
AUTO LIABILITY Total		1,370	112	\$ 3,574,921.12
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	407	-	\$ 1,319,657.58
AUTO PHYSICAL DAMAGE	01/01/2013	376	3	\$ 921,004.13
AUTO PHYSICAL DAMAGE	01/01/2014	565	14	\$ 1,002,020.40
AUTO PHYSICAL DAMAGE	01/01/2015	391	73	\$ 531,689.37
AUTO PHYSICAL DAMAGE Total		1,752	90	\$ 3,825,664.03
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,027,540.11
EMPLOYMENT PRACTICES	01/01/2012	23	4	\$ 3,420,241.58
EMPLOYMENT PRACTICES	01/01/2013	34	15	\$ 2,609,255.32
EMPLOYMENT PRACTICES	01/01/2014	39	18	\$ 2,560,003.51
EMPLOYMENT PRACTICES	01/01/2015	12	10	\$ 857,921.18
EMPLOYMENT PRACTICES Total		110	47	\$ 10,474,961.70
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	2	\$ 287,341.10
GENERAL LIABILITY	01/01/2011	121	9	\$ 1,072,904.13
GENERAL LIABILITY	01/01/2012	592	34	\$ 3,614,001.21
GENERAL LIABILITY	01/01/2013	544	42	\$ 3,474,267.51
GENERAL LIABILITY	01/01/2014	694	74	\$ 2,419,175.49
GENERAL LIABILITY	01/01/2015	407	104	\$ 555,712.65
GENERAL LIABILITY Total		2,387	266	\$ 11,761,487.63
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
LIABILITY REPORT ONLY Total		2	-	\$ -

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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	112	10	\$ 763,416.56
PROPERTY	01/01/2015	72	24	\$ 504,003.50
PROPERTY Total		501	34	\$ 5,321,824.36
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	1	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	1	\$ 266,988.83
PUBLIC OFFICIALS LIABILITY	01/01/2013	54	5	\$ 227,345.20
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	7	\$ 529,684.94
PUBLIC OFFICIALS LIABILITY	01/01/2015	48	26	\$ 503,721.00
PUBLIC OFFICIALS LIABILITY Total		206	40	\$ 2,042,077.97
WORKCOMP RECORD ONLY	01/01/2012	239	-	\$ -
WORKCOMP RECORD ONLY	01/01/2013	241	-	\$ -
WORKCOMP RECORD ONLY	01/01/2014	287	-	\$ -
WORKCOMP RECORD ONLY	01/01/2015	183	-	\$ -
WORKCOMP RECORD ONLY Total		950	-	\$ -
WORKERS COMPENSATION	01/01/2006	2	2	\$ 34,388.85
WORKERS COMPENSATION	01/01/2008	1	1	\$ 118,000.00
WORKERS COMPENSATION	01/01/2009	3	3	\$ 47,088.20
WORKERS COMPENSATION	01/01/2010	9	3	\$ 109,276.43
WORKERS COMPENSATION	01/01/2011	13	4	\$ 219,922.12
WORKERS COMPENSATION	01/01/2012	986	93	\$ 11,417,619.93
WORKERS COMPENSATION	01/01/2013	1,005	120	\$ 9,560,038.41
WORKERS COMPENSATION	01/01/2014	1,023	202	\$ 12,331,170.90
WORKERS COMPENSATION	01/01/2015	718	473	\$ 5,295,610.72
WORKERS COMPENSATION Total		3,760	901	\$ 39,133,115.56
Grand Total		11,038	1,490	\$ 76,134,052.36

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2010	TOWNSHIP OF FREEHOLD			1	1
AUTO LIABILITY	01/01/2010 Total				1	1
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION			1	2
AUTO LIABILITY	01/01/2011 Total				1	2
AUTO LIABILITY	01/01/2014	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		3		3
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1	1	2
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6		6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION		1		1
AUTO LIABILITY	01/01/2014 Total			27	3	30
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		6	2	8
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		2		2
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		5	2	7
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		2	1	3
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		7	1	8
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		4	1	5
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		8	2	10
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		11	8	19
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		11	9	20
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		8	2	10
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		9	1	10
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		7	1	8
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		2		2

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY	19		1	20
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN	7			7
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD	3			3
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON	3		2	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING	12		5	17
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD	5		6	11
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON	2		2	4
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE	11			11
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	15		2	17
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	13		6	19
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	5		2	7
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	24		3	27
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION	20		9	29
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN	9			9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE	28		3	31
AUTO LIABILITY 01/01/2015 Total			275		71	346
AUTO LIABILITY Total			302		76	379
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	3			3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR	2		1	3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION	1			1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE	1			1
AUTO PHYSICAL DAMAGE 01/01/2014 Total			26		1	27
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS	3		1	4
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP	9		2	11
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL	4		1	5
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN	2			2

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD			2	2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		6	3	9
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		7		7
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD		10	6	16
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		6	4	10
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		10	4	14
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		8		8
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF GUTTENBERG		7	2	9
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF HARRISON		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF KEARNY		15	1	16
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		3	2	5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON		2		2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		11	4	15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		9	1	10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		5	1	6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		16	3	19
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		17	1	18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		20	7	27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		6	4	10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		28	5	33
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		27	6	33
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		32	5	37
AUTO PHYSICAL DAMAGE	01/01/2015 Total			318	73	391
AUTO PHYSICAL DAMAGE Total				344	74	418
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	CITY OF LINDEN			1	1
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

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
EMPLOYMENT PRACTICES	01/01/2015	TOWNSHIP OF PARSIPPANY		1		1
EMPLOYMENT PRACTICES	01/01/2015 Total			2	10	12
EMPLOYMENT PRACTICES Total				2	10	12
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2008 Total				1	1
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
GENERAL LIABILITY	01/01/2010 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 HAMILTON			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		2		2
GENERAL LIABILITY	01/01/2012 Total			2	4	6
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD			1	1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION			1	1
GENERAL LIABILITY	01/01/2013 Total			2	4	6
GENERAL LIABILITY	01/01/2014	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2014	BOROUGH OF CALDWELL				1
GENERAL LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		1		1
GENERAL LIABILITY	01/01/2014	BOROUGH OF TOTOWA		1	1	2
GENERAL LIABILITY	01/01/2014	CITY OF ENGLEWOOD		6	1	7
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		7	2	9
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		1		1
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY			4	4
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		2	2	4
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		4	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		3	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		2		2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		5	1	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		3	2	5
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1	2	3

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		3	1	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6	2	8
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK			2	2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY		1		1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF UNION		3	5	8
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN		1		1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		10	1	11
GENERAL LIABILITY	01/01/2014 Total			61	32	95
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		4	2	6
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		14		15
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		8	4	12
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN			2	2
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD		1		1
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		5	3	8
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		3	4	7
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		11		11
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		1		1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		4	4	9
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		4		4
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		5	1	6
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		13	6	19
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		16	6	22
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		4	9	13
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		5	2	7
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		18	5	23
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		16	2	18
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		3	2	5
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		12	3	15
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		6		6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		12	5	17
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		2	3	5
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		1		1
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		8	1	9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		14	2	16
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		3	3	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		1	2	3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		33	10	43
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		6	3	9
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		1	5	6

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		21	1	22
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		19	6	25
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		5		5
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		23	6	29
GENERAL LIABILITY	01/01/2015 Total			303	102	407
GENERAL LIABILITY Total				369	144	517
PROPERTY	01/01/2014	TOWN OF KEARNY			1	1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR			1	1
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		1	1	2
PROPERTY	01/01/2014	TOWNSHIP OF UNION			1	1
PROPERTY	01/01/2014 Total			2	4	6
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		3		3
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		1	1	2
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD		1		1
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD			1	1
PROPERTY	01/01/2015	BOROUGH OF HADDON HEIGHTS			1	1
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK		1		1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH		2		2
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		3	2	5
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		1	1	2
PROPERTY	01/01/2015	CITY OF HOBOKEN		4		4
PROPERTY	01/01/2015	CITY OF LINDEN			1	1
PROPERTY	01/01/2015	CITY OF RAHWAY		1	1	2
PROPERTY	01/01/2015	HOWELL TOWNSHIP		2		2
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		1		1
PROPERTY	01/01/2015	TOWN OF HARRISON		1	4	5
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		3	1	4
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE		2		2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR		1	1	2
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		1	1	2
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		4	3	7
PROPERTY	01/01/2015	TOWNSHIP OF UNION			2	2
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		6	2	8

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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 Total		48		24	72
PROPERTY Total			50		28	78
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	1			1
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total		1			1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD	3		5	8
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK			4	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD	1		2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN	5		1	6
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN	1		1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY	1		1	2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF EWING			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON			4	4
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	5		2	7
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	2			2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	3		2	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN	1			1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total		22		26	48
PUBLIC OFFICIALS LIABILITY Total			23		26	49
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN	1			1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG	1			1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE	2			2
WORKCOMP RECORD ONLY	01/01/2014 Total		4			4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS	4			4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY TOWNSHIP	11			11
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF FREEHOLD	3			3
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HADDON HEIGHTS	1			1
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF HIGHLAND PARK	4			4
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NEW PROVIDENCE	5			5
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD	5			5
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD	7			7
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN	12			12
WORKCOMP RECORD ONLY	01/01/2015	CITY OF RAHWAY	1			1
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP	17			17
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP	3			3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG	2			2
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON	13			13

Garden State Municipal Joint Insurance Fund

Open/Closed Report

report_to_year	2015
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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		6		6
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		3		3
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		11		11
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		20		20
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		9		9
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		7		7
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		7		7
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		12		12
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		5		5
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		11		11
WORKCOMP RECORD ONLY	01/01/2015 Total			183		183
WORKCOMP RECORD ONLY Total				187		187
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total				1	1
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP			2	2
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN			3	3
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN			1	1
WORKERS COMPENSATION	01/01/2013 Total				6	6
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP			2	2
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD		1		1
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		1		1
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN			2	2
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		1		1
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP		1		1
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON			2	2
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		1		1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		4		4
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		5		5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION			1	1
WORKERS COMPENSATION	01/01/2014 Total			15	7	22
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		3	7	10
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		16	17	34
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL			1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FAIR HAVEN			1	1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		4	6	10

Valued as of 8/31/15

Garden State Municipal Joint Insurance Fund

Open/Closed Report

report_to_year 2015

Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS	1	4		5
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK	7	5		12
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH	3	3		6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE	3	7		10
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD	4	3		7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA	4	4		8
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD	20	21		41
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN	15	19		34
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY	12	11		23
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP	11	11		22
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP	5	12		17
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON	2	10		12
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY	10	15		25
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN	7	7		14
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON	4	7		11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON	1	3		4
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING	9	16	1	26
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD	6	9		15
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON	20	54		74
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE	8	13	1	22
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR	10	17		27
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS	7	9	1	17
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	16	136		152
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION	28	25		53
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN	2	6		8
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE	7	10		17
WORKERS COMPENSATION	01/01/2015 Total		245	469	4	718
WORKERS COMPENSATION Total			260	483	4	747
Grand Total			1,537	841	9	2,387



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

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
01/01/2009 Total		1		1	100%
01/01/2013	BERKELEY TOWNSHIP	1	1	2	50%
01/01/2013	CITY OF HOBOKEN	3		3	100%
01/01/2013	CITY OF LINDEN	1		1	100%
01/01/2013 Total		5	1	6	83%
01/01/2014	BERKELEY TOWNSHIP	2		2	100%
01/01/2014	CITY OF ENGLEWOOD		1	1	0%
01/01/2014	CITY OF HOBOKEN		1	1	0%
01/01/2014	CITY OF LINDEN	2		2	100%
01/01/2014	CITY OF RAHWAY		1	1	0%
01/01/2014	LIVINGSTON TOWNSHIP		1	1	0%
01/01/2014	TOWN OF HARRISON	2		2	100%
01/01/2014	TOWN OF MORRISTOWN		1	1	0%
01/01/2014	TOWNSHIP OF EWING		4	4	0%
01/01/2014	TOWNSHIP OF LAWRENCE		1	1	0%
01/01/2014	TOWNSHIP OF MONTCLAIR	1	4	5	20%
01/01/2014	TOWNSHIP OF UNION	1		1	100%
01/01/2014 Total		8	14	22	36%
01/01/2015	BERKELEY HEIGHTS	3	7	10	30%
01/01/2015	BERKELEY TOWNSHIP	6	28	34	18%
01/01/2015	BOROUGH OF CALDWELL		1	1	0%
01/01/2015	BOROUGH OF FAIR HAVEN		1	1	0%
01/01/2015	BOROUGH OF FREEHOLD	2	8	10	20%
01/01/2015	BOROUGH OF HADDON HEIGHTS	2	3	5	40%
01/01/2015	BOROUGH OF HIGHLAND PARK	1	11	12	8%
01/01/2015	BOROUGH OF KENILWORTH	1	4	5	20%
01/01/2015	BOROUGH OF NEW PROVIDENCE	1	9	10	10%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	5	7	29%

Valued as of 7/31/15



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

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	BOROUGH OF TOTOWA	1	7	8	13%
01/01/2015	CITY OF ENGLEWOOD	9	32	41	22%
01/01/2015	CITY OF HOBOKEN	12	22	34	35%
01/01/2015	CITY OF RAHWAY	4	19	23	17%
01/01/2015	HOWELL TOWNSHIP	5	17	22	23%
01/01/2015	LIVINGSTON TOWNSHIP	6	11	17	35%
01/01/2015	TOWN OF HARRISON	7	5	12	58%
01/01/2015	TOWN OF KEARNY	8	17	25	32%
01/01/2015	TOWN OF MORRISTOWN	5	9	14	36%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	9	11	18%
01/01/2015	TOWNSHIP OF EASTAMPTON		4	4	0%
01/01/2015	TOWNSHIP OF EWING	7	18	25	28%
01/01/2015	TOWNSHIP OF FREEHOLD	4	11	15	27%
01/01/2015	TOWNSHIP OF HAMILTON	9	65	74	12%
01/01/2015	TOWNSHIP OF LAWRENCE	4	18	22	18%
01/01/2015	TOWNSHIP OF MONTCLAIR	7	20	27	26%
01/01/2015	TOWNSHIP OF MORRIS	7	10	17	41%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	11	141	152	7%
01/01/2015	TOWNSHIP OF UNION	14	38	52	27%
01/01/2015	TOWNSHIP OF WARREN	3	5	8	38%
01/01/2015	TOWNSHIP OF WEST ORANGE	5	12	17	29%
01/01/2015 Total		148	567	715	21%
Grand Total		162	582	744	22%

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO LIABILITY	2010	CITY OF RAHWAY	1	-	\$ -	\$ -
AUTO LIABILITY	2010	TOWNSHIP OF FREEHOLD	1	1	\$ 500.00	\$ 500.00
AUTO LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	-	\$ 490,903.59	\$ 490,903.59
AUTO LIABILITY	2010 Total		4	1	\$ 491,403.59	\$ 122,850.90
AUTO LIABILITY	2011	BERKELEY TOWNSHIP	1	-	\$ 500.00	\$ 500.00
AUTO LIABILITY	2011	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
AUTO LIABILITY	2011	CITY OF HOBOKEN	1	-	\$ 508.90	\$ 508.90
AUTO LIABILITY	2011	CITY OF RAHWAY	3	-	\$ 1,284.65	\$ 428.22
AUTO LIABILITY	2011	LIVINGSTON TOWNSHIP	2	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF EWING	3	-	\$ 2,872.61	\$ 957.54
AUTO LIABILITY	2011	TOWNSHIP OF FREEHOLD	2	-	\$ 1,286.85	\$ 643.43
AUTO LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF MONTCLAIR	1	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF UNION	6	2	\$ 51,261.00	\$ 8,543.50
AUTO LIABILITY	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 160.50	\$ 160.50
AUTO LIABILITY	2011 Total		23	2	\$ 57,874.51	\$ 2,516.28
AUTO LIABILITY	2012	BERKELEY TOWNSHIP	11	-	\$ 1,281.87	\$ 116.53
AUTO LIABILITY	2012	BOROUGH OF CALDWELL	11	-	\$ 1,144.50	\$ 104.05
AUTO LIABILITY	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	-	\$ 500.00	\$ 500.00
AUTO LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	-	\$ 9.20	\$ 4.60
AUTO LIABILITY	2012	BOROUGH OF KENILWORTH	1	-	\$ 1,008.90	\$ 1,008.90
AUTO LIABILITY	2012	BOROUGH OF MIDDLESEX	3	-	\$ 819.45	\$ 273.15
AUTO LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	6	-	\$ 101.00	\$ 16.83
AUTO LIABILITY	2012	CITY OF ENGLEWOOD	17	1	\$ 142,525.05	\$ 8,383.83
AUTO LIABILITY	2012	CITY OF HOBOKEN	11	-	\$ 8,786.68	\$ 798.79
AUTO LIABILITY	2012	CITY OF RAHWAY	6	-	\$ 4,472.10	\$ 745.35
AUTO LIABILITY	2012	HOWELL TOWNSHIP	15	1	\$ 81,692.09	\$ 5,446.14
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

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2012	TOWNSHIP OF MONTCLAIR	9	-	\$ 6,473.87	\$ 719.32
AUTO LIABILITY	2012	TOWNSHIP OF MORRIS	8	-	\$ 3,282.85	\$ 410.36
AUTO LIABILITY	2012	TOWNSHIP OF NORTH BRUNSWICK	10	-	\$ 131.89	\$ 13.19
AUTO LIABILITY	2012	TOWNSHIP OF PARSIPPANY	16	1	\$ 137,290.95	\$ 8,580.68
AUTO LIABILITY	2012	TOWNSHIP OF UNION	20	-	\$ 30,755.09	\$ 1,537.75
AUTO LIABILITY	2012	TOWNSHIP OF WARREN	2	-	\$ 2,441.48	\$ 1,220.74
AUTO LIABILITY	2012	TOWNSHIP OF WEST ORANGE	11	-	\$ 575.00	\$ 52.27
AUTO LIABILITY	2012 Total		213	4	\$ 555,492.19	\$ 2,607.94
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	7	\$ 77,575.21	\$ 4,563.25
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	1	\$ 127,224.14	\$ 4,240.80
AUTO LIABILITY	2013	TOWNSHIP OF UNION	18	-	\$ 2,719.28	\$ 151.07
AUTO LIABILITY	2013	TOWNSHIP OF WARREN	4	-	\$ 4,023.89	\$ 1,005.97
AUTO LIABILITY	2013	TOWNSHIP OF WEST ORANGE	14	-	\$ 9,158.20	\$ 654.16
AUTO LIABILITY	2013 Total		299	14	\$ 1,724,215.57	\$ 5,766.61
AUTO LIABILITY	2014	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2014	BERKELEY TOWNSHIP	13	-	\$ 5,321.84	\$ 409.37
AUTO LIABILITY	2014	BOROUGH OF CALDWELL	2	-	\$ 3,825.00	\$ 1,912.50

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2014	BOROUGH OF FAIR HAVEN	4	-	\$ 910.13	\$ 227.53
AUTO LIABILITY	2014	BOROUGH OF FANWOOD	2	-	\$ -	\$ -
AUTO LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	4	-	\$ 5,965.60	\$ 1,491.40
AUTO LIABILITY	2014	BOROUGH OF HIGHLAND PARK	9	-	\$ 1,750.00	\$ 194.44
AUTO LIABILITY	2014	BOROUGH OF KENILWORTH	6	1	\$ 7,808.42	\$ 1,301.40
AUTO LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	3	-	\$ 3,073.00	\$ 1,024.33
AUTO LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	11	-	\$ 4,548.90	\$ 413.54
AUTO LIABILITY	2014	BOROUGH OF TOTOWA	5	-	\$ 7,762.89	\$ 1,552.58
AUTO LIABILITY	2014	CITY OF ENGLEWOOD	24	-	\$ 15,406.40	\$ 641.93
AUTO LIABILITY	2014	CITY OF HOBOKEN	24	-	\$ 13,591.17	\$ 566.30
AUTO LIABILITY	2014	CITY OF LINDEN	20	1	\$ 5,871.65	\$ 293.58
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	\$ 101,104.41	\$ 3,888.63
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	19	2	\$ 4,350.00	\$ 228.95
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	26	1	\$ 18,167.11	\$ 698.74
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	6	-	\$ 4,870.95	\$ 811.83
AUTO LIABILITY	2014	TOWNSHIP OF EWING	12	6	\$ 35,712.19	\$ 2,976.02
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	9	-	\$ 2,782.06	\$ 309.12
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	5	-	\$ -	\$ -
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	-	\$ 1,500.00	\$ 214.29
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	-	\$ 4,185.92	\$ 220.31
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	46	2	\$ 21,483.50	\$ 467.03
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS	12	-	\$ 4,908.54	\$ 409.05
AUTO LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 1,500.00	\$ 300.00
AUTO LIABILITY	2014	TOWNSHIP OF PARSIPPANY	32	-	\$ 21,886.69	\$ 683.96
AUTO LIABILITY	2014	TOWNSHIP OF UNION	39	-	\$ 31,058.14	\$ 796.36
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	-	\$ 1,706.96	\$ 170.70
AUTO LIABILITY	2014	TOWNSHIP OF WEST ORANGE	25	1	\$ 12,287.86	\$ 491.51
AUTO LIABILITY	2014 Total		485	20	\$ 381,011.56	\$ 785.59
AUTO LIABILITY	2015	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2015	BERKELEY TOWNSHIP	8	2	\$ 8,893.55	\$ 1,111.69
AUTO LIABILITY	2015	BOROUGH OF CALDWELL	3	-	\$ 692.00	\$ 230.67
AUTO LIABILITY	2015	BOROUGH OF FANWOOD	2	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FREEHOLD	5	-	\$ 3,574.35	\$ 714.87
AUTO LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ 828.73	\$ 828.73
AUTO LIABILITY	2015	BOROUGH OF HIGHLAND PARK	7	2	\$ 1,176.87	\$ 168.12
AUTO LIABILITY	2015	BOROUGH OF KENILWORTH	3	1	\$ 500.00	\$ 166.67

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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	2015	BOROUGH OF NEW PROVIDENCE	3	-	\$ 1,000.00	\$ 333.33
AUTO LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	8	1	\$ 2,215.31	\$ 276.91
AUTO LIABILITY	2015	BOROUGH OF TOTOWA	5	1	\$ 1,412.42	\$ 282.48
AUTO LIABILITY	2015	CITY OF ENGLEWOOD	10	2	\$ 9,000.00	\$ 900.00
AUTO LIABILITY	2015	CITY OF HOBOKEN	19	8	\$ 10,544.55	\$ 554.98
AUTO LIABILITY	2015	CITY OF LINDEN	20	9	\$ 6,597.78	\$ 329.89
AUTO LIABILITY	2015	CITY OF RAHWAY	10	2	\$ 10,268.38	\$ 1,026.84
AUTO LIABILITY	2015	HOWELL TOWNSHIP	4	-	\$ 500.00	\$ 125.00
AUTO LIABILITY	2015	LIVINGSTON TOWNSHIP	10	1	\$ 5,537.55	\$ 553.76
AUTO LIABILITY	2015	TOWN OF GUTTENBERG	8	1	\$ 1,000.00	\$ 125.00
AUTO LIABILITY	2015	TOWN OF HARRISON	2	-	\$ 4,372.65	\$ 2,186.33
AUTO LIABILITY	2015	TOWN OF KEARNY	20	1	\$ 25,495.37	\$ 1,274.77
AUTO LIABILITY	2015	TOWN OF MORRISTOWN	7	-	\$ 1,678.27	\$ 239.75
AUTO LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	3	-	\$ 4,002.66	\$ 1,334.22
AUTO LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	2	\$ 1,000.00	\$ 200.00
AUTO LIABILITY	2015	TOWNSHIP OF EWING	17	5	\$ 11,422.44	\$ 671.91
AUTO LIABILITY	2015	TOWNSHIP OF FREEHOLD	11	6	\$ 177,000.00	\$ 16,090.91
AUTO LIABILITY	2015	TOWNSHIP OF HAMILTON	4	2	\$ 2,000.00	\$ 500.00
AUTO LIABILITY	2015	TOWNSHIP OF LAWRENCE	11	-	\$ 4,152.76	\$ 377.52
AUTO LIABILITY	2015	TOWNSHIP OF MONTCLAIR	17	2	\$ 4,959.78	\$ 291.75
AUTO LIABILITY	2015	TOWNSHIP OF MORRIS	19	6	\$ 6,100.00	\$ 321.05
AUTO LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	7	2	\$ 2,900.00	\$ 414.29
AUTO LIABILITY	2015	TOWNSHIP OF PARSIPPANY	27	3	\$ 9,039.89	\$ 334.81
AUTO LIABILITY	2015	TOWNSHIP OF UNION	29	9	\$ 13,608.50	\$ 469.26
AUTO LIABILITY	2015	TOWNSHIP OF WARREN	9	-	\$ 3,543.13	\$ 393.68
AUTO LIABILITY	2015	TOWNSHIP OF WEST ORANGE	31	3	\$ 29,906.76	\$ 964.73
AUTO LIABILITY	2015 Total		346	71	\$ 364,923.70	\$ 1,054.69
AUTO LIABILITY Total			1,370	112	\$ 3,574,921.12	\$ 2,609.43
AUTO PHYSICAL DAMAGE	2010	TOWNSHIP OF WEST ORANGE	2	-	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	2010 Total		2	-	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	2011	BERKELEY TOWNSHIP	1	-	\$ 9,613.18	\$ 9,613.18
AUTO PHYSICAL DAMAGE	2011	BOROUGH OF HIGHLAND PARK	1	-	\$ 523.23	\$ 523.23
AUTO PHYSICAL DAMAGE	2011	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	CITY OF RAHWAY	2	-	\$ 823.75	\$ 411.88
AUTO PHYSICAL DAMAGE	2011	LIVINGSTON TOWNSHIP	1	-	\$ 501.93	\$ 501.93
AUTO PHYSICAL DAMAGE	2011	TOWN OF MORRISTOWN	1	-	\$ 2,404.14	\$ 2,404.14
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF FREEHOLD	1	-	\$ 11,205.00	\$ 11,205.00
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 703.39	\$ 703.39
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 16,135.26	\$ 16,135.26
AUTO PHYSICAL DAMAGE	2011 Total		11	-	\$ 41,909.88	\$ 3,809.99

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Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2012	BERKELEY TOWNSHIP	43	-	\$ 138,686.59	\$ 3,225.27
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF CALDWELL	7	-	\$ 6,856.33	\$ 979.48
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FAIR HAVEN	9	-	\$ 16,554.78	\$ 1,839.42
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HADDON HEIGHTS	2	-	\$ 7,535.71	\$ 3,767.86
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HIGHLAND PARK	18	-	\$ 12,139.29	\$ 674.41
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF NORTH PLAINFIELD	14	-	\$ 1,854.31	\$ 132.45
AUTO PHYSICAL DAMAGE	2012	CITY OF ENGLEWOOD	14	-	\$ 58,774.51	\$ 4,198.18
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	12	-	\$ 310,989.97	\$ 25,915.83
AUTO PHYSICAL DAMAGE	2012	CITY OF RAHWAY	5	-	\$ 6,284.63	\$ 1,256.93
AUTO PHYSICAL DAMAGE	2012	HOWELL TOWNSHIP	19	-	\$ 24,211.09	\$ 1,274.27
AUTO PHYSICAL DAMAGE	2012	LIVINGSTON TOWNSHIP	13	-	\$ 75,923.27	\$ 5,840.25
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	7	-	\$ 3,576.67	\$ 510.95
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EASTAMPTON	3	-	\$ 5,839.33	\$ 1,946.44
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF EWING	4	-	\$ 2,805.01	\$ 701.25
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF FREEHOLD	16	-	\$ 46,412.07	\$ 2,900.75
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF HAMILTON	7	-	\$ 21,190.27	\$ 3,027.18
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MANALAPAN	10	-	\$ 42,669.01	\$ 4,266.90
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MAPLEWOOD	18	-	\$ 34,457.25	\$ 1,914.29
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MONTCLAIR	24	-	\$ 17,857.04	\$ 744.04
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF MORRIS	23	-	\$ 18,451.15	\$ 802.22
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF NORTH BRUNSWICK	27	-	\$ 51,303.22	\$ 1,900.12
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF PARSIPPANY	25	-	\$ 86,082.39	\$ 3,443.30
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF UNION	24	-	\$ 33,973.99	\$ 1,415.58
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WARREN	13	-	\$ 17,392.38	\$ 1,337.88
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WEST ORANGE	29	-	\$ 36,030.65	\$ 1,242.44
AUTO PHYSICAL DAMAGE	2012 Total		407	-	\$ 1,319,657.58	\$ 3,242.40
AUTO PHYSICAL DAMAGE	2013	BERKELEY HEIGHTS	8	-	\$ 5,017.74	\$ 627.22
AUTO PHYSICAL DAMAGE	2013	BERKELEY TOWNSHIP	14	-	\$ 227,333.19	\$ 16,238.09
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF CALDWELL	12	-	\$ 49,249.17	\$ 4,104.10
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF FAIR HAVEN	5	-	\$ 302.98	\$ 60.60
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF HIGHLAND PARK	7	-	\$ 20,276.07	\$ 2,896.58
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF KENILWORTH	6	-	\$ 26,714.85	\$ 4,452.48
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NEW PROVIDENCE	5	-	\$ 11,157.83	\$ 2,231.57
AUTO PHYSICAL DAMAGE	2013	BOROUGH OF NORTH PLAINFIELD	14	-	\$ 10,372.06	\$ 740.86
AUTO PHYSICAL DAMAGE	2013	CITY OF ENGLEWOOD	13	-	\$ 30,257.63	\$ 2,327.51

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Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	CITY OF HOBOKEN	16	-	\$ 1,775.13	\$ 110.95
AUTO PHYSICAL DAMAGE	2013	CITY OF LINDEN	27	-	\$ 737.10	\$ 27.30
AUTO PHYSICAL DAMAGE	2013	CITY OF RAHWAY	9	1	\$ 31,185.59	\$ 3,465.07
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	-	\$ 57,321.15	\$ 2,292.85
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WARREN	10	-	\$ 30,460.19	\$ 3,046.02
AUTO PHYSICAL DAMAGE	2013	TOWNSHIP OF WEST ORANGE	25	-	\$ 34,235.83	\$ 1,369.43
AUTO PHYSICAL DAMAGE	2013 Total		376	3	\$ 921,004.13	\$ 2,449.48
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	5	-	\$ 18,109.22	\$ 3,621.84
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	17	-	\$ 59,685.67	\$ 3,510.92
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF CALDWELL	5	-	\$ 1,941.32	\$ 388.26
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FAIR HAVEN	4	-	\$ 8,999.30	\$ 2,249.83
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FANWOOD	2	-	\$ 44,852.50	\$ 22,426.25
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	4	-	\$ 4,654.41	\$ 1,163.60
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HIGHLAND PARK	12	-	\$ 4,817.18	\$ 401.43
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5	-	\$ 1,123.65	\$ 224.73
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NEW PROVIDENCE	8	-	\$ 16,314.74	\$ 2,039.34
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NORTH PLAINFIELD	21	1	\$ 75,895.99	\$ 3,614.09
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9	-	\$ 38,615.47	\$ 4,290.61
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	21	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	-	\$ 7,072.29	\$ 471.49
AUTO PHYSICAL DAMAGE	2014	CITY OF RAHWAY	21	-	\$ 53,153.56	\$ 2,531.12
AUTO PHYSICAL DAMAGE	2014	HOWELL TOWNSHIP	12	1	\$ 26,978.65	\$ 2,248.22
AUTO PHYSICAL DAMAGE	2014	LIVINGSTON TOWNSHIP	18	1	\$ 10,717.12	\$ 595.40
AUTO PHYSICAL DAMAGE	2014	TOWN OF GUTTENBERG	10	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

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Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2014	TOWN OF MORRISTOWN	21	1	\$ 19,988.15	\$ 951.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF BLOOMFIELD	19	2	\$ 52,255.20	\$ 2,750.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	7	-	\$ 16,767.61	\$ 2,395.37
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	7	1	\$ 19,696.78	\$ 2,813.83
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	17	1	\$ 39,968.60	\$ 2,351.09
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	8	-	\$ 21,687.42	\$ 2,710.93
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	14	-	\$ 13,185.45	\$ 941.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	24	-	\$ 8,646.55	\$ 360.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	42	2	\$ 39,931.33	\$ 950.75
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	23	-	\$ 62,452.32	\$ 2,715.32
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF NORTH BRUNSWICK	20	-	\$ 64,144.62	\$ 3,207.23
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF PARSIPPANY	34	-	\$ 37,707.24	\$ 1,109.04
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	43	1	\$ 53,186.69	\$ 1,236.90
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	15	-	\$ 36,089.60	\$ 2,405.97
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WEST ORANGE	39	1	\$ 45,679.83	\$ 1,171.28
AUTO PHYSICAL DAMAGE	2014 Total		565	14	\$ 1,002,020.40	\$ 1,773.49
AUTO PHYSICAL DAMAGE	2015	BERKELEY HEIGHTS	4	1	\$ 1,146.72	\$ 286.68
AUTO PHYSICAL DAMAGE	2015	BERKELEY TOWNSHIP	11	2	\$ 18,709.10	\$ 1,700.83
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF CALDWELL	5	1	\$ 1,806.34	\$ 361.27
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FAIR HAVEN	2	-	\$ 5,646.36	\$ 2,823.18
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FANWOOD	2	2	\$ 27,250.00	\$ 13,625.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FREEHOLD	6	1	\$ 6,200.00	\$ 1,033.33
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HIGHLAND PARK	9	3	\$ 1,060.00	\$ 117.78
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF KENILWORTH	4	1	\$ 9,736.36	\$ 2,434.09
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NEW PROVIDENCE	7	-	\$ 4,996.20	\$ 713.74
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NORTH PLAINFIELD	16	6	\$ 12,458.98	\$ 778.69
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF TOTOWA	7	2	\$ 28,590.53	\$ 4,084.36
AUTO PHYSICAL DAMAGE	2015	CITY OF ENGLEWOOD	10	4	\$ 25,019.26	\$ 2,501.93
AUTO PHYSICAL DAMAGE	2015	CITY OF HOBOKEN	14	4	\$ 5,500.00	\$ 392.86
AUTO PHYSICAL DAMAGE	2015	CITY OF RAHWAY	13	1	\$ 804.50	\$ 61.88
AUTO PHYSICAL DAMAGE	2015	HOWELL TOWNSHIP	8	-	\$ 4,833.55	\$ 604.19
AUTO PHYSICAL DAMAGE	2015	LIVINGSTON TOWNSHIP	10	1	\$ 9,599.32	\$ 959.93
AUTO PHYSICAL DAMAGE	2015	TOWN OF GUTTENBERG	9	2	\$ 1,500.00	\$ 166.67
AUTO PHYSICAL DAMAGE	2015	TOWN OF HARRISON	2	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWN OF KEARNY	16	1	\$ 9,517.34	\$ 594.83
AUTO PHYSICAL DAMAGE	2015	TOWN OF MORRISTOWN	10	1	\$ 17,417.36	\$ 1,741.74
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF BLOOMFIELD	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF CINNAMINSON	5	2	\$ 36,711.47	\$ 7,342.29
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EASTAMPTON	2	-	\$ 18,425.51	\$ 9,212.76
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EWING	15	4	\$ 50,643.54	\$ 3,376.24

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF FREEHOLD	10	1	\$ 21,977.56	\$ 2,197.76
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF HAMILTON	6	1	\$ 30,650.74	\$ 5,108.46
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF LAWRENCE	19	3	\$ 39,521.43	\$ 2,080.08
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MONTCLAIR	18	1	\$ 3,578.82	\$ 198.82
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MORRIS	27	7	\$ 11,162.41	\$ 413.42
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF NORTH BRUNSWICK	10	4	\$ 15,850.00	\$ 1,585.00
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF PARSIPPANY	33	5	\$ 35,282.48	\$ 1,069.17
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF UNION	33	6	\$ 16,656.40	\$ 504.74
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WARREN	7	1	\$ 18,865.72	\$ 2,695.10
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WEST ORANGE	37	5	\$ 40,571.37	\$ 1,096.52
AUTO PHYSICAL DAMAGE	2015 Total		391	73	\$ 531,689.37	\$ 1,359.82
AUTO PHYSICAL DAMAGE Total			1,752	90	\$ 3,825,664.03	\$ 2,183.60
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	-	\$ 1,027,540.11	\$ 513,770.06
EMPLOYMENT PRACTICES	2011 Total		2	-	\$ 1,027,540.11	\$ 513,770.06
EMPLOYMENT PRACTICES	2012	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	CITY OF ENGLEWOOD	2	1	\$ 395,255.52	\$ 197,627.76
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	-	\$ 165,001.96	\$ 55,000.65
EMPLOYMENT PRACTICES	2012	HOWELL TOWNSHIP	5	-	\$ 1,397,921.49	\$ 279,584.30
EMPLOYMENT PRACTICES	2012	TOWN OF MORRISTOWN	2	1	\$ 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	\$ 291,439.00	\$ 291,439.00
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF PARSIPPANY	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF UNION	1	-	\$ 123,884.51	\$ 123,884.51
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WARREN	1	-	\$ 55,934.67	\$ 55,934.67
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WEST ORANGE	1	1	\$ 541,322.30	\$ 541,322.30
EMPLOYMENT PRACTICES	2012 Total		23	4	\$ 3,420,241.58	\$ 148,706.16
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	-	\$ 105,030.48	\$ 105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	6	6	\$ 972,766.07	\$ 162,127.68
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	1	\$ 116,830.98	\$ 38,943.66
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1	\$ 127,770.17	\$ 63,885.09
EMPLOYMENT PRACTICES	2013	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD	6	4	\$ 588,774.12	\$ 98,129.02
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF HAMILTON	3	-	\$ 5,906.35	\$ 1,968.78
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MONTCLAIR	7	2	\$ 200,608.15	\$ 28,658.31
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 491,569.00	\$ 491,569.00

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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
EMPLOYMENT PRACTICES	2013 Total		34	15	\$ 2,609,255.32	\$ 76,742.80
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	-	\$ 24,995.89	\$ 24,995.89
EMPLOYMENT PRACTICES	2014	BOROUGH OF HIGHLAND PARK	1	1	\$ 454,198.90	\$ 454,198.90
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	2	\$ 165,008.74	\$ 55,002.91
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	5	\$ 729,261.50	\$ 121,543.58
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP	2	-	\$ 522,594.52	\$ 261,297.26
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	2	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	6	-	\$ 2,019.60	\$ 336.60
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF FREEHOLD	1	-	\$ -	\$ -
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	\$ 332,040.24	\$ 55,340.04
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	1	\$ 10,560.34	\$ 5,280.17
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF PARSIPPANY	4	2	\$ 243,046.28	\$ 60,761.57
EMPLOYMENT PRACTICES	2014 Total		39	18	\$ 2,560,003.51	\$ 65,641.12
EMPLOYMENT PRACTICES	2015	BOROUGH OF NORTH PLAINFIELD	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2015	CITY OF ENGLEWOOD	3	3	\$ 159,626.99	\$ 53,209.00
EMPLOYMENT PRACTICES	2015	CITY OF HOBOKEN	3	3	\$ 307,980.00	\$ 102,660.00
EMPLOYMENT PRACTICES	2015	CITY OF LINDEN	1	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	2015	LIVINGSTON TOWNSHIP	1	1	\$ 78,004.19	\$ 78,004.19
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF FREEHOLD	1	-	\$ 850.00	\$ 850.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF MONTCLAIR	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF PARSIPPANY	1	-	\$ 2,960.00	\$ 2,960.00
EMPLOYMENT PRACTICES	2015 Total		12	10	\$ 857,921.18	\$ 71,493.43
EMPLOYMENT PRACTICES Total			110	47	\$ 10,474,961.70	\$ 95,226.92
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2006 Total		1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	-	\$ 250,000.00	\$ 250,000.00
GENERAL LIABILITY	2007 Total		1	-	\$ 250,000.00	\$ 250,000.00
GENERAL LIABILITY	2008	BERKELEY TOWNSHIP	1	1	\$ 31,000.00	\$ 31,000.00
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	2008 Total		2	1	\$ 31,000.00	\$ 15,500.00
GENERAL LIABILITY	2009	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
GENERAL LIABILITY	2009	TOWNSHIP OF MANALAPAN	1	-	\$ 56,951.64	\$ 56,951.64
GENERAL LIABILITY	2009 Total		2	-	\$ 56,951.64	\$ 28,475.82
GENERAL LIABILITY	2010	BERKELEY TOWNSHIP	1	-	\$ 3,408.86	\$ 3,408.86
GENERAL LIABILITY	2010	BOROUGH OF CALDWELL	1	-	\$ 2,606.10	\$ 2,606.10
GENERAL LIABILITY	2010	BOROUGH OF KENILWORTH	1	-	\$ 4,131.58	\$ 4,131.58
GENERAL LIABILITY	2010	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 8.90	\$ 8.90

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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	CITY OF ENGLEWOOD	3	1	\$ 51,974.11	\$ 17,324.70
GENERAL LIABILITY	2010	CITY OF HOBOKEN	3	-	\$ 10.00	\$ 3.33
GENERAL LIABILITY	2010	TOWNSHIP OF EWING	3	-	\$ 25,967.24	\$ 8,655.75
GENERAL LIABILITY	2010	TOWNSHIP OF MANALAPAN	1	-	\$ 3,640.16	\$ 3,640.16
GENERAL LIABILITY	2010	TOWNSHIP OF MAPLEWOOD	1	-	\$ 2,280.42	\$ 2,280.42
GENERAL LIABILITY	2010	TOWNSHIP OF MONTCLAIR	5	-	\$ 105,998.07	\$ 21,199.61
GENERAL LIABILITY	2010	TOWNSHIP OF MORRIS	1	-	\$ 719.10	\$ 719.10
GENERAL LIABILITY	2010	TOWNSHIP OF UNION	1	-	\$ 41,646.56	\$ 41,646.56
GENERAL LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
GENERAL LIABILITY	2010 Total		23	2	\$ 287,341.10	\$ 12,493.09
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	\$ 112,247.16	\$ 14,030.90
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	2	\$ 213,252.81	\$ 15,232.34
GENERAL LIABILITY	2011	CITY OF RAHWAY	2	-	\$ -	\$ -
GENERAL LIABILITY	2011	HOWELL TOWNSHIP	2	-	\$ 14,445.01	\$ 7,222.51
GENERAL LIABILITY	2011	LIVINGSTON TOWNSHIP	4	-	\$ -	\$ -
GENERAL LIABILITY	2011	TOWN OF HARRISON	1	-	\$ 43,715.46	\$ 43,715.46
GENERAL LIABILITY	2011	TOWN OF MORRISTOWN	2	1	\$ 100,001.65	\$ 50,000.83
GENERAL LIABILITY	2011	TOWNSHIP OF EWING	1	1	\$ 51,000.00	\$ 51,000.00
GENERAL LIABILITY	2011	TOWNSHIP OF FREEHOLD	7	1	\$ 62,270.49	\$ 8,895.78
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	1	\$ 129,080.87	\$ 8,067.55
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	2	1	\$ 78,946.74	\$ 39,473.37
GENERAL LIABILITY	2011	TOWNSHIP OF WEST ORANGE	23	-	\$ 36,523.21	\$ 1,587.97
GENERAL LIABILITY	2011 Total		121	9	\$ 1,072,904.13	\$ 8,866.98
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1	\$ 34,594.31	\$ 4,942.04
GENERAL LIABILITY	2012	BOROUGH OF CALDWELL	15	2	\$ 172,071.65	\$ 11,471.44
GENERAL LIABILITY	2012	BOROUGH OF FAIR HAVEN	1	-	\$ 3,199.10	\$ 3,199.10
GENERAL LIABILITY	2012	BOROUGH OF FANWOOD	5	-	\$ 1,900.00	\$ 380.00
GENERAL LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	4	-	\$ 500.00	\$ 125.00
GENERAL LIABILITY	2012	BOROUGH OF HIGHLAND PARK	20	-	\$ 12,157.94	\$ 607.90
GENERAL LIABILITY	2012	BOROUGH OF KENILWORTH	8	-	\$ 8.90	\$ 1.11
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	-	\$ 871.21	\$ 290.40

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	12	-	\$ 22,829.17	\$ 1,902.43
GENERAL LIABILITY	2012	CITY OF ENGLEWOOD	34	1	\$ 315,199.58	\$ 9,270.58
GENERAL LIABILITY	2012	CITY OF HOBOKEN	58	6	\$ 398,663.02	\$ 6,873.50
GENERAL LIABILITY	2012	CITY OF RAHWAY	30	2	\$ 184,715.94	\$ 6,157.20
GENERAL LIABILITY	2012	HOWELL TOWNSHIP	21	3	\$ 276,268.32	\$ 13,155.63
GENERAL LIABILITY	2012	LIVINGSTON TOWNSHIP	43	-	\$ 142,715.08	\$ 3,318.96
GENERAL LIABILITY	2012	TOWN OF HARRISON	5	-	\$ 4,322.80	\$ 864.56
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN	23	2	\$ 124,987.74	\$ 5,434.25
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	2	\$ 968,467.31	\$ 32,282.24
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ 8.90	\$ 4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	12	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	11	2	\$ 77,527.30	\$ 7,047.94
GENERAL LIABILITY	2012	TOWNSHIP OF MANALAPAN	11	-	\$ 1,170.00	\$ 106.36
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	1	\$ 37,797.75	\$ 1,799.89
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	49	5	\$ 321,958.77	\$ 6,570.59
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	\$ 229,239.83	\$ 6,195.67
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	8	1	\$ 43,256.15	\$ 5,407.02
GENERAL LIABILITY	2012	TOWNSHIP OF WEST ORANGE	38	-	\$ 20,293.08	\$ 534.03
GENERAL LIABILITY	2012 Total		592	34	\$ 3,614,001.21	\$ 6,104.73
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	-	\$ -	\$ -
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	5	-	\$ 123,406.50	\$ 24,681.30
GENERAL LIABILITY	2013	BOROUGH OF CALDWELL	15	2	\$ 137,845.20	\$ 9,189.68
GENERAL LIABILITY	2013	BOROUGH OF FAIR HAVEN	2	-	\$ 2,276.16	\$ 1,138.08
GENERAL LIABILITY	2013	BOROUGH OF FANWOOD	4	1	\$ 76,994.70	\$ 19,248.68
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	10	-	\$ 4,779.59	\$ 477.96
GENERAL LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	2	\$ 186,502.44	\$ 23,312.81
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	\$ 226,983.71	\$ 9,457.65
GENERAL LIABILITY	2013	CITY OF HOBOKEN	39	3	\$ 165,577.21	\$ 4,245.57
GENERAL LIABILITY	2013	CITY OF LINDEN	29	1	\$ 34,109.17	\$ 1,176.18
GENERAL LIABILITY	2013	CITY OF RAHWAY	30	1	\$ 77,489.15	\$ 2,582.97
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	18	1	\$ 79,999.24	\$ 4,444.40
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	31	1	\$ 57,475.88	\$ 1,854.06
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	-	\$ 889.95	\$ 63.57
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	1	\$ 123,265.87	\$ 11,205.99

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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 BLOOMFIELD	31	4	\$ 562,862.16	\$ 18,156.84
GENERAL LIABILITY	2013	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
GENERAL LIABILITY	2013	TOWNSHIP OF EWING	9	1	\$ 76,276.25	\$ 8,475.14
GENERAL LIABILITY	2013	TOWNSHIP OF FREEHOLD	9	-	\$ 1,800.56	\$ 200.06
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	31	6	\$ 322,942.50	\$ 10,417.50
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	15	1	\$ 1,346.58	\$ 89.77
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	13	2	\$ 66,812.17	\$ 5,139.40
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR	44	2	\$ 552,806.32	\$ 12,563.78
GENERAL LIABILITY	2013	TOWNSHIP OF MORRIS	4	-	\$ 318.45	\$ 79.61
GENERAL LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	23	1	\$ 7,536.81	\$ 327.69
GENERAL LIABILITY	2013	TOWNSHIP OF PARSIPPANY	46	1	\$ 106,784.57	\$ 2,321.40
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	31	3	\$ 267,291.21	\$ 8,622.30
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	1	\$ 77,581.85	\$ 19,395.46
GENERAL LIABILITY	2013	TOWNSHIP OF WEST ORANGE	31	1	\$ 98,846.81	\$ 3,188.61
GENERAL LIABILITY	2013 Total		544	42	\$ 3,474,267.51	\$ 6,386.52
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	12	-	\$ 2,507.15	\$ 208.93
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	7	1	\$ 33,027.94	\$ 4,718.28
GENERAL LIABILITY	2014	BOROUGH OF CALDWELL	19	1	\$ 33,488.94	\$ 1,762.58
GENERAL LIABILITY	2014	BOROUGH OF FAIR HAVEN	2	-	\$ -	\$ -
GENERAL LIABILITY	2014	BOROUGH OF FANWOOD	4	-	\$ 385.55	\$ 96.39
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	15	-	\$ 8,103.66	\$ 540.24
GENERAL LIABILITY	2014	BOROUGH OF HIGHLAND PARK	10	2	\$ 8,046.65	\$ 804.67
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	7	-	\$ 400.85	\$ 57.26
GENERAL LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	11	-	\$ 1,549.92	\$ 140.90
GENERAL LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	3	1	\$ 1,388.45	\$ 462.82
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	8	1	\$ 76,522.65	\$ 9,565.33
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	36	5	\$ 86,215.28	\$ 2,394.87
GENERAL LIABILITY	2014	CITY OF HOBOKEN	46	5	\$ 123,155.45	\$ 2,677.29
GENERAL LIABILITY	2014	CITY OF LINDEN	33	4	\$ 168,280.45	\$ 5,099.41
GENERAL LIABILITY	2014	CITY OF RAHWAY	25	6	\$ 298,820.95	\$ 11,952.84
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	27	2	\$ 40,167.47	\$ 1,487.68
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	37	2	\$ 34,061.89	\$ 920.59
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	-	\$ 925.85	\$ 231.46
GENERAL LIABILITY	2014	TOWN OF HARRISON	13	-	\$ 2,249.67	\$ 173.05
GENERAL LIABILITY	2014	TOWN OF KEARNY	53	8	\$ 362,955.17	\$ 6,848.21
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	11	1	\$ 2,583.80	\$ 234.89
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	34	3	\$ 140,065.47	\$ 4,119.57
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	26	3	\$ 56,359.98	\$ 2,167.69
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	22	1	\$ 5,017.77	\$ 228.08
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	20	3	\$ 89,265.75	\$ 4,463.29
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	12	3	\$ 17,326.49	\$ 1,443.87

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	2	\$ 8,796.25	\$ 462.96
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	50	7	\$ 321,676.12	\$ 6,433.52
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	-	\$ 2,404.94	\$ 601.24
GENERAL LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	14	2	\$ 45,539.36	\$ 3,252.81
GENERAL LIABILITY	2014	TOWNSHIP OF PARSIPPANY	33	1	\$ 34,505.42	\$ 1,045.62
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	47	9	\$ 406,904.94	\$ 8,657.55
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	4	-	\$ 815.23	\$ 203.81
GENERAL LIABILITY	2014	TOWNSHIP OF WEST ORANGE	26	1	\$ 5,660.03	\$ 217.69
GENERAL LIABILITY	2014 Total		694	74	\$ 2,419,175.49	\$ 3,485.84
GENERAL LIABILITY	2015	BERKELEY HEIGHTS	6	2	\$ 500.00	\$ 83.33
GENERAL LIABILITY	2015	BERKELEY TOWNSHIP	15	1	\$ 1,160.00	\$ 77.33
GENERAL LIABILITY	2015	BOROUGH OF CALDWELL	12	4	\$ 4,279.90	\$ 356.66
GENERAL LIABILITY	2015	BOROUGH OF FAIR HAVEN	2	2	\$ 8,500.00	\$ 4,250.00
GENERAL LIABILITY	2015	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF FREEHOLD	8	3	\$ 4,000.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	7	4	\$ 2,234.23	\$ 319.18
GENERAL LIABILITY	2015	BOROUGH OF HIGHLAND PARK	11	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF KENILWORTH	1	-	\$ 467.70	\$ 467.70
GENERAL LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	9	5	\$ 3,000.00	\$ 333.33
GENERAL LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	4	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF TOTOWA	6	1	\$ 1,780.00	\$ 296.67
GENERAL LIABILITY	2015	CITY OF ENGLEWOOD	19	6	\$ 7,238.85	\$ 380.99
GENERAL LIABILITY	2015	CITY OF HOBOKEN	22	6	\$ 5,872.95	\$ 266.95
GENERAL LIABILITY	2015	CITY OF LINDEN	13	9	\$ 11,282.75	\$ 867.90
GENERAL LIABILITY	2015	CITY OF RAHWAY	7	2	\$ 1,974.35	\$ 282.05
GENERAL LIABILITY	2015	HOWELL TOWNSHIP	23	5	\$ 78,842.91	\$ 3,427.95
GENERAL LIABILITY	2015	LIVINGSTON TOWNSHIP	18	2	\$ 4,072.45	\$ 226.25
GENERAL LIABILITY	2015	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	TOWN OF HARRISON	5	2	\$ 8,111.54	\$ 1,622.31
GENERAL LIABILITY	2015	TOWN OF KEARNY	15	3	\$ 79,203.40	\$ 5,280.23
GENERAL LIABILITY	2015	TOWN OF MORRISTOWN	6	-	\$ 760.00	\$ 126.67
GENERAL LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	17	5	\$ 12,055.00	\$ 709.12
GENERAL LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	3	\$ 27,500.00	\$ 5,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF EASTAMPTON	1	-	\$ 730.43	\$ 730.43
GENERAL LIABILITY	2015	TOWNSHIP OF EWING	9	1	\$ 3,845.51	\$ 427.28
GENERAL LIABILITY	2015	TOWNSHIP OF FREEHOLD	16	2	\$ 3,418.31	\$ 213.64
GENERAL LIABILITY	2015	TOWNSHIP OF HAMILTON	6	3	\$ 14,000.00	\$ 2,333.33
GENERAL LIABILITY	2015	TOWNSHIP OF LAWRENCE	3	2	\$ 157,500.00	\$ 52,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF MONTCLAIR	43	10	\$ 15,131.45	\$ 351.89
GENERAL LIABILITY	2015	TOWNSHIP OF MORRIS	9	3	\$ 2,122.20	\$ 235.80

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	6	5	\$ 4,750.00	\$ 791.67
GENERAL LIABILITY	2015	TOWNSHIP OF PARSIPPANY	22	1	\$ 1,786.95	\$ 81.23
GENERAL LIABILITY	2015	TOWNSHIP OF UNION	25	6	\$ 14,976.30	\$ 599.05
GENERAL LIABILITY	2015	TOWNSHIP OF WARREN	5	-	\$ 10.00	\$ 2.00
GENERAL LIABILITY	2015	TOWNSHIP OF WEST ORANGE	29	6	\$ 74,605.47	\$ 2,572.60
GENERAL LIABILITY	2015 Total		407	104	\$ 555,712.65	\$ 1,365.39
GENERAL LIABILITY Total			2,387	266	\$ 11,761,487.63	\$ 4,927.31
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012 Total		2	-	\$ -	\$ -
LIABILITY REPORT ONLY Total			2	-	\$ -	\$ -
PROPERTY	2011	CITY OF RAHWAY	3	-	\$ 6,067.86	\$ 2,022.62
PROPERTY	2011	LIVINGSTON TOWNSHIP	4	-	\$ 2,815.00	\$ 703.75
PROPERTY	2011	TOWN OF HARRISON	1	-	\$ -	\$ -
PROPERTY	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 936.25	\$ 936.25
PROPERTY	2011 Total		9	-	\$ 9,819.11	\$ 1,091.01
PROPERTY	2012	BERKELEY TOWNSHIP	32	-	\$ 113,159.39	\$ 3,536.23
PROPERTY	2012	BOROUGH OF CALDWELL	5	-	\$ 36,737.35	\$ 7,347.47
PROPERTY	2012	BOROUGH OF FAIR HAVEN	5	-	\$ 22,621.84	\$ 4,524.37
PROPERTY	2012	BOROUGH OF FANWOOD	2	-	\$ 8,850.00	\$ 4,425.00
PROPERTY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ 519.54	\$ 173.18
PROPERTY	2012	BOROUGH OF HIGHLAND PARK	7	-	\$ 2,044.00	\$ 292.00
PROPERTY	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
PROPERTY	2012	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	2012	BOROUGH OF NORTH PLAINFIELD	4	-	\$ 500.00	\$ 125.00
PROPERTY	2012	CITY OF ENGLEWOOD	9	-	\$ 621,999.27	\$ 69,111.03
PROPERTY	2012	CITY OF HOBOKEN	25	-	\$ 845,972.27	\$ 33,838.89
PROPERTY	2012	CITY OF RAHWAY	29	-	\$ 1,059,239.07	\$ 36,525.49
PROPERTY	2012	HOWELL TOWNSHIP	3	-	\$ 107,016.14	\$ 35,672.05
PROPERTY	2012	LIVINGSTON TOWNSHIP	3	-	\$ 9,836.55	\$ 3,278.85
PROPERTY	2012	TOWN OF HARRISON	9	-	\$ 258,991.70	\$ 28,776.86
PROPERTY	2012	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EWING	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF FREEHOLD	5	-	\$ 235,727.38	\$ 47,145.48
PROPERTY	2012	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	2012	TOWNSHIP OF MAPLEWOOD	2	-	\$ 1,589.00	\$ 794.50
PROPERTY	2012	TOWNSHIP OF MONTCLAIR	3	-	\$ 551.55	\$ 183.85
PROPERTY	2012	TOWNSHIP OF MORRIS	5	-	\$ 5,715.28	\$ 1,143.06
PROPERTY	2012	TOWNSHIP OF NORTH BRUNSWICK	18	-	\$ 77,834.57	\$ 4,324.14

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2012	TOWNSHIP OF PARSIPPANY	16	-	\$ 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	-	\$ -	\$ -
PROPERTY	2012 Total		214	-	\$ 3,677,146.09	\$ 17,182.93
PROPERTY	2013	BERKELEY HEIGHTS	6	-	\$ 34,617.08	\$ 5,769.51
PROPERTY	2013	BERKELEY TOWNSHIP	5	-	\$ 8,992.78	\$ 1,798.56
PROPERTY	2013	BOROUGH OF CALDWELL	3	-	\$ 1,407.95	\$ 469.32
PROPERTY	2013	BOROUGH OF FAIR HAVEN	1	-	\$ 7,930.00	\$ 7,930.00
PROPERTY	2013	BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,280.75	\$ 1,140.38
PROPERTY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 385.21	\$ 192.61
PROPERTY	2013	BOROUGH OF NEW PROVIDENCE	1	-	\$ 1,422.46	\$ 1,422.46
PROPERTY	2013	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 1,990.00	\$ 1,990.00
PROPERTY	2013	CITY OF ENGLEWOOD	12	-	\$ 18,304.16	\$ 1,525.35
PROPERTY	2013	CITY OF LINDEN	20	-	\$ 5,913.37	\$ 295.67
PROPERTY	2013	CITY OF RAHWAY	4	-	\$ 5,638.21	\$ 1,409.55
PROPERTY	2013	HOWELL TOWNSHIP	4	-	\$ -	\$ -
PROPERTY	2013	LIVINGSTON TOWNSHIP	5	-	\$ 14,490.56	\$ 2,898.11
PROPERTY	2013	TOWN OF HARRISON	2	-	\$ 2,616.94	\$ 1,308.47
PROPERTY	2013	TOWN OF MORRISTOWN	3	-	\$ 18,433.89	\$ 6,144.63
PROPERTY	2013	TOWNSHIP OF FREEHOLD	1	-	\$ 79,708.96	\$ 79,708.96
PROPERTY	2013	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 4,475.00	\$ 4,475.00
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1	-	\$ 3,245.05	\$ 3,245.05
PROPERTY	2013	TOWNSHIP OF MORRIS	2	-	\$ 2,525.88	\$ 1,262.94
PROPERTY	2013	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 30,974.30	\$ 6,194.86
PROPERTY	2013	TOWNSHIP OF PARSIPPANY	8	-	\$ 37,276.55	\$ 4,659.57
PROPERTY	2013	TOWNSHIP OF UNION	1	-	\$ 1,860.00	\$ 1,860.00
PROPERTY	2013	TOWNSHIP OF WEST ORANGE	2	-	\$ 6,495.00	\$ 3,247.50
PROPERTY	2013 Total		94	-	\$ 367,439.10	\$ 3,908.93
PROPERTY	2014	BERKELEY HEIGHTS	3	-	\$ 13,198.84	\$ 4,399.61
PROPERTY	2014	BERKELEY TOWNSHIP	6	-	\$ 51,946.23	\$ 8,657.71
PROPERTY	2014	BOROUGH OF CALDWELL	5	-	\$ -	\$ -
PROPERTY	2014	BOROUGH OF FAIR HAVEN	5	-	\$ 3,760.12	\$ 752.02
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	3	1	\$ 17,089.17	\$ 5,696.39
PROPERTY	2014	BOROUGH OF HIGHLAND PARK	1	-	\$ 2,626.25	\$ 2,626.25
PROPERTY	2014	BOROUGH OF NEW PROVIDENCE	4	-	\$ 49,410.51	\$ 12,352.63
PROPERTY	2014	BOROUGH OF NORTH PLAINFIELD	2	-	\$ -	\$ -
PROPERTY	2014	BOROUGH OF TOTOWA	4	-	\$ 32,663.02	\$ 8,165.76
PROPERTY	2014	CITY OF ENGLEWOOD	8	-	\$ 14,915.84	\$ 1,864.48
PROPERTY	2014	CITY OF LINDEN	5	-	\$ 13,924.40	\$ 2,784.88

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2014	CITY OF RAHWAY	2	-	\$ 4,035.18	\$ 2,017.59
PROPERTY	2014	LIVINGSTON TOWNSHIP	4	-	\$ 1,059.87	\$ 264.97
PROPERTY	2014	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
PROPERTY	2014	TOWN OF HARRISON	3	-	\$ 26,179.56	\$ 8,726.52
PROPERTY	2014	TOWN OF KEARNY	4	1	\$ 15,390.50	\$ 3,847.63
PROPERTY	2014	TOWN OF MORRISTOWN	2	1	\$ 11,700.00	\$ 5,850.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	-	\$ -	\$ -
PROPERTY	2014	TOWNSHIP OF FREEHOLD	1	-	\$ 183.50	\$ 183.50
PROPERTY	2014	TOWNSHIP OF LAWRENCE	2	-	\$ 58,817.24	\$ 29,408.62
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD	5	1	\$ 4,402.67	\$ 880.53
PROPERTY	2014	TOWNSHIP OF MONTCLAIR	1	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	3	\$ 118,625.94	\$ 6,590.33
PROPERTY	2014	TOWNSHIP OF UNION	6	1	\$ 3,093.62	\$ 515.60
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	2014 Total		112	10	\$ 763,416.56	\$ 6,816.22
PROPERTY	2015	BERKELEY HEIGHTS	1	-	\$ 208.35	\$ 208.35
PROPERTY	2015	BERKELEY TOWNSHIP	3	-	\$ 41,289.49	\$ 13,763.16
PROPERTY	2015	BOROUGH OF CALDWELL	2	1	\$ 31,048.65	\$ 15,524.33
PROPERTY	2015	BOROUGH OF FAIR HAVEN	1	-	\$ -	\$ -
PROPERTY	2015	BOROUGH OF FANWOOD	1	-	\$ 8,750.00	\$ 8,750.00
PROPERTY	2015	BOROUGH OF FREEHOLD	1	1	\$ 6,000.00	\$ 6,000.00
PROPERTY	2015	BOROUGH OF HADDON HEIGHTS	1	1	\$ 500.00	\$ 500.00
PROPERTY	2015	BOROUGH OF HIGHLAND PARK	1	-	\$ -	\$ -
PROPERTY	2015	BOROUGH OF KENILWORTH	2	-	\$ 6,098.10	\$ 3,049.05
PROPERTY	2015	BOROUGH OF TOTOWA	5	2	\$ 10,370.00	\$ 2,074.00
PROPERTY	2015	CITY OF ENGLEWOOD	2	1	\$ 1,000.00	\$ 500.00
PROPERTY	2015	CITY OF HOBOKEN	4	-	\$ -	\$ -
PROPERTY	2015	CITY OF LINDEN	1	1	\$ 10,000.00	\$ 10,000.00
PROPERTY	2015	CITY OF RAHWAY	2	1	\$ 8,650.00	\$ 4,325.00
PROPERTY	2015	HOWELL TOWNSHIP	2	-	\$ 13,372.12	\$ 6,686.06
PROPERTY	2015	LIVINGSTON TOWNSHIP	1	-	\$ 16,868.19	\$ 16,868.19
PROPERTY	2015	TOWN OF HARRISON	5	4	\$ 18,372.77	\$ 3,674.55
PROPERTY	2015	TOWN OF MORRISTOWN	4	1	\$ 16,362.20	\$ 4,090.55
PROPERTY	2015	TOWNSHIP OF EWING	1	-	\$ 1,062.38	\$ 1,062.38
PROPERTY	2015	TOWNSHIP OF FREEHOLD	3	1	\$ 38,024.65	\$ 12,674.88
PROPERTY	2015	TOWNSHIP OF LAWRENCE	2	-	\$ -	\$ -

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PROPERTY	2015	TOWNSHIP OF MONTCLAIR	2	1	\$ 39,990.00	\$ 19,995.00
PROPERTY	2015	TOWNSHIP OF MORRIS	3	-	\$ 41,850.65	\$ 13,950.22
PROPERTY	2015	TOWNSHIP OF NORTH BRUNSWICK	2	1	\$ 125,634.15	\$ 62,817.08
PROPERTY	2015	TOWNSHIP OF PARSIPPANY	7	3	\$ 54,921.80	\$ 7,845.97
PROPERTY	2015	TOWNSHIP OF UNION	2	2	\$ 1,000.00	\$ 500.00
PROPERTY	2015	TOWNSHIP OF WARREN	3	1	\$ 9,600.00	\$ 3,200.00
PROPERTY	2015	TOWNSHIP OF WEST ORANGE	8	2	\$ 3,030.00	\$ 378.75
PROPERTY	2015 Total		72	24	\$ 504,003.50	\$ 7,000.05
PROPERTY Total			501	34	\$ 5,321,824.36	\$ 10,622.40
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 514,338.00	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	2008 Total		1	1	\$ 514,338.00	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	-	\$ 580.00	\$ 580.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF CALDWELL	2	-	\$ 3,000.00	\$ 1,500.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	-	\$ 2,500.00	\$ 1,250.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	2	1	\$ 40,495.54	\$ 20,247.77
PUBLIC OFFICIALS LIABILITY	2012	CITY OF ENGLEWOOD	1	-	\$ 4,154.85	\$ 4,154.85
PUBLIC OFFICIALS LIABILITY	2012	CITY OF HOBOKEN	18	-	\$ 26,931.35	\$ 1,496.19
PUBLIC OFFICIALS LIABILITY	2012	CITY OF RAHWAY	1	-	\$ 21,106.24	\$ 21,106.24
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	-	\$ 4,146.90	\$ 4,146.90
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MONTCLAIR	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MORRIS	2	-	\$ 1,026.50	\$ 513.25
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF PARSIPPANY	3	-	\$ 46,707.53	\$ 15,569.18
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WARREN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WEST ORANGE	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012 Total		47	1	\$ 266,988.83	\$ 5,680.61
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF CALDWELL	2	-	\$ 5,228.99	\$ 2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF FANWOOD	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 1,708.50	\$ 854.25
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	1	\$ 8,685.49	\$ 8,685.49
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	18	-	\$ 34,975.82	\$ 1,943.10

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2013	CITY OF LINDEN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	CITY OF RAHWAY	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	HOWELL TOWNSHIP	2	1	\$ 20,787.00	\$ 10,393.50
PUBLIC OFFICIALS LIABILITY	2013	LIVINGSTON TOWNSHIP	1	-	\$ 4,384.92	\$ 4,384.92
PUBLIC OFFICIALS LIABILITY	2013	TOWN OF MORRISTOWN	4	1	\$ 12,481.18	\$ 3,120.30
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF EWING	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 629.00	\$ 629.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2	-	\$ 7,240.13	\$ 3,620.07
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	5	-	\$ 35,537.27	\$ 7,107.45
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	2	2	\$ 87,346.90	\$ 43,673.45
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF PARSIPPANY	4	-	\$ 1,690.00	\$ 422.50
PUBLIC OFFICIALS LIABILITY	2013 Total		54	5	\$ 227,345.20	\$ 4,210.10
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	2	1	\$ 78,220.00	\$ 39,110.00
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	2	-	\$ 1,641.50	\$ 820.75
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF HIGHLAND PARK	1	1	\$ 31,000.00	\$ 31,000.00
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 30,178.50	\$ 15,089.25
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4	-	\$ 2,168.50	\$ 542.13
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	13	1	\$ 155,920.12	\$ 11,993.86
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN	2	-	\$ 860.00	\$ 430.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY	1	-	\$ 684.50	\$ 684.50
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP	4	1	\$ 9,132.31	\$ 2,283.08
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1	-	\$ 370.00	\$ 370.00
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1	-	\$ 2,035.00	\$ 2,035.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	4	-	\$ 14,047.79	\$ 3,511.95
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1	-	\$ 185.78	\$ 185.78
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	1	-	\$ 1,060.00	\$ 1,060.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR	6	1	\$ 45,742.83	\$ 7,623.81
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 2,053.50	\$ 2,053.50
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF PARSIPPANY	5	-	\$ 1,307.60	\$ 261.52
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN	2	2	\$ 152,127.01	\$ 76,063.51
PUBLIC OFFICIALS LIABILITY	2014 Total		56	7	\$ 529,684.94	\$ 9,458.66
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF FREEHOLD	8	5	\$ 15,707.00	\$ 1,963.38
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF HIGHLAND PARK	4	4	\$ 164,000.00	\$ 41,000.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF ENGLEWOOD	3	2	\$ 117,222.00	\$ 39,074.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF HOBOKEN	6	1	\$ 11,020.00	\$ 1,836.67
PUBLIC OFFICIALS LIABILITY	2015	CITY OF LINDEN	2	1	\$ -	\$ -

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2015	HOWELL TOWNSHIP	1	1	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	2015	TOWN OF KEARNY	2	1	\$ 2,060.00	\$ 1,030.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF EWING	1	1	\$ 1,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF HAMILTON	4	4	\$ 83,500.00	\$ 20,875.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF LAWRENCE	1	1	\$ 1,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MONTCLAIR	7	2	\$ 80,192.00	\$ 11,456.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MORRIS	2	-	\$ 1,740.00	\$ 870.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF PARSIPPANY	5	2	\$ 12,440.00	\$ 2,488.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WARREN	1	-	\$ 840.00	\$ 840.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WEST ORANGE	1	1	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	2015 Total		48	26	\$ 503,721.00	\$ 10,494.19
PUBLIC OFFICIALS LIABILITY Total			206	40	\$ 2,042,077.97	\$ 9,913.00
WORKCOMP RECORD ONLY	2012	BERKELEY TOWNSHIP	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF CALDWELL	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FAIR HAVEN	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FANWOOD	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HIGHLAND PARK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NEW PROVIDENCE	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NORTH PLAINFIELD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF ENGLEWOOD	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF HOBOKEN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF RAHWAY	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	HOWELL TOWNSHIP	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	LIVINGSTON TOWNSHIP	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF HARRISON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF MORRISTOWN	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EWING	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF FREEHOLD	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF HAMILTON	28	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MAPLEWOOD	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MONTCLAIR	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MORRIS	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF NORTH BRUNSWICK	10	-	\$ -	\$ -
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	-	\$ -	\$ -

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line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2012 Total		239	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BERKELEY HEIGHTS	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BERKELEY TOWNSHIP	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF FAIR HAVEN	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF HIGHLAND PARK	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF NEW PROVIDENCE	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF NORTH PLAINFIELD	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF ENGLEWOOD	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF HOBOKEN	19	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF LINDEN	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF RAHWAY	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	HOWELL TOWNSHIP	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	LIVINGSTON TOWNSHIP	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWN OF HARRISON	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWN OF MORRISTOWN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EWING	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF FREEHOLD	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF LAWRENCE	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MAPLEWOOD	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MONTCLAIR	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MORRIS	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF NORTH BRUNSWICK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WARREN	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WEST ORANGE	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013 Total		241	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF FANWOOD	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF HIGHLAND PARK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF NEW PROVIDENCE	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF NORTH PLAINFIELD	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	16	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	18	-	\$ -	\$ -

Garden State Municipal Joint Insurance Fund

Claims Activity Report

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

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF HAMILTON	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF LAWRENCE	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MONTCLAIR	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MORRIS	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF NORTH BRUNSWICK	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF UNION	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WARREN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WEST ORANGE	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015 Total		183	-	\$ -	\$ -
WORKCOMP RECORD ONLY Total			950	-	\$ -	\$ -
WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65
WORKERS COMPENSATION	2006	CITY OF RAHWAY	1	1	\$ 25,878.20	\$ 25,878.20
WORKERS COMPENSATION	2006 Total		2	2	\$ 34,388.85	\$ 17,194.43
WORKERS COMPENSATION	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 118,000.00	\$ 118,000.00
WORKERS COMPENSATION	2008 Total		1	1	\$ 118,000.00	\$ 118,000.00
WORKERS COMPENSATION	2009	CITY OF HOBOKEN	2	2	\$ 46,338.20	\$ 23,169.10
WORKERS COMPENSATION	2009	TOWNSHIP OF HAMILTON	1	1	\$ 750.00	\$ 750.00
WORKERS COMPENSATION	2009 Total		3	3	\$ 47,088.20	\$ 15,696.07
WORKERS COMPENSATION	2010	BOROUGH OF CALDWELL	1	-	\$ 32,929.64	\$ 32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	3	\$ 69,910.69	\$ 9,987.24
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	-	\$ 6,436.10	\$ 6,436.10
WORKERS COMPENSATION	2010 Total		9	3	\$ 109,276.43	\$ 12,141.83
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	-	\$ 755.45	\$ 755.45
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	-	\$ 957.08	\$ 957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	3	2	\$ 61,192.11	\$ 20,397.37
WORKERS COMPENSATION	2011	HOWELL TOWNSHIP	1	-	\$ 9.20	\$ 9.20
WORKERS COMPENSATION	2011	LIVINGSTON TOWNSHIP	2	-	\$ 5,320.57	\$ 2,660.29
WORKERS COMPENSATION	2011	TOWNSHIP OF EWING	1	-	\$ 14.15	\$ 14.15
WORKERS COMPENSATION	2011	TOWNSHIP OF MONTCLAIR	1	1	\$ 86,638.80	\$ 86,638.80
WORKERS COMPENSATION	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 38,981.71	\$ 38,981.71
WORKERS COMPENSATION	2011	TOWNSHIP OF UNION	1	-	\$ 1,063.05	\$ 1,063.05
WORKERS COMPENSATION	2011	TOWNSHIP OF WEST ORANGE	1	1	\$ 24,990.00	\$ 24,990.00
WORKERS COMPENSATION	2011 Total		13	4	\$ 219,922.12	\$ 16,917.09
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	13	\$ 1,430,200.22	\$ 29,795.84
WORKERS COMPENSATION	2012	BOROUGH OF CALDWELL	14	-	\$ 74,587.41	\$ 5,327.67
WORKERS COMPENSATION	2012	BOROUGH OF FAIR HAVEN	6	-	\$ 10,544.84	\$ 1,757.47
WORKERS COMPENSATION	2012	BOROUGH OF FANWOOD	6	-	\$ 76,053.23	\$ 12,675.54
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	-	\$ 26,497.32	\$ 4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF HIGHLAND PARK	15	1	\$ 69,362.44	\$ 4,624.16
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	-	\$ 5,294.16	\$ 1,058.83

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	1	\$ 454,730.83	\$ 30,315.39
WORKERS COMPENSATION	2012	BOROUGH OF NEW PROVIDENCE	9	1	\$ 245,114.17	\$ 27,234.91
WORKERS COMPENSATION	2012	BOROUGH OF NORTH PLAINFIELD	21	3	\$ 102,244.65	\$ 4,868.79
WORKERS COMPENSATION	2012	CITY OF ENGLEWOOD	72	11	\$ 1,119,733.77	\$ 15,551.86
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	20	\$ 1,566,273.79	\$ 15,662.74
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	1	\$ 68,411.51	\$ 2,359.02
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8	\$ 752,850.55	\$ 25,095.02
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	5	\$ 811,313.07	\$ 17,261.98
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	1	\$ 135,872.62	\$ 7,151.19
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	-	\$ 141,571.01	\$ 3,826.24
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	-	\$ 9,549.92	\$ 1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	4	\$ 480,507.35	\$ 9,240.53
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	2	\$ 170,420.18	\$ 8,115.25
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	9	\$ 1,331,948.78	\$ 9,722.25
WORKERS COMPENSATION	2012	TOWNSHIP OF MANALAPAN	16	1	\$ 195,508.56	\$ 12,219.28
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	-	\$ 90,256.62	\$ 3,112.30
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	3	\$ 727,744.88	\$ 11,196.08
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	1	\$ 185,366.95	\$ 7,129.50
WORKERS COMPENSATION	2012	TOWNSHIP OF NORTH BRUNSWICK	46	2	\$ 321,202.57	\$ 6,982.66
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	4	\$ 430,393.95	\$ 6,941.84
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	-	\$ 9,206.13	\$ 767.18
WORKERS COMPENSATION	2012	TOWNSHIP OF WEST ORANGE	36	2	\$ 374,858.45	\$ 10,412.73
WORKERS COMPENSATION	2012 Total		986	93	\$ 11,417,619.93	\$ 11,579.74
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	-	\$ 8,850.25	\$ 737.52
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	55	9	\$ 375,651.18	\$ 6,830.02
WORKERS COMPENSATION	2013	BOROUGH OF CALDWELL	10	-	\$ 47,481.92	\$ 4,748.19
WORKERS COMPENSATION	2013	BOROUGH OF FAIR HAVEN	6	-	\$ 3,412.54	\$ 568.76
WORKERS COMPENSATION	2013	BOROUGH OF FANWOOD	4	1	\$ 46,834.01	\$ 11,708.50
WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	1	\$ 112,008.62	\$ 9,334.05
WORKERS COMPENSATION	2013	BOROUGH OF HIGHLAND PARK	11	-	\$ 18,339.81	\$ 1,667.26
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	4	\$ 219,886.16	\$ 18,323.85
WORKERS COMPENSATION	2013	BOROUGH OF NEW PROVIDENCE	11	-	\$ 13,152.86	\$ 1,195.71
WORKERS COMPENSATION	2013	BOROUGH OF NORTH PLAINFIELD	17	1	\$ 118,302.96	\$ 6,959.00
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	9	\$ 663,710.99	\$ 12,763.67
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	107	16	\$ 618,576.44	\$ 5,781.09
WORKERS COMPENSATION	2013	CITY OF LINDEN	99	17	\$ 1,071,177.74	\$ 10,819.98
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	3	\$ 117,418.58	\$ 5,337.21
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	1	\$ 89,898.02	\$ 6,421.29
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	8	\$ 555,082.02	\$ 12,335.16
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	1	\$ 189,247.15	\$ 11,132.19

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	3	\$ 228,999.97	\$ 9,541.67
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	-	\$ 941.85	\$ 470.93
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	4	\$ 386,946.24	\$ 19,347.31
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	3	\$ 272,200.09	\$ 8,506.25
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	5	\$ 589,933.85	\$ 6,145.14
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	1	\$ 609,697.82	\$ 25,404.08
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	1	\$ 299,515.16	\$ 7,881.98
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	6	\$ 506,227.35	\$ 9,204.13
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	3	\$ 279,685.68	\$ 9,644.33
WORKERS COMPENSATION	2013	TOWNSHIP OF NORTH BRUNSWICK	33	2	\$ 348,158.73	\$ 10,550.26
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	13	\$ 719,835.73	\$ 7,740.17
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	-	\$ 13,458.40	\$ 1,495.38
WORKERS COMPENSATION	2013	TOWNSHIP OF WEST ORANGE	44	8	\$ 1,035,406.29	\$ 23,531.96
WORKERS COMPENSATION	2013 Total		1,005	120	\$ 9,560,038.41	\$ 9,512.48
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	2	\$ 125,866.75	\$ 10,488.90
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	50	8	\$ 412,347.21	\$ 8,246.94
WORKERS COMPENSATION	2014	BOROUGH OF CALDWELL	9	-	\$ 3,304.87	\$ 367.21
WORKERS COMPENSATION	2014	BOROUGH OF FAIR HAVEN	1	-	\$ 1,975.28	\$ 1,975.28
WORKERS COMPENSATION	2014	BOROUGH OF FANWOOD	12	5	\$ 240,985.99	\$ 20,082.17
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	4	1	\$ 11,641.63	\$ 2,910.41
WORKERS COMPENSATION	2014	BOROUGH OF HIGHLAND PARK	8	1	\$ 54,409.30	\$ 6,801.16
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	-	\$ 17,578.14	\$ 2,197.27
WORKERS COMPENSATION	2014	BOROUGH OF NEW PROVIDENCE	12	3	\$ 48,482.37	\$ 4,040.20
WORKERS COMPENSATION	2014	BOROUGH OF NORTH PLAINFIELD	17	3	\$ 1,166,560.18	\$ 68,621.19
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	-	\$ 37,772.27	\$ 6,295.38
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	38	4	\$ 255,609.02	\$ 6,726.55
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	79	20	\$ 978,244.69	\$ 12,382.84
WORKERS COMPENSATION	2014	CITY OF LINDEN	131	17	\$ 1,073,371.67	\$ 8,193.68
WORKERS COMPENSATION	2014	CITY OF RAHWAY	22	3	\$ 177,719.49	\$ 8,078.16
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	27	9	\$ 397,672.36	\$ 14,728.61
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	42	14	\$ 370,202.72	\$ 8,814.35
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	2	\$ 49,020.18	\$ 7,002.88
WORKERS COMPENSATION	2014	TOWN OF HARRISON	16	5	\$ 34,521.86	\$ 2,157.62
WORKERS COMPENSATION	2014	TOWN OF KEARNY	39	11	\$ 470,105.91	\$ 12,054.00
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	33	8	\$ 343,397.87	\$ 10,406.00
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	-	\$ 5,657.26	\$ 1,131.45
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	58	11	\$ 515,967.98	\$ 8,896.00
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	25	6	\$ 359,899.40	\$ 14,395.98
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	81	15	\$ 1,059,834.61	\$ 13,084.38
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	13	1	\$ 86,561.59	\$ 6,658.58

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	31	2	\$ 142,931.93	\$ 4,610.71
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	48	18	\$ 1,922,892.14	\$ 40,060.25
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	7	\$ 459,745.49	\$ 17,682.52
WORKERS COMPENSATION	2014	TOWNSHIP OF NORTH BRUNSWICK	54	4	\$ 600,209.40	\$ 11,114.99
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	71	12	\$ 645,307.64	\$ 9,088.84
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	2	\$ 28,465.48	\$ 2,372.12
WORKERS COMPENSATION	2014	TOWNSHIP OF WEST ORANGE	26	8	\$ 232,908.22	\$ 8,958.01
WORKERS COMPENSATION	2014 Total		1,023	202	\$ 12,331,170.90	\$ 12,053.93
WORKERS COMPENSATION	2015	BERKELEY HEIGHTS	10	7	\$ 32,851.35	\$ 3,285.14
WORKERS COMPENSATION	2015	BERKELEY TOWNSHIP	34	18	\$ 137,460.55	\$ 4,042.96
WORKERS COMPENSATION	2015	BOROUGH OF CALDWELL	1	1	\$ 1,800.00	\$ 1,800.00
WORKERS COMPENSATION	2015	BOROUGH OF FAIR HAVEN	1	1	\$ 750.00	\$ 750.00
WORKERS COMPENSATION	2015	BOROUGH OF FREEHOLD	10	6	\$ 66,287.34	\$ 6,628.73
WORKERS COMPENSATION	2015	BOROUGH OF HADDON HEIGHTS	5	4	\$ 12,014.25	\$ 2,402.85
WORKERS COMPENSATION	2015	BOROUGH OF HIGHLAND PARK	12	5	\$ 129,821.30	\$ 10,818.44
WORKERS COMPENSATION	2015	BOROUGH OF KENILWORTH	6	3	\$ 52,497.97	\$ 8,749.66
WORKERS COMPENSATION	2015	BOROUGH OF NEW PROVIDENCE	10	7	\$ 25,914.98	\$ 2,591.50
WORKERS COMPENSATION	2015	BOROUGH OF NORTH PLAINFIELD	7	3	\$ 4,037.62	\$ 576.80
WORKERS COMPENSATION	2015	BOROUGH OF TOTOWA	8	4	\$ 66,968.76	\$ 8,371.10
WORKERS COMPENSATION	2015	CITY OF ENGLEWOOD	41	21	\$ 340,992.54	\$ 8,316.89
WORKERS COMPENSATION	2015	CITY OF HOBOKEN	34	19	\$ 230,959.90	\$ 6,792.94
WORKERS COMPENSATION	2015	CITY OF RAHWAY	23	11	\$ 37,342.31	\$ 1,623.58
WORKERS COMPENSATION	2015	HOWELL TOWNSHIP	22	11	\$ 161,561.08	\$ 7,343.69
WORKERS COMPENSATION	2015	LIVINGSTON TOWNSHIP	17	12	\$ 163,670.20	\$ 9,627.66
WORKERS COMPENSATION	2015	TOWN OF HARRISON	12	10	\$ 183,320.80	\$ 15,276.73
WORKERS COMPENSATION	2015	TOWN OF KEARNY	25	15	\$ 104,083.37	\$ 4,163.33
WORKERS COMPENSATION	2015	TOWN OF MORRISTOWN	14	7	\$ 362,603.65	\$ 25,900.26
WORKERS COMPENSATION	2015	TOWNSHIP OF CINNAMINSON	11	7	\$ 379,879.15	\$ 34,534.47
WORKERS COMPENSATION	2015	TOWNSHIP OF EASTAMPTON	4	3	\$ 4,724.25	\$ 1,181.06
WORKERS COMPENSATION	2015	TOWNSHIP OF EWING	26	17	\$ 277,441.67	\$ 10,670.83
WORKERS COMPENSATION	2015	TOWNSHIP OF FREEHOLD	15	9	\$ 69,943.72	\$ 4,662.91
WORKERS COMPENSATION	2015	TOWNSHIP OF HAMILTON	74	54	\$ 423,065.71	\$ 5,717.10
WORKERS COMPENSATION	2015	TOWNSHIP OF LAWRENCE	22	14	\$ 179,422.69	\$ 8,155.58
WORKERS COMPENSATION	2015	TOWNSHIP OF MONTCLAIR	27	17	\$ 301,358.01	\$ 11,161.41
WORKERS COMPENSATION	2015	TOWNSHIP OF MORRIS	17	10	\$ 313,778.72	\$ 18,457.57
WORKERS COMPENSATION	2015	TOWNSHIP OF NORTH BRUNSWICK	152	136	\$ 511,819.48	\$ 3,367.23
WORKERS COMPENSATION	2015	TOWNSHIP OF UNION	53	25	\$ 558,266.82	\$ 10,533.34
WORKERS COMPENSATION	2015	TOWNSHIP OF WARREN	8	6	\$ 68,750.80	\$ 8,593.85
WORKERS COMPENSATION	2015	TOWNSHIP OF WEST ORANGE	17	10	\$ 92,221.73	\$ 5,424.81
WORKERS COMPENSATION	2015 Total		718	473	\$ 5,295,610.72	\$ 7,375.50

Valued as of 7/31/15



Garden State Municipal Joint Insurance Fund
Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION Total			3,760	901	\$ 39,133,115.56	\$ 10,407.74
Grand Total			11,038	1,490	\$ 76,134,052.36	\$ 6,897.45

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_year	2015
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Count of claim_number		claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION			1	1
AUTO LIABILITY	01/01/2011 Total				1	1
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		1		1
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN		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		3		3
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1	1	2
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		2		2
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		5	1	6
AUTO LIABILITY	01/01/2014	TOWNSHIP OF UNION		1		1
AUTO LIABILITY	01/01/2014 Total			26	4	30
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		6	1	7
AUTO LIABILITY	01/01/2015	BOROUGH OF CALDWELL		2		2
AUTO LIABILITY	01/01/2015	BOROUGH OF FANWOOD		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		5		5
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		4	1	5
AUTO LIABILITY	01/01/2015	BOROUGH OF KENILWORTH		2		2
AUTO LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		3		3
AUTO LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		7		7
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		4	1	5
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		5	3	8
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		10	4	14
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		11	4	15
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		8	2	10
AUTO LIABILITY	01/01/2015	HOWELL TOWNSHIP		4		4
AUTO LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		9	1	10
AUTO LIABILITY	01/01/2015	TOWN OF GUTTENBERG		6	1	7
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		2		2
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		18	1	19
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		7		7

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Count of claim_number			claimant_status		Grand Total
line	policy_effective_date	insured	Closed	Open	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		3	3
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		3	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		10	17
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		5	10
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		2	2
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		10	11
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		15	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		13	16
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		5	5
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		17	25
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		17	21
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9	9
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		28	31
01/01/2015 Total				253	306
AUTO LIABILITY Total				279	338
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		3	3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF LAWRENCE		1	1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MAPLEWOOD		1	1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF MONTCLAIR		2	3
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF UNION		1	1
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF WEST ORANGE		1	1
01/01/2014 Total				26	27
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		2	2
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		7	8
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		3	4
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		2	2
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD			1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		5	6

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Count of claim_number			claimant_status			Grand Total
line	policy_effective_date	insured	Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		6	1	7
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF KENILWORTH		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NEW PROVIDENCE		7		7
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF NORTH PLAINFIELD		9	5	14
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		4	3	7
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		5	3	8
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		8	4	12
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		12	1	13
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		7	1	8
AUTO PHYSICAL DAMAGE	01/01/2015	LIVINGSTON TOWNSHIP		9	1	10
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		15		15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		8	2	10
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		2	3	5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		8	7	15
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		7	1	8
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		3	1	4
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		15	3	18
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		15	2	17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		19	6	25
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		24	7	31
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		23	4	27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		6		6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		30	6	36
AUTO PHYSICAL DAMAGE	01/01/2015 Total			283	68	351
AUTO PHYSICAL DAMAGE Total				309	69	378
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	CITY OF LINDEN			1	1
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
EMPLOYMENT PRACTICES	01/01/2015 Total			2	10	12

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Count of claim_number			claimant_status			
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total
EMPLOYMENT PRACTICES Total				2	10	12
GENERAL LIABILITY	01/01/2008	BERKELEY TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2008 Total				1	1
GENERAL LIABILITY	01/01/2010	CITY OF HOBOKEN		1		1
GENERAL LIABILITY	01/01/2010 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 HAMILTON			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF MONTCLAIR			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WARREN			1	1
GENERAL LIABILITY	01/01/2012	TOWNSHIP OF WEST ORANGE		1	1	2
GENERAL LIABILITY	01/01/2012 Total			1	5	6
GENERAL LIABILITY	01/01/2013	BOROUGH OF FANWOOD			1	1
GENERAL LIABILITY	01/01/2013	BOROUGH OF NEW PROVIDENCE		1		1
GENERAL LIABILITY	01/01/2013	CITY OF RAHWAY		1		1
GENERAL LIABILITY	01/01/2013	HOWELL TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2013	LIVINGSTON TOWNSHIP			1	1
GENERAL LIABILITY	01/01/2013	TOWNSHIP OF UNION			1	1
GENERAL LIABILITY	01/01/2013 Total			2	4	6
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		5	2	7
GENERAL LIABILITY	01/01/2014	CITY OF HOBOKEN		6	2	8
GENERAL LIABILITY	01/01/2014	CITY OF LINDEN		1		1
GENERAL LIABILITY	01/01/2014	CITY OF RAHWAY			3	3
GENERAL LIABILITY	01/01/2014	HOWELL TOWNSHIP		2	1	3
GENERAL LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		4		4
GENERAL LIABILITY	01/01/2014	TOWN OF KEARNY		3	1	5
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN		2		2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		5	1	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		3	2	5
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE		1	2	3
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		3	1	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR		6	2	8

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
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	5	8
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WARREN		1		1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF WEST ORANGE		10	1	11
GENERAL LIABILITY	01/01/2014 Total			60	29	1 90
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		3	2	5
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		8	7	15
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		6	5	11
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN			2	2
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD		1		1
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		2	5	7
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS		1	4	5
GENERAL LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		11		11
GENERAL LIABILITY	01/01/2015	BOROUGH OF KENILWORTH			1	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NEW PROVIDENCE		2	3	1 6
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		3	1	4
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		5	1	6
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		6	9	15
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		15	4	19
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		3	3	6
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		5	2	7
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		14	7	21
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		10	6	16
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		3	2	5
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		7	8	15
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		5	1	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		8	6	14
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		2	3	5
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EASTAMPTON		1		1
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF EWING		7	1	8
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		13	3	16
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		2	4	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		1	2	3
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		20	19	39
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		4	3	7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		1	3	4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		16	3	19
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		17	5	22

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Count of claim_number line	policy_effective_date	insured	claimant_status		Re-Open	Grand Total
			Closed	Open		
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		3	1	4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		21	6	27
GENERAL LIABILITY	01/01/2015 Total			227	132	1 360
GENERAL LIABILITY Total				291	172	2 465
PROPERTY	01/01/2014	TOWN OF KEARNY			1	1
PROPERTY	01/01/2014	TOWNSHIP OF LAWRENCE		1		1
PROPERTY	01/01/2014	TOWNSHIP OF MONTCLAIR			1	1
PROPERTY	01/01/2014	TOWNSHIP OF PARSIPPANY		1	1	2
PROPERTY	01/01/2014	TOWNSHIP OF UNION			1	1
PROPERTY	01/01/2014 Total			2	4	6
PROPERTY	01/01/2015	BERKELEY HEIGHTS		1		1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP		2	1	3
PROPERTY	01/01/2015	BOROUGH OF CALDWELL		1	1	2
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN		1		1
PROPERTY	01/01/2015	BOROUGH OF FANWOOD			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	2
PROPERTY	01/01/2015	BOROUGH OF TOTOWA		2	2	4
PROPERTY	01/01/2015	CITY OF ENGLEWOOD		1	1	2
PROPERTY	01/01/2015	CITY OF HOBOKEN		3		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		2		2
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP		1		1
PROPERTY	01/01/2015	TOWN OF HARRISON			2	2
PROPERTY	01/01/2015	TOWN OF MORRISTOWN		2	2	4
PROPERTY	01/01/2015	TOWNSHIP OF EWING		1		1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD		2	1	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		3		3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK			1	1
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY		4	1	5
PROPERTY	01/01/2015	TOWNSHIP OF UNION			1	1
PROPERTY	01/01/2015	TOWNSHIP OF WARREN		2	1	3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE		5	1	6
PROPERTY	01/01/2015 Total			38	21	59
PROPERTY Total				40	25	65

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line	policy_effective_date	insured	Closed	Open	
PUBLIC OFFICIALS LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD		1	1
PUBLIC OFFICIALS LIABILITY	01/01/2014 Total			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		3	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK			4
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD	1		3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN	5		6
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN	1		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP			1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY	1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF EWING			1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD			1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON			3
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR	3		7
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS	2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY	3		5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN	1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE			1
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			20	43
PUBLIC OFFICIALS LIABILITY Total				21	44
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		1	1
WORKCOMP RECORD ONLY	01/01/2014	TOWN OF GUTTENBERG		1	1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		2	2
WORKCOMP RECORD ONLY	01/01/2014 Total			4	4
WORKCOMP RECORD ONLY	01/01/2015	BERKELEY HEIGHTS		3	3
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		5	5
WORKCOMP RECORD ONLY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		4	5
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		7	7
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		12	12
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		16	16
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		3	3
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		2	2
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		10	10
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		6	6
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF MORRISTOWN		1	1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF CINNAMINSON		1	1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		3	3

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Count of claim_number			claimant_status		Grand Total
line	policy_effective_date	insured	Closed	Open	
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		11	11
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		18	18
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		8	8
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MONTCLAIR		6	6
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF MORRIS		7	7
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		11	25
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		1	1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		4	4
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		9	9
WORKCOMP RECORD ONLY	01/01/2015 Total			164	179
WORKCOMP RECORD ONLY Total				168	183
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1
WORKERS COMPENSATION	01/01/2009 Total				1
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP			1
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN			3
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN			1
WORKERS COMPENSATION	01/01/2013 Total				5
WORKERS COMPENSATION	01/01/2014	BERKELEY TOWNSHIP			2
WORKERS COMPENSATION	01/01/2014	CITY OF ENGLEWOOD		1	1
WORKERS COMPENSATION	01/01/2014	CITY OF HOBOKEN		1	1
WORKERS COMPENSATION	01/01/2014	CITY OF LINDEN			1
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		1	1
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP			1
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON			2
WORKERS COMPENSATION	01/01/2014	TOWN OF MORRISTOWN		1	1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF EWING		4	4
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF LAWRENCE		1	1
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF MONTCLAIR		5	5
WORKERS COMPENSATION	01/01/2014	TOWNSHIP OF UNION			1
WORKERS COMPENSATION	01/01/2014 Total			14	21
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		3	9
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		12	31
WORKERS COMPENSATION	01/01/2015	BOROUGH OF CALDWELL			1
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		3	10
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		1	3
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		4	11
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		2	5
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		2	8
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		4	7
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		3	5

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_year	2015
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Count of claim_number			claimant_status				
line	policy_effective_date	insured	Closed	Open	Re-Open	Grand Total	
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		10	28	38	
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		13	17	30	
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		7	15	22	
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		8	12	20	
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		3	12	15	
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON		1	11	12	
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		3	20	23	
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		5	8	13	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON		3	8	11	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON			3	3	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		6	16	1	23
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		5	6	1	12
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		13	51		64
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		5	13	1	19
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		6	14		20
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		7	9	1	17
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		13	47		60
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		23	23		46
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN			5		5
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		3	14		17
WORKERS COMPENSATION	01/01/2015 Total			168	387	5	560
WORKERS COMPENSATION Total				182	400	5	587
Grand Total				1,292	772	8	2,072

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	\$ 1.00	\$ 625,749.12
AUTO LIABILITY	01/01/2011	23	\$ 2.00	\$ 57,863.51
AUTO LIABILITY	01/01/2012	213	\$ 4.00	\$ 551,492.19
AUTO LIABILITY	01/01/2013	299	\$ 16.00	\$ 1,759,876.68
AUTO LIABILITY	01/01/2014	485	\$ 22.00	\$ 378,415.00
AUTO LIABILITY	01/01/2015	306	\$ 53.00	\$ 355,139.17
AUTO LIABILITY Total		1,329	\$ 98.00	\$ 3,728,535.67
AUTO PHYSICAL DAMAGE	01/01/2010	2	\$ -	\$ 9,382.67
AUTO PHYSICAL DAMAGE	01/01/2011	11	\$ -	\$ 41,909.88
AUTO PHYSICAL DAMAGE	01/01/2012	405	\$ -	\$ 1,319,157.58
AUTO PHYSICAL DAMAGE	01/01/2013	376	\$ 3.00	\$ 920,746.13
AUTO PHYSICAL DAMAGE	01/01/2014	565	\$ 15.00	\$ 995,634.11
AUTO PHYSICAL DAMAGE	01/01/2015	351	\$ 68.00	\$ 426,818.98
AUTO PHYSICAL DAMAGE Total		1,710	\$ 86.00	\$ 3,713,649.35
EMPLOYMENT PRACTICES	01/01/2011	2	\$ -	\$ 1,026,040.11
EMPLOYMENT PRACTICES	01/01/2012	23	\$ 4.00	\$ 3,420,241.58
EMPLOYMENT PRACTICES	01/01/2013	34	\$ 15.00	\$ 2,248,120.48
EMPLOYMENT PRACTICES	01/01/2014	39	\$ 20.00	\$ 2,531,443.44
EMPLOYMENT PRACTICES	01/01/2015	12	\$ 10.00	\$ 856,784.19
EMPLOYMENT PRACTICES Total		110	\$ 49.00	\$ 10,082,629.80
GENERAL LIABILITY	01/01/2006	1	\$ -	\$ 133.90
GENERAL LIABILITY	01/01/2007	1	\$ -	\$ 250,000.00
GENERAL LIABILITY	01/01/2008	2	\$ 1.00	\$ 31,000.00
GENERAL LIABILITY	01/01/2009	2	\$ -	\$ 56,951.64
GENERAL LIABILITY	01/01/2010	23	\$ 2.00	\$ 281,831.10
GENERAL LIABILITY	01/01/2011	121	\$ 10.00	\$ 1,065,037.28
GENERAL LIABILITY	01/01/2012	592	\$ 36.00	\$ 3,612,187.65
GENERAL LIABILITY	01/01/2013	544	\$ 40.00	\$ 3,294,332.85
GENERAL LIABILITY	01/01/2014	689	\$ 73.00	\$ 2,238,212.03
GENERAL LIABILITY	01/01/2015	360	\$ 133.00	\$ 541,793.87
GENERAL LIABILITY Total		2,335	\$ 295.00	\$ 11,371,480.32
LIABILITY REPORT ONLY	01/01/2012	2	\$ -	\$ -
LIABILITY REPORT ONLY Total		2	\$ -	\$ -

Valued as of 7/31/15

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	112	\$ 11.00	\$ 749,014.56
PROPERTY	01/01/2015	59	\$ 21.00	\$ 443,862.09
PROPERTY Total		488	\$ 32.00	\$ 5,247,280.95
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	\$ 1.00	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	\$ 1.00	\$ 266,238.83
PUBLIC OFFICIALS LIABILITY	01/01/2013	54	\$ 5.00	\$ 227,345.20
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	\$ 7.00	\$ 419,684.94
PUBLIC OFFICIALS LIABILITY	01/01/2015	43	\$ 23.00	\$ 524,691.00
PUBLIC OFFICIALS LIABILITY Total		201	\$ 37.00	\$ 1,952,297.97
WORKCOMP RECORD ONLY	01/01/2012	239	\$ -	\$ -
WORKCOMP RECORD ONLY	01/01/2013	242	\$ -	\$ -
WORKCOMP RECORD ONLY	01/01/2014	287	\$ -	\$ -
WORKCOMP RECORD ONLY	01/01/2015	179	\$ 15.00	\$ -
WORKCOMP RECORD ONLY Total		947	\$ 15.00	\$ -
WORKERS COMPENSATION	01/01/2006	2	\$ 2.00	\$ 34,388.85
WORKERS COMPENSATION	01/01/2008	1	\$ 1.00	\$ 118,000.00
WORKERS COMPENSATION	01/01/2009	3	\$ 3.00	\$ 47,088.20
WORKERS COMPENSATION	01/01/2010	9	\$ 3.00	\$ 109,276.43
WORKERS COMPENSATION	01/01/2011	13	\$ 4.00	\$ 219,422.12
WORKERS COMPENSATION	01/01/2012	986	\$ 98.00	\$ 11,445,205.19
WORKERS COMPENSATION	01/01/2013	1,003	\$ 124.00	\$ 9,563,395.22
WORKERS COMPENSATION	01/01/2014	1,022	\$ 219.00	\$ 11,948,552.05
WORKERS COMPENSATION	01/01/2015	560	\$ 392.00	\$ 4,145,076.05
WORKERS COMPENSATION Total		3,599	\$ 846.00	\$ 37,630,404.11
Grand Total		10,721	\$ 1,458.00	\$ 73,726,278.16

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2009	TOWNSHIP OF HAMILTON	1		1	100%
01/01/2009 Total		1		1	100%
01/01/2013	BERKELEY TOWNSHIP	1		1	100%
01/01/2013	CITY OF HOBOKEN	3		3	100%
01/01/2013	CITY OF LINDEN	1		1	100%
01/01/2013 Total		5		5	100%
01/01/2014	BERKELEY TOWNSHIP	2		2	100%
01/01/2014	CITY OF ENGLEWOOD		1	1	0%
01/01/2014	CITY OF HOBOKEN		1	1	0%
01/01/2014	CITY OF LINDEN	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 HARRISON	2		2	100%
01/01/2014	TOWN OF MORRISTOWN		1	1	0%
01/01/2014	TOWNSHIP OF EWING		4	4	0%
01/01/2014	TOWNSHIP OF LAWRENCE		1	1	0%
01/01/2014	TOWNSHIP OF MONTCLAIR	1	4	5	20%
01/01/2014	TOWNSHIP OF UNION	1		1	100%
01/01/2014 Total		7	14	21	33%
01/01/2015	BERKELEY HEIGHTS	3	6	9	33%
01/01/2015	BERKELEY TOWNSHIP	4	27	31	13%
01/01/2015	BOROUGH OF CALDWELL		1	1	0%
01/01/2015	BOROUGH OF FREEHOLD	2	8	10	20%
01/01/2015	BOROUGH OF HADDON HEIGHTS	1	2	3	33%
01/01/2015	BOROUGH OF HIGHLAND PARK	1	10	11	9%
01/01/2015	BOROUGH OF KENILWORTH	1	4	5	20%

Valued as of 7/31/15



Garden State Municipal Joint Insurance Fund

Lost Time Ratio Report

All Workers' Compensation

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	BOROUGH OF NEW PROVIDENCE		8	8	0%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	2	5	7	29%
01/01/2015	BOROUGH OF TOTOWA	1	4	5	20%
01/01/2015	CITY OF ENGLEWOOD	9	29	38	24%
01/01/2015	CITY OF HOBOKEN	9	21	30	30%
01/01/2015	CITY OF RAHWAY	3	18	21	14%
01/01/2015	HOWELL TOWNSHIP	5	15	20	25%
01/01/2015	LIVINGSTON TOWNSHIP	6	9	15	40%
01/01/2015	TOWN OF HARRISON	6	6	12	50%
01/01/2015	TOWN OF KEARNY	7	15	22	32%
01/01/2015	TOWN OF MORRISTOWN	5	8	13	38%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	9	11	18%
01/01/2015	TOWNSHIP OF EASTAMPTON		3	3	0%
01/01/2015	TOWNSHIP OF EWING	6	17	23	26%
01/01/2015	TOWNSHIP OF FREEHOLD	3	9	12	25%
01/01/2015	TOWNSHIP OF HAMILTON	8	56	64	13%
01/01/2015	TOWNSHIP OF LAWRENCE	4	15	19	21%
01/01/2015	TOWNSHIP OF MONTCLAIR	6	14	20	30%
01/01/2015	TOWNSHIP OF MORRIS	6	11	17	35%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	10	31	41	24%
01/01/2015	TOWNSHIP OF UNION	12	34	46	26%
01/01/2015	TOWNSHIP OF WARREN		5	5	0%
01/01/2015	TOWNSHIP OF WEST ORANGE	5	12	17	29%
01/01/2015 Total		127	412	539	24%
Grand Total		140	426	566	25%

Valued as of 7/31/15

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO LIABILITY	2010	CITY OF RAHWAY	1	-	\$ -	\$ -
AUTO LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	1	\$ 625,749.12	\$ 625,749.12
AUTO LIABILITY	2010 Total		3	1	\$ 625,749.12	\$ 208,583.04
AUTO LIABILITY	2011	BERKELEY TOWNSHIP	1	-	\$ 500.00	\$ 500.00
AUTO LIABILITY	2011	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
AUTO LIABILITY	2011	CITY OF HOBOKEN	1	-	\$ 508.90	\$ 508.90
AUTO LIABILITY	2011	CITY OF RAHWAY	3	-	\$ 1,284.65	\$ 428.22
AUTO LIABILITY	2011	LIVINGSTON TOWNSHIP	2	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF EWING	3	-	\$ 2,872.61	\$ 957.54
AUTO LIABILITY	2011	TOWNSHIP OF FREEHOLD	2	-	\$ 1,286.85	\$ 643.43
AUTO LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF MONTCLAIR	1	-	\$ -	\$ -
AUTO LIABILITY	2011	TOWNSHIP OF UNION	6	2	\$ 51,250.00	\$ 8,541.67
AUTO LIABILITY	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 160.50	\$ 160.50
AUTO LIABILITY	2011 Total		23	2	\$ 57,863.51	\$ 2,515.80
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	\$ 81,692.09	\$ 5,446.14
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

**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	-	\$ 30,755.09	\$ 1,537.75
AUTO LIABILITY	2012	TOWNSHIP OF WARREN	2	-	\$ 2,441.48	\$ 1,220.74
AUTO LIABILITY	2012	TOWNSHIP OF WEST ORANGE	11	-	\$ 575.00	\$ 52.27
AUTO LIABILITY	2012 Total		213	4	\$ 551,492.19	\$ 2,589.17
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	8	\$ 90,637.12	\$ 5,331.60
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
AUTO LIABILITY	2013 Total		299	16	\$ 1,759,876.68	\$ 5,885.88
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

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	-	\$ 4,548.90	\$ 413.54
AUTO LIABILITY	2014	BOROUGH OF TOTOWA	5	-	\$ 7,762.89	\$ 1,552.58
AUTO LIABILITY	2014	CITY OF ENGLEWOOD	24	-	\$ 15,406.40	\$ 641.93
AUTO LIABILITY	2014	CITY OF HOBOKEN	24	-	\$ 13,591.17	\$ 566.30
AUTO LIABILITY	2014	CITY OF LINDEN	20	1	\$ 5,871.65	\$ 293.58
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	\$ 101,104.41	\$ 3,888.63
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	19	2	\$ 4,350.00	\$ 228.95
AUTO LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	26	1	\$ 16,879.05	\$ 649.19
AUTO LIABILITY	2014	TOWNSHIP OF EASTAMPTON	6	-	\$ 4,870.95	\$ 811.83
AUTO LIABILITY	2014	TOWNSHIP OF EWING	12	7	\$ 35,712.19	\$ 2,976.02
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	9	-	\$ 2,782.06	\$ 309.12
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	5	-	\$ -	\$ -
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	-	\$ 1,500.00	\$ 214.29
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	-	\$ 4,185.92	\$ 220.31
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	46	3	\$ 20,175.00	\$ 438.59
AUTO LIABILITY	2014	TOWNSHIP OF MORRIS	12	-	\$ 4,908.54	\$ 409.05
AUTO LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 1,500.00	\$ 300.00
AUTO LIABILITY	2014	TOWNSHIP OF PARSIPPANY	32	-	\$ 21,886.69	\$ 683.96
AUTO LIABILITY	2014	TOWNSHIP OF UNION	39	-	\$ 31,058.14	\$ 796.36
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	-	\$ 1,706.96	\$ 170.70
AUTO LIABILITY	2014	TOWNSHIP OF WEST ORANGE	25	1	\$ 12,287.86	\$ 491.51
AUTO LIABILITY	2014 Total		485	22	\$ 378,415.00	\$ 780.24
AUTO LIABILITY	2015	BERKELEY HEIGHTS	1	-	\$ -	\$ -
AUTO LIABILITY	2015	BERKELEY TOWNSHIP	7	1	\$ 8,393.55	\$ 1,199.08
AUTO LIABILITY	2015	BOROUGH OF CALDWELL	2	-	\$ 692.00	\$ 346.00
AUTO LIABILITY	2015	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FREEHOLD	5	-	\$ 3,574.35	\$ 714.87
AUTO LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ 828.73	\$ 828.73
AUTO LIABILITY	2015	BOROUGH OF HIGHLAND PARK	5	1	\$ 301.87	\$ 60.37
AUTO LIABILITY	2015	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	3	-	\$ 1,000.00	\$ 333.33

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	7	-	\$ 1,715.31	\$ 245.04
AUTO LIABILITY	2015	BOROUGH OF TOTOWA	5	1	\$ 1,412.42	\$ 282.48
AUTO LIABILITY	2015	CITY OF ENGLEWOOD	8	3	\$ 9,650.00	\$ 1,206.25
AUTO LIABILITY	2015	CITY OF HOBOKEN	14	4	\$ 8,144.55	\$ 581.75
AUTO LIABILITY	2015	CITY OF LINDEN	15	4	\$ 5,097.78	\$ 339.85
AUTO LIABILITY	2015	CITY OF RAHWAY	10	2	\$ 10,268.38	\$ 1,026.84
AUTO LIABILITY	2015	HOWELL TOWNSHIP	4	-	\$ -	\$ -
AUTO LIABILITY	2015	LIVINGSTON TOWNSHIP	10	1	\$ 5,537.55	\$ 553.76
AUTO LIABILITY	2015	TOWN OF GUTTENBERG	7	1	\$ 1,000.00	\$ 142.86
AUTO LIABILITY	2015	TOWN OF HARRISON	2	-	\$ 4,372.65	\$ 2,186.33
AUTO LIABILITY	2015	TOWN OF KEARNY	19	1	\$ 22,995.37	\$ 1,210.28
AUTO LIABILITY	2015	TOWN OF MORRISTOWN	7	-	\$ 1,678.27	\$ 239.75
AUTO LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	3	-	\$ 4,002.66	\$ 1,334.22
AUTO LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	2	\$ 1,000.00	\$ 200.00
AUTO LIABILITY	2015	TOWNSHIP OF EWING	17	7	\$ 9,094.65	\$ 534.98
AUTO LIABILITY	2015	TOWNSHIP OF FREEHOLD	10	5	\$ 176,500.00	\$ 17,650.00
AUTO LIABILITY	2015	TOWNSHIP OF HAMILTON	2	-	\$ 500.00	\$ 250.00
AUTO LIABILITY	2015	TOWNSHIP OF LAWRENCE	11	1	\$ 4,347.27	\$ 395.21
AUTO LIABILITY	2015	TOWNSHIP OF MONTCLAIR	16	1	\$ 4,459.78	\$ 278.74
AUTO LIABILITY	2015	TOWNSHIP OF MORRIS	16	3	\$ 3,450.00	\$ 215.63
AUTO LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 1,000.00	\$ 200.00
AUTO LIABILITY	2015	TOWNSHIP OF PARSIPPANY	25	8	\$ 20,313.64	\$ 812.55
AUTO LIABILITY	2015	TOWNSHIP OF UNION	21	4	\$ 10,858.50	\$ 517.07
AUTO LIABILITY	2015	TOWNSHIP OF WARREN	9	-	\$ 3,543.13	\$ 393.68
AUTO LIABILITY	2015	TOWNSHIP OF WEST ORANGE	31	3	\$ 29,406.76	\$ 948.61
AUTO LIABILITY	2015 Total		306	53	\$ 355,139.17	\$ 1,160.59
AUTO LIABILITY Total			1,329	98	\$ 3,728,535.67	\$ 2,805.52
AUTO PHYSICAL DAMAGE	2010	TOWNSHIP OF WEST ORANGE	2	-	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	2010 Total		2	-	\$ 9,382.67	\$ 4,691.34
AUTO PHYSICAL DAMAGE	2011	BERKELEY TOWNSHIP	1	-	\$ 9,613.18	\$ 9,613.18
AUTO PHYSICAL DAMAGE	2011	BOROUGH OF HIGHLAND PARK	1	-	\$ 523.23	\$ 523.23
AUTO PHYSICAL DAMAGE	2011	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	CITY OF RAHWAY	2	-	\$ 823.75	\$ 411.88
AUTO PHYSICAL DAMAGE	2011	LIVINGSTON TOWNSHIP	1	-	\$ 501.93	\$ 501.93
AUTO PHYSICAL DAMAGE	2011	TOWN OF MORRISTOWN	1	-	\$ 2,404.14	\$ 2,404.14
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF FREEHOLD	1	-	\$ 11,205.00	\$ 11,205.00
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 703.39	\$ 703.39
AUTO PHYSICAL DAMAGE	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 16,135.26	\$ 16,135.26
AUTO PHYSICAL DAMAGE	2011 Total		11	-	\$ 41,909.88	\$ 3,809.99
AUTO PHYSICAL DAMAGE	2012	BERKELEY TOWNSHIP	43	-	\$ 138,686.59	\$ 3,225.27

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 CALDWELL	7	-	\$ 6,856.33	\$ 979.48
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FAIR HAVEN	9	-	\$ 16,554.78	\$ 1,839.42
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HADDON HEIGHTS	2	-	\$ 7,535.71	\$ 3,767.86
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HIGHLAND PARK	18	-	\$ 12,139.29	\$ 674.41
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF NORTH PLAINFIELD	14	-	\$ 1,854.31	\$ 132.45
AUTO PHYSICAL DAMAGE	2012	CITY OF ENGLEWOOD	14	-	\$ 58,774.51	\$ 4,198.18
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	12	-	\$ 310,989.97	\$ 25,915.83
AUTO PHYSICAL DAMAGE	2012	CITY OF RAHWAY	5	-	\$ 6,284.63	\$ 1,256.93
AUTO PHYSICAL DAMAGE	2012	HOWELL TOWNSHIP	19	-	\$ 24,211.09	\$ 1,274.27
AUTO PHYSICAL DAMAGE	2012	LIVINGSTON TOWNSHIP	13	-	\$ 75,923.27	\$ 5,840.25
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	-	\$ 33,973.99	\$ 1,415.58
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WARREN	13	-	\$ 17,392.38	\$ 1,337.88
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF WEST ORANGE	29	-	\$ 36,030.65	\$ 1,242.44
AUTO PHYSICAL DAMAGE	2012 Total		405	-	\$ 1,319,157.58	\$ 3,257.18
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

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	CITY OF LINDEN	27	-	\$ 737.10	\$ 27.30
AUTO PHYSICAL DAMAGE	2013	CITY OF RAHWAY	9	1	\$ 31,185.59	\$ 3,465.07
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
AUTO PHYSICAL DAMAGE	2013 Total		376	3	\$ 920,746.13	\$ 2,448.79
AUTO PHYSICAL DAMAGE	2014	BERKELEY HEIGHTS	5	-	\$ 18,109.22	\$ 3,621.84
AUTO PHYSICAL DAMAGE	2014	BERKELEY TOWNSHIP	17	-	\$ 59,685.67	\$ 3,510.92
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF CALDWELL	5	-	\$ 1,941.32	\$ 388.26
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FAIR HAVEN	4	-	\$ 8,999.30	\$ 2,249.83
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF FANWOOD	2	-	\$ 44,852.50	\$ 22,426.25
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	4	-	\$ 4,654.41	\$ 1,163.60
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HIGHLAND PARK	12	-	\$ 4,817.18	\$ 401.43
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5	-	\$ 1,123.65	\$ 224.73
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NEW PROVIDENCE	8	-	\$ 16,314.74	\$ 2,039.34
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NORTH PLAINFIELD	21	1	\$ 75,895.99	\$ 3,614.09
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9	-	\$ 38,615.47	\$ 4,290.61
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	21	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	\$ 686.00	\$ 45.73
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

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 BLOOMFIELD	19	2	\$ 52,255.20	\$ 2,750.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EASTAMPTON	7	-	\$ 16,767.61	\$ 2,395.37
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF EWING	7	1	\$ 19,696.78	\$ 2,813.83
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF FREEHOLD	17	1	\$ 39,968.60	\$ 2,351.09
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF HAMILTON	8	-	\$ 21,687.42	\$ 2,710.93
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	14	-	\$ 13,185.45	\$ 941.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	24	-	\$ 8,646.55	\$ 360.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	42	2	\$ 39,931.33	\$ 950.75
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	23	-	\$ 62,452.32	\$ 2,715.32
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF NORTH BRUNSWICK	20	-	\$ 64,144.62	\$ 3,207.23
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF PARSIPPANY	34	-	\$ 37,707.24	\$ 1,109.04
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF UNION	43	1	\$ 53,186.69	\$ 1,236.90
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WARREN	15	-	\$ 36,089.60	\$ 2,405.97
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF WEST ORANGE	39	1	\$ 45,679.83	\$ 1,171.28
AUTO PHYSICAL DAMAGE	2014 Total		565	15	\$ 995,634.11	\$ 1,762.18
AUTO PHYSICAL DAMAGE	2015	BERKELEY HEIGHTS	2	-	\$ 146.72	\$ 73.36
AUTO PHYSICAL DAMAGE	2015	BERKELEY TOWNSHIP	8	1	\$ 16,689.18	\$ 2,086.15
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF CALDWELL	4	1	\$ 1,634.81	\$ 408.70
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FAIR HAVEN	2	-	\$ 3,337.35	\$ 1,668.68
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FANWOOD	1	1	\$ 25,150.00	\$ 25,150.00
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF FREEHOLD	6	1	\$ 6,200.00	\$ 1,033.33
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HIGHLAND PARK	7	1	\$ 60.00	\$ 8.57
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF KENILWORTH	3	-	\$ 7,736.36	\$ 2,578.79
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NEW PROVIDENCE	7	-	\$ 4,996.20	\$ 713.74
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NORTH PLAINFIELD	14	5	\$ 11,958.98	\$ 854.21
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF TOTOWA	7	3	\$ 17,710.62	\$ 2,530.09
AUTO PHYSICAL DAMAGE	2015	CITY OF ENGLEWOOD	8	3	\$ 17,462.11	\$ 2,182.76
AUTO PHYSICAL DAMAGE	2015	CITY OF HOBOKEN	12	4	\$ 5,500.00	\$ 458.33
AUTO PHYSICAL DAMAGE	2015	CITY OF RAHWAY	13	1	\$ 804.50	\$ 61.88
AUTO PHYSICAL DAMAGE	2015	HOWELL TOWNSHIP	8	1	\$ 13,564.20	\$ 1,695.53
AUTO PHYSICAL DAMAGE	2015	LIVINGSTON TOWNSHIP	10	1	\$ 9,599.32	\$ 959.93
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	15	-	\$ 8,517.34	\$ 567.82
AUTO PHYSICAL DAMAGE	2015	TOWN OF MORRISTOWN	10	2	\$ 17,765.63	\$ 1,776.56
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF BLOOMFIELD	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF CINNAMINSON	5	3	\$ 37,711.47	\$ 7,542.29
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EASTAMPTON	2	1	\$ 11,953.18	\$ 5,976.59
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EWING	15	7	\$ 50,053.61	\$ 3,336.91
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF FREEHOLD	8	1	\$ 13,920.46	\$ 1,740.06

**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 HAMILTON	4	1	\$ 2,243.84	\$ 560.96
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF LAWRENCE	18	3	\$ 38,665.45	\$ 2,148.08
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MONTCLAIR	17	2	\$ 4,378.82	\$ 257.58
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MORRIS	25	6	\$ 7,962.41	\$ 318.50
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF NORTH BRUNSWICK	6	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF PARSIPPANY	31	7	\$ 20,240.24	\$ 652.91
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF UNION	27	4	\$ 13,856.37	\$ 513.20
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WARREN	6	-	\$ 17,865.72	\$ 2,977.62
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WEST ORANGE	36	6	\$ 35,134.09	\$ 975.95
AUTO PHYSICAL DAMAGE	2015 Total		351	68	\$ 426,818.98	\$ 1,216.01
AUTO PHYSICAL DAMAGE Total			1,710	86	\$ 3,713,649.35	\$ 2,171.72
EMPLOYMENT PRACTICES	2011	CITY OF HOBOKEN	2	-	\$ 1,026,040.11	\$ 513,020.06
EMPLOYMENT PRACTICES	2011 Total		2	-	\$ 1,026,040.11	\$ 513,020.06
EMPLOYMENT PRACTICES	2012	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	CITY OF ENGLEWOOD	2	1	\$ 395,255.52	\$ 197,627.76
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	-	\$ 165,001.96	\$ 55,000.65
EMPLOYMENT PRACTICES	2012	HOWELL TOWNSHIP	5	-	\$ 1,397,921.49	\$ 279,584.30
EMPLOYMENT PRACTICES	2012	TOWN OF MORRISTOWN	2	1	\$ 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	\$ 291,439.00	\$ 291,439.00
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF PARSIPPANY	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF UNION	1	-	\$ 123,884.51	\$ 123,884.51
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WARREN	1	-	\$ 55,934.67	\$ 55,934.67
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF WEST ORANGE	1	1	\$ 541,322.30	\$ 541,322.30
EMPLOYMENT PRACTICES	2012 Total		23	4	\$ 3,420,241.58	\$ 148,706.16
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	-	\$ 105,030.48	\$ 105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	6	6	\$ 967,766.07	\$ 161,294.35
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	1	\$ 116,830.98	\$ 38,943.66
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1	\$ 127,770.17	\$ 63,885.09
EMPLOYMENT PRACTICES	2013	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD	6	4	\$ 588,774.12	\$ 98,129.02
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF HAMILTON	3	-	\$ 5,906.35	\$ 1,968.78
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MONTCLAIR	7	2	\$ 185,972.31	\$ 26,567.47
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MORRIS	2	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 150,070.00	\$ 150,070.00
EMPLOYMENT PRACTICES	2013 Total		34	15	\$ 2,248,120.48	\$ 66,121.19

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	-	\$ 24,995.89	\$ 24,995.89
EMPLOYMENT PRACTICES	2014	BOROUGH OF HIGHLAND PARK	1	1	\$ 454,198.90	\$ 454,198.90
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	2	\$ 154,003.01	\$ 51,334.34
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	5	\$ 529,261.50	\$ 88,210.25
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP	2	-	\$ 522,594.52	\$ 261,297.26
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	2	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWN OF HARRISON	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF BLOOMFIELD	6	1	\$ 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	\$ 327,411.24	\$ 54,568.54
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF MORRIS	2	1	\$ 155,692.30	\$ 77,846.15
EMPLOYMENT PRACTICES	2014	TOWNSHIP OF PARSIPPANY	4	2	\$ 242,988.98	\$ 60,747.25
EMPLOYMENT PRACTICES	2014 Total		39	20	\$ 2,531,443.44	\$ 64,908.81
EMPLOYMENT PRACTICES	2015	BOROUGH OF NORTH PLAINFIELD	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2015	CITY OF ENGLEWOOD	3	3	\$ 159,500.00	\$ 53,166.67
EMPLOYMENT PRACTICES	2015	CITY OF HOBOKEN	3	3	\$ 306,980.00	\$ 102,326.67
EMPLOYMENT PRACTICES	2015	CITY OF LINDEN	1	1	\$ 6,500.00	\$ 6,500.00
EMPLOYMENT PRACTICES	2015	LIVINGSTON TOWNSHIP	1	1	\$ 78,004.19	\$ 78,004.19
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF FREEHOLD	1	-	\$ 840.00	\$ 840.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF MONTCLAIR	1	1	\$ 151,000.00	\$ 151,000.00
EMPLOYMENT PRACTICES	2015	TOWNSHIP OF PARSIPPANY	1	-	\$ 2,960.00	\$ 2,960.00
EMPLOYMENT PRACTICES	2015 Total		12	10	\$ 856,784.19	\$ 71,398.68
EMPLOYMENT PRACTICES Total			110	49	\$ 10,082,629.80	\$ 91,660.27
GENERAL LIABILITY	2006	TOWNSHIP OF UNION	1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2006 Total		1	-	\$ 133.90	\$ 133.90
GENERAL LIABILITY	2007	TOWNSHIP OF HAMILTON	1	-	\$ 250,000.00	\$ 250,000.00
GENERAL LIABILITY	2007 Total		1	-	\$ 250,000.00	\$ 250,000.00
GENERAL LIABILITY	2008	BERKELEY TOWNSHIP	1	1	\$ 31,000.00	\$ 31,000.00
GENERAL LIABILITY	2008	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	2008 Total		2	1	\$ 31,000.00	\$ 15,500.00
GENERAL LIABILITY	2009	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
GENERAL LIABILITY	2009	TOWNSHIP OF MANALAPAN	1	-	\$ 56,951.64	\$ 56,951.64
GENERAL LIABILITY	2009 Total		2	-	\$ 56,951.64	\$ 28,475.82
GENERAL LIABILITY	2010	BERKELEY TOWNSHIP	1	-	\$ 3,408.86	\$ 3,408.86
GENERAL LIABILITY	2010	BOROUGH OF CALDWELL	1	-	\$ 2,606.10	\$ 2,606.10
GENERAL LIABILITY	2010	BOROUGH OF KENILWORTH	1	-	\$ 4,131.58	\$ 4,131.58
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

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	CITY OF HOBOKEN	3	-	\$ -	\$ -
GENERAL LIABILITY	2010	TOWNSHIP OF EWING	3	-	\$ 25,967.24	\$ 8,655.75
GENERAL LIABILITY	2010	TOWNSHIP OF MANALAPAN	1	-	\$ 3,640.16	\$ 3,640.16
GENERAL LIABILITY	2010	TOWNSHIP OF MAPLEWOOD	1	-	\$ 2,280.42	\$ 2,280.42
GENERAL LIABILITY	2010	TOWNSHIP OF MONTCLAIR	5	-	\$ 105,998.07	\$ 21,199.61
GENERAL LIABILITY	2010	TOWNSHIP OF MORRIS	1	-	\$ 719.10	\$ 719.10
GENERAL LIABILITY	2010	TOWNSHIP OF UNION	1	-	\$ 41,646.56	\$ 41,646.56
GENERAL LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	1	\$ 44,950.00	\$ 44,950.00
GENERAL LIABILITY	2010 Total		23	2	\$ 281,831.10	\$ 12,253.53
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	\$ 112,247.16	\$ 14,030.90
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	\$ 93,848.61	\$ 93,848.61
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	1	\$ 62,270.49	\$ 8,895.78
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	1	\$ 129,080.87	\$ 8,067.55
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	2	1	\$ 78,946.74	\$ 39,473.37
GENERAL LIABILITY	2011	TOWNSHIP OF WEST ORANGE	23	-	\$ 36,523.21	\$ 1,587.97
GENERAL LIABILITY	2011 Total		121	10	\$ 1,065,037.28	\$ 8,801.96
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1	\$ 34,594.31	\$ 4,942.04
GENERAL LIABILITY	2012	BOROUGH OF CALDWELL	15	2	\$ 172,071.65	\$ 11,471.44
GENERAL LIABILITY	2012	BOROUGH OF FAIR HAVEN	1	-	\$ 3,199.10	\$ 3,199.10
GENERAL LIABILITY	2012	BOROUGH OF FANWOOD	5	-	\$ 1,900.00	\$ 380.00
GENERAL LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	4	-	\$ 500.00	\$ 125.00
GENERAL LIABILITY	2012	BOROUGH OF HIGHLAND PARK	20	-	\$ 12,157.94	\$ 607.90
GENERAL LIABILITY	2012	BOROUGH OF KENILWORTH	8	-	\$ 8.90	\$ 1.11
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	-	\$ 871.21	\$ 290.40
GENERAL LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	12	-	\$ 22,829.17	\$ 1,902.43

**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	CITY OF ENGLEWOOD	34	1	\$ 297,950.28	\$ 8,763.24
GENERAL LIABILITY	2012	CITY OF HOBOKEN	58	5	\$ 287,540.62	\$ 4,957.60
GENERAL LIABILITY	2012	CITY OF RAHWAY	30	2	\$ 184,346.34	\$ 6,144.88
GENERAL LIABILITY	2012	HOWELL TOWNSHIP	21	3	\$ 275,017.74	\$ 13,096.08
GENERAL LIABILITY	2012	LIVINGSTON TOWNSHIP	43	-	\$ 142,715.08	\$ 3,318.96
GENERAL LIABILITY	2012	TOWN OF HARRISON	5	-	\$ 4,322.80	\$ 864.56
GENERAL LIABILITY	2012	TOWN OF MORRISTOWN	23	2	\$ 123,987.74	\$ 5,390.77
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	4	\$ 1,112,388.45	\$ 37,079.62
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	11	2	\$ 77,527.30	\$ 7,047.94
GENERAL LIABILITY	2012	TOWNSHIP OF MANALAPAN	11	-	\$ 1,170.00	\$ 106.36
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	1	\$ 37,797.75	\$ 1,799.89
GENERAL LIABILITY	2012	TOWNSHIP OF MONTCLAIR	49	5	\$ 316,725.95	\$ 6,463.79
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	\$ 219,239.83	\$ 5,925.40
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	8	1	\$ 43,256.15	\$ 5,407.02
GENERAL LIABILITY	2012	TOWNSHIP OF WEST ORANGE	38	1	\$ 20,783.08	\$ 546.92
GENERAL LIABILITY	2012 Total		592	36	\$ 3,612,187.65	\$ 6,101.67
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	-	\$ -	\$ -
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	5	-	\$ 123,406.50	\$ 24,681.30
GENERAL LIABILITY	2013	BOROUGH OF CALDWELL	15	2	\$ 137,845.20	\$ 9,189.68
GENERAL LIABILITY	2013	BOROUGH OF FAIR HAVEN	2	-	\$ 2,276.16	\$ 1,138.08
GENERAL LIABILITY	2013	BOROUGH OF FANWOOD	4	1	\$ 76,994.70	\$ 19,248.68
GENERAL LIABILITY	2013	BOROUGH OF HADDON HEIGHTS	10	-	\$ 4,779.59	\$ 477.96
GENERAL LIABILITY	2013	BOROUGH OF HIGHLAND PARK	8	2	\$ 186,302.44	\$ 23,287.81
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	3	\$ 160,380.13	\$ 4,112.31
GENERAL LIABILITY	2013	CITY OF LINDEN	29	1	\$ 34,099.17	\$ 1,175.83
GENERAL LIABILITY	2013	CITY OF RAHWAY	30	1	\$ 77,489.15	\$ 2,582.97
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	18	1	\$ 79,999.24	\$ 4,444.40
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	31	1	\$ 57,475.88	\$ 1,854.06
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	-	\$ 889.95	\$ 63.57
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	1	\$ 122,715.07	\$ 11,155.92
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	31	4	\$ 501,862.16	\$ 16,189.10

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 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	\$ 248,175.50	\$ 8,005.66
GENERAL LIABILITY	2013	TOWNSHIP OF LAWRENCE	15	1	\$ 1,346.58	\$ 89.77
GENERAL LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	13	2	\$ 66,812.17	\$ 5,139.40
GENERAL LIABILITY	2013	TOWNSHIP OF MONTCLAIR	44	1	\$ 521,806.32	\$ 11,859.23
GENERAL LIABILITY	2013	TOWNSHIP OF MORRIS	4	-	\$ 318.45	\$ 79.61
GENERAL LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	23	1	\$ 7,536.81	\$ 327.69
GENERAL LIABILITY	2013	TOWNSHIP OF PARSIPPANY	46	1	\$ 106,784.57	\$ 2,321.40
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	31	3	\$ 267,291.21	\$ 8,622.30
GENERAL LIABILITY	2013	TOWNSHIP OF WARREN	4	1	\$ 77,581.85	\$ 19,395.46
GENERAL LIABILITY	2013	TOWNSHIP OF WEST ORANGE	31	1	\$ 98,180.81	\$ 3,167.12
GENERAL LIABILITY	2013 Total		544	40	\$ 3,294,332.85	\$ 6,055.76
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	12	-	\$ 2,507.15	\$ 208.93
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	7	1	\$ 33,027.94	\$ 4,718.28
GENERAL LIABILITY	2014	BOROUGH OF CALDWELL	19	-	\$ 2,468.94	\$ 129.94
GENERAL LIABILITY	2014	BOROUGH OF FAIR HAVEN	2	-	\$ -	\$ -
GENERAL LIABILITY	2014	BOROUGH OF FANWOOD	4	-	\$ 385.55	\$ 96.39
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	15	1	\$ 13,984.00	\$ 932.27
GENERAL LIABILITY	2014	BOROUGH OF HIGHLAND PARK	10	2	\$ 8,046.65	\$ 804.67
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	1	\$ 76,522.65	\$ 9,565.33
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	36	5	\$ 56,195.28	\$ 1,560.98
GENERAL LIABILITY	2014	CITY OF HOBOKEN	45	5	\$ 93,125.45	\$ 2,069.45
GENERAL LIABILITY	2014	CITY OF LINDEN	33	4	\$ 168,265.15	\$ 5,098.94
GENERAL LIABILITY	2014	CITY OF RAHWAY	24	6	\$ 233,245.20	\$ 9,718.55
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	26	1	\$ 9,157.47	\$ 352.21
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	36	1	\$ 3,051.89	\$ 84.77
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	-	\$ 925.85	\$ 231.46
GENERAL LIABILITY	2014	TOWN OF HARRISON	13	-	\$ 2,249.67	\$ 173.05
GENERAL LIABILITY	2014	TOWN OF KEARNY	53	8	\$ 362,925.17	\$ 6,847.64
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	11	1	\$ 2,583.80	\$ 234.89
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	34	5	\$ 156,748.27	\$ 4,610.24
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	26	3	\$ 56,359.98	\$ 2,167.69
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	22	1	\$ 5,007.77	\$ 227.63
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	20	3	\$ 116,697.14	\$ 5,834.86
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	12	3	\$ 17,316.49	\$ 1,443.04
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	2	\$ 8,796.25	\$ 462.96

**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 MONTCLAIR	50	7	\$ 320,596.12	\$ 6,411.92
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	-	\$ 2,404.94	\$ 601.24
GENERAL LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	1	\$ 34,539.36	\$ 2,656.87
GENERAL LIABILITY	2014	TOWNSHIP OF PARSIPPANY	33	1	\$ 34,505.42	\$ 1,045.62
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	47	9	\$ 406,788.00	\$ 8,655.06
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	4	-	\$ 815.23	\$ 203.81
GENERAL LIABILITY	2014	TOWNSHIP OF WEST ORANGE	26	1	\$ 5,650.03	\$ 217.31
GENERAL LIABILITY	2014 Total		689	73	\$ 2,238,212.03	\$ 3,248.49
GENERAL LIABILITY	2015	BERKELEY HEIGHTS	5	2	\$ 1,500.00	\$ 300.00
GENERAL LIABILITY	2015	BERKELEY TOWNSHIP	15	7	\$ 5,800.00	\$ 386.67
GENERAL LIABILITY	2015	BOROUGH OF CALDWELL	11	5	\$ 4,779.90	\$ 434.54
GENERAL LIABILITY	2015	BOROUGH OF FAIR HAVEN	2	2	\$ 8,500.00	\$ 4,250.00
GENERAL LIABILITY	2015	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF FREEHOLD	7	5	\$ 4,750.00	\$ 678.57
GENERAL LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	5	4	\$ 2,000.00	\$ 400.00
GENERAL LIABILITY	2015	BOROUGH OF HIGHLAND PARK	11	-	\$ -	\$ -
GENERAL LIABILITY	2015	BOROUGH OF KENILWORTH	1	1	\$ 1,000.00	\$ 1,000.00
GENERAL LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	6	4	\$ 3,000.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	4	1	\$ 500.00	\$ 125.00
GENERAL LIABILITY	2015	BOROUGH OF TOTOWA	6	1	\$ 1,780.00	\$ 296.67
GENERAL LIABILITY	2015	CITY OF ENGLEWOOD	15	9	\$ 8,728.85	\$ 581.92
GENERAL LIABILITY	2015	CITY OF HOBOKEN	19	4	\$ 4,362.95	\$ 229.63
GENERAL LIABILITY	2015	CITY OF LINDEN	6	3	\$ 8,435.70	\$ 1,405.95
GENERAL LIABILITY	2015	CITY OF RAHWAY	7	2	\$ 1,964.35	\$ 280.62
GENERAL LIABILITY	2015	HOWELL TOWNSHIP	21	7	\$ 81,142.91	\$ 3,863.95
GENERAL LIABILITY	2015	LIVINGSTON TOWNSHIP	16	6	\$ 3,072.45	\$ 192.03
GENERAL LIABILITY	2015	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	TOWN OF HARRISON	5	2	\$ 8,111.54	\$ 1,622.31
GENERAL LIABILITY	2015	TOWN OF KEARNY	15	8	\$ 81,193.40	\$ 5,412.89
GENERAL LIABILITY	2015	TOWN OF MORRISTOWN	6	1	\$ 500.00	\$ 83.33
GENERAL LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	14	6	\$ 12,575.00	\$ 898.21
GENERAL LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	3	\$ 27,500.00	\$ 5,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF EASTAMPTON	1	-	\$ 730.43	\$ 730.43
GENERAL LIABILITY	2015	TOWNSHIP OF EWING	8	1	\$ 3,095.51	\$ 386.94
GENERAL LIABILITY	2015	TOWNSHIP OF FREEHOLD	16	3	\$ 4,418.31	\$ 276.14
GENERAL LIABILITY	2015	TOWNSHIP OF HAMILTON	6	4	\$ 15,000.00	\$ 2,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF LAWRENCE	3	2	\$ 157,500.00	\$ 52,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF MONTCLAIR	39	19	\$ 18,161.45	\$ 465.68
GENERAL LIABILITY	2015	TOWNSHIP OF MORRIS	7	3	\$ 2,112.20	\$ 301.74
GENERAL LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	4	3	\$ 3,250.00	\$ 812.50

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2015	TOWNSHIP OF PARSIPPANY	19	3	\$ 2,466.95	\$ 129.84
GENERAL LIABILITY	2015	TOWNSHIP OF UNION	22	5	\$ 13,956.30	\$ 634.38
GENERAL LIABILITY	2015	TOWNSHIP OF WARREN	4	1	\$ 1,000.00	\$ 250.00
GENERAL LIABILITY	2015	TOWNSHIP OF WEST ORANGE	27	6	\$ 48,905.67	\$ 1,811.32
GENERAL LIABILITY	2015 Total		360	133	\$ 541,793.87	\$ 1,504.98
GENERAL LIABILITY Total			2,335	295	\$ 11,371,480.32	\$ 4,870.01
LIABILITY REPORT ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012	CITY OF RAHWAY	1	-	\$ -	\$ -
LIABILITY REPORT ONLY	2012 Total		2	-	\$ -	\$ -
LIABILITY REPORT ONLY Total			2	-	\$ -	\$ -
PROPERTY	2011	CITY OF RAHWAY	3	-	\$ 6,067.86	\$ 2,022.62
PROPERTY	2011	LIVINGSTON TOWNSHIP	4	-	\$ 2,815.00	\$ 703.75
PROPERTY	2011	TOWN OF HARRISON	1	-	\$ -	\$ -
PROPERTY	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 936.25	\$ 936.25
PROPERTY	2011 Total		9	-	\$ 9,819.11	\$ 1,091.01
PROPERTY	2012	BERKELEY TOWNSHIP	32	-	\$ 113,159.39	\$ 3,536.23
PROPERTY	2012	BOROUGH OF CALDWELL	5	-	\$ 36,737.35	\$ 7,347.47
PROPERTY	2012	BOROUGH OF FAIR HAVEN	5	-	\$ 22,621.84	\$ 4,524.37
PROPERTY	2012	BOROUGH OF FANWOOD	2	-	\$ 8,850.00	\$ 4,425.00
PROPERTY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ 519.54	\$ 173.18
PROPERTY	2012	BOROUGH OF HIGHLAND PARK	7	-	\$ 2,044.00	\$ 292.00
PROPERTY	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
PROPERTY	2012	BOROUGH OF MIDDLESEX	12	-	\$ 27,892.70	\$ 2,324.39
PROPERTY	2012	BOROUGH OF NORTH PLAINFIELD	4	-	\$ 500.00	\$ 125.00
PROPERTY	2012	CITY OF ENGLEWOOD	9	-	\$ 621,999.27	\$ 69,111.03
PROPERTY	2012	CITY OF HOBOKEN	25	-	\$ 845,972.27	\$ 33,838.89
PROPERTY	2012	CITY OF RAHWAY	29	-	\$ 1,059,239.07	\$ 36,525.49
PROPERTY	2012	HOWELL TOWNSHIP	3	-	\$ 107,016.14	\$ 35,672.05
PROPERTY	2012	LIVINGSTON TOWNSHIP	3	-	\$ 9,836.55	\$ 3,278.85
PROPERTY	2012	TOWN OF HARRISON	9	-	\$ 258,991.70	\$ 28,776.86
PROPERTY	2012	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF EWING	1	-	\$ -	\$ -
PROPERTY	2012	TOWNSHIP OF FREEHOLD	5	-	\$ 235,727.38	\$ 47,145.48
PROPERTY	2012	TOWNSHIP OF MANALAPAN	4	-	\$ 2,871.12	\$ 717.78
PROPERTY	2012	TOWNSHIP OF MAPLEWOOD	2	-	\$ 1,589.00	\$ 794.50
PROPERTY	2012	TOWNSHIP OF MONTCLAIR	3	-	\$ 551.55	\$ 183.85
PROPERTY	2012	TOWNSHIP OF MORRIS	5	-	\$ 5,715.28	\$ 1,143.06
PROPERTY	2012	TOWNSHIP OF NORTH BRUNSWICK	18	-	\$ 77,834.57	\$ 4,324.14
PROPERTY	2012	TOWNSHIP OF PARSIPPANY	16	-	\$ 224,445.11	\$ 14,027.82

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2012	TOWNSHIP OF UNION	3	-	\$ 5,616.37	\$ 1,872.12
PROPERTY	2012	TOWNSHIP OF WARREN	5	-	\$ 7,415.89	\$ 1,483.18
PROPERTY	2012	TOWNSHIP OF WEST ORANGE	1	-	\$ -	\$ -
PROPERTY	2012 Total		214	-	\$ 3,677,146.09	\$ 17,182.93
PROPERTY	2013	BERKELEY HEIGHTS	6	-	\$ 34,617.08	\$ 5,769.51
PROPERTY	2013	BERKELEY TOWNSHIP	5	-	\$ 8,992.78	\$ 1,798.56
PROPERTY	2013	BOROUGH OF CALDWELL	3	-	\$ 1,407.95	\$ 469.32
PROPERTY	2013	BOROUGH OF FAIR HAVEN	1	-	\$ 7,930.00	\$ 7,930.00
PROPERTY	2013	BOROUGH OF HADDON HEIGHTS	2	-	\$ 2,280.75	\$ 1,140.38
PROPERTY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 385.21	\$ 192.61
PROPERTY	2013	BOROUGH OF NEW PROVIDENCE	1	-	\$ 1,422.46	\$ 1,422.46
PROPERTY	2013	BOROUGH OF NORTH PLAINFIELD	1	-	\$ 1,990.00	\$ 1,990.00
PROPERTY	2013	CITY OF ENGLEWOOD	12	-	\$ 18,304.16	\$ 1,525.35
PROPERTY	2013	CITY OF LINDEN	20	-	\$ 5,913.37	\$ 295.67
PROPERTY	2013	CITY OF RAHWAY	4	-	\$ 5,638.21	\$ 1,409.55
PROPERTY	2013	HOWELL TOWNSHIP	4	-	\$ -	\$ -
PROPERTY	2013	LIVINGSTON TOWNSHIP	5	-	\$ 14,490.56	\$ 2,898.11
PROPERTY	2013	TOWN OF HARRISON	2	-	\$ 2,616.94	\$ 1,308.47
PROPERTY	2013	TOWN OF MORRISTOWN	3	-	\$ 18,433.89	\$ 6,144.63
PROPERTY	2013	TOWNSHIP OF FREEHOLD	1	-	\$ 79,708.96	\$ 79,708.96
PROPERTY	2013	TOWNSHIP OF HAMILTON	2	-	\$ 76,455.00	\$ 38,227.50
PROPERTY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 4,475.00	\$ 4,475.00
PROPERTY	2013	TOWNSHIP OF MONTCLAIR	1	-	\$ 3,245.05	\$ 3,245.05
PROPERTY	2013	TOWNSHIP OF MORRIS	2	-	\$ 2,525.88	\$ 1,262.94
PROPERTY	2013	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 30,974.30	\$ 6,194.86
PROPERTY	2013	TOWNSHIP OF PARSIPPANY	8	-	\$ 37,276.55	\$ 4,659.57
PROPERTY	2013	TOWNSHIP OF UNION	1	-	\$ 1,860.00	\$ 1,860.00
PROPERTY	2013	TOWNSHIP OF WEST ORANGE	2	-	\$ 6,495.00	\$ 3,247.50
PROPERTY	2013 Total		94	-	\$ 367,439.10	\$ 3,908.93
PROPERTY	2014	BERKELEY HEIGHTS	3	-	\$ 13,198.84	\$ 4,399.61
PROPERTY	2014	BERKELEY TOWNSHIP	6	-	\$ 51,946.23	\$ 8,657.71
PROPERTY	2014	BOROUGH OF CALDWELL	5	-	\$ -	\$ -
PROPERTY	2014	BOROUGH OF FAIR HAVEN	5	-	\$ 3,760.12	\$ 752.02
PROPERTY	2014	BOROUGH OF HADDON HEIGHTS	3	1	\$ 17,089.17	\$ 5,696.39
PROPERTY	2014	BOROUGH OF HIGHLAND PARK	1	-	\$ 2,626.25	\$ 2,626.25
PROPERTY	2014	BOROUGH OF NEW PROVIDENCE	4	-	\$ 49,410.51	\$ 12,352.63
PROPERTY	2014	BOROUGH OF NORTH PLAINFIELD	2	-	\$ -	\$ -
PROPERTY	2014	BOROUGH OF TOTOWA	4	-	\$ 32,663.02	\$ 8,165.76
PROPERTY	2014	CITY OF ENGLEWOOD	8	-	\$ 14,915.84	\$ 1,864.48
PROPERTY	2014	CITY OF LINDEN	5	1	\$ 3,644.40	\$ 728.88
PROPERTY	2014	CITY OF RAHWAY	2	-	\$ 4,035.18	\$ 2,017.59

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	LIVINGSTON TOWNSHIP	4	-	\$ 1,059.87	\$ 264.97
PROPERTY	2014	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
PROPERTY	2014	TOWN OF HARRISON	3	-	\$ 26,179.56	\$ 8,726.52
PROPERTY	2014	TOWN OF KEARNY	4	1	\$ 15,390.50	\$ 3,847.63
PROPERTY	2014	TOWN OF MORRISTOWN	2	1	\$ 11,700.00	\$ 5,850.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	-	\$ -	\$ -
PROPERTY	2014	TOWNSHIP OF FREEHOLD	1	-	\$ 183.50	\$ 183.50
PROPERTY	2014	TOWNSHIP OF LAWRENCE	2	-	\$ 58,817.24	\$ 29,408.62
PROPERTY	2014	TOWNSHIP OF MAPLEWOOD	5	1	\$ 4,402.67	\$ 880.53
PROPERTY	2014	TOWNSHIP OF MONTCLAIR	1	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	3	\$ 114,503.94	\$ 6,361.33
PROPERTY	2014	TOWNSHIP OF UNION	6	1	\$ 3,093.62	\$ 515.60
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	2014 Total		112	11	\$ 749,014.56	\$ 6,687.63
PROPERTY	2015	BERKELEY HEIGHTS	1	-	\$ 208.35	\$ 208.35
PROPERTY	2015	BERKELEY TOWNSHIP	3	1	\$ 41,789.49	\$ 13,929.83
PROPERTY	2015	BOROUGH OF CALDWELL	2	1	\$ 31,048.65	\$ 15,524.33
PROPERTY	2015	BOROUGH OF FAIR HAVEN	1	-	\$ -	\$ -
PROPERTY	2015	BOROUGH OF FANWOOD	1	1	\$ 7,500.00	\$ 7,500.00
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	2	1	\$ 7,023.10	\$ 3,511.55
PROPERTY	2015	BOROUGH OF TOTOWA	4	2	\$ 10,370.00	\$ 2,592.50
PROPERTY	2015	CITY OF ENGLEWOOD	2	1	\$ 1,000.00	\$ 500.00
PROPERTY	2015	CITY OF HOBOKEN	3	-	\$ -	\$ -
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	-	\$ 13,372.12	\$ 6,686.06
PROPERTY	2015	LIVINGSTON TOWNSHIP	1	-	\$ 16,868.19	\$ 16,868.19
PROPERTY	2015	TOWN OF HARRISON	2	2	\$ 7,000.00	\$ 3,500.00
PROPERTY	2015	TOWN OF MORRISTOWN	4	2	\$ 11,822.15	\$ 2,955.54
PROPERTY	2015	TOWNSHIP OF EWING	1	-	\$ 338.14	\$ 338.14
PROPERTY	2015	TOWNSHIP OF FREEHOLD	3	1	\$ 38,024.65	\$ 12,674.88
PROPERTY	2015	TOWNSHIP OF LAWRENCE	2	-	\$ -	\$ -
PROPERTY	2015	TOWNSHIP OF MONTCLAIR	1	1	\$ 33,500.00	\$ 33,500.00
PROPERTY	2015	TOWNSHIP OF MORRIS	3	-	\$ 41,850.65	\$ 13,950.22

Valued as of 7/31/15

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PROPERTY	2015	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 125,000.00	\$ 125,000.00
PROPERTY	2015	TOWNSHIP OF PARSIPPANY	5	1	\$ 28,866.60	\$ 5,773.32
PROPERTY	2015	TOWNSHIP OF UNION	1	1	\$ 1,000.00	\$ 1,000.00
PROPERTY	2015	TOWNSHIP OF WARREN	3	1	\$ 9,600.00	\$ 3,200.00
PROPERTY	2015	TOWNSHIP OF WEST ORANGE	6	1	\$ 3,030.00	\$ 505.00
PROPERTY	2015 Total		59	21	\$ 443,862.09	\$ 7,523.09
PROPERTY Total			488	32	\$ 5,247,280.95	\$ 10,752.62
PUBLIC OFFICIALS LIABILITY	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 514,338.00	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	2008 Total		1	1	\$ 514,338.00	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	2012	BERKELEY TOWNSHIP	1	-	\$ 580.00	\$ 580.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF CALDWELL	2	-	\$ 3,000.00	\$ 1,500.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	-	\$ 2,500.00	\$ 1,250.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF KENILWORTH	1	-	\$ 27,889.92	\$ 27,889.92
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF MIDDLESEX	2	-	\$ 4,600.00	\$ 2,300.00
PUBLIC OFFICIALS LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	2	1	\$ 39,745.54	\$ 19,872.77
PUBLIC OFFICIALS LIABILITY	2012	CITY OF ENGLEWOOD	1	-	\$ 4,154.85	\$ 4,154.85
PUBLIC OFFICIALS LIABILITY	2012	CITY OF HOBOKEN	18	-	\$ 26,931.35	\$ 1,496.19
PUBLIC OFFICIALS LIABILITY	2012	CITY OF RAHWAY	1	-	\$ 21,106.24	\$ 21,106.24
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	-	\$ 4,146.90	\$ 4,146.90
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MONTCLAIR	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MORRIS	2	-	\$ 1,026.50	\$ 513.25
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF PARSIPPANY	3	-	\$ 46,707.53	\$ 15,569.18
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF UNION	3	-	\$ 81,000.00	\$ 27,000.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WARREN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF WEST ORANGE	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012 Total		47	1	\$ 266,238.83	\$ 5,664.66
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF CALDWELL	2	-	\$ 5,228.99	\$ 2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF FANWOOD	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 1,708.50	\$ 854.25
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	1	\$ 8,685.49	\$ 8,685.49
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

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2013	HOWELL TOWNSHIP	2	1	\$ 20,787.00	\$ 10,393.50
PUBLIC OFFICIALS LIABILITY	2013	LIVINGSTON TOWNSHIP	1	-	\$ 4,384.92	\$ 4,384.92
PUBLIC OFFICIALS LIABILITY	2013	TOWN OF MORRISTOWN	4	1	\$ 12,481.18	\$ 3,120.30
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF EWING	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 629.00	\$ 629.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2	-	\$ 7,240.13	\$ 3,620.07
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	5	-	\$ 35,537.27	\$ 7,107.45
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	2	2	\$ 87,346.90	\$ 43,673.45
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF PARSIPPANY	4	-	\$ 1,690.00	\$ 422.50
PUBLIC OFFICIALS LIABILITY	2013 Total		54	5	\$ 227,345.20	\$ 4,210.10
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	2	1	\$ 78,220.00	\$ 39,110.00
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	2	-	\$ 1,641.50	\$ 820.75
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF HIGHLAND PARK	1	1	\$ 31,000.00	\$ 31,000.00
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 30,178.50	\$ 15,089.25
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF TOTOWA	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF ENGLEWOOD	4	-	\$ 2,168.50	\$ 542.13
PUBLIC OFFICIALS LIABILITY	2014	CITY OF HOBOKEN	13	1	\$ 45,920.12	\$ 3,532.32
PUBLIC OFFICIALS LIABILITY	2014	CITY OF LINDEN	2	-	\$ 860.00	\$ 430.00
PUBLIC OFFICIALS LIABILITY	2014	CITY OF RAHWAY	1	-	\$ 684.50	\$ 684.50
PUBLIC OFFICIALS LIABILITY	2014	HOWELL TOWNSHIP	4	1	\$ 9,132.31	\$ 2,283.08
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1	-	\$ 370.00	\$ 370.00
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1	-	\$ 2,035.00	\$ 2,035.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	4	-	\$ 14,047.79	\$ 3,511.95
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF LAWRENCE	1	-	\$ 185.78	\$ 185.78
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	1	-	\$ 1,060.00	\$ 1,060.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MONTCLAIR	6	1	\$ 45,742.83	\$ 7,623.81
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 2,053.50	\$ 2,053.50
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF PARSIPPANY	5	-	\$ 1,307.60	\$ 261.52
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF WARREN	2	2	\$ 152,127.01	\$ 76,063.51
PUBLIC OFFICIALS LIABILITY	2014 Total		56	7	\$ 419,684.94	\$ 7,494.37
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF FREEHOLD	5	2	\$ 13,707.00	\$ 2,741.40
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF HIGHLAND PARK	4	4	\$ 164,000.00	\$ 41,000.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF ENGLEWOOD	3	2	\$ 117,222.00	\$ 39,074.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF HOBOKEN	6	1	\$ 11,020.00	\$ 1,836.67
PUBLIC OFFICIALS LIABILITY	2015	CITY OF LINDEN	2	1	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2015	HOWELL TOWNSHIP	1	1	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	2015	TOWN OF KEARNY	1	-	\$ 1,060.00	\$ 1,060.00



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF EWING	1	1	\$ 1,000.00	\$ 1,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF FREEHOLD	1	1	\$ 31,000.00	\$ 31,000.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF HAMILTON	3	3	\$ 77,000.00	\$ 25,666.67
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MONTCLAIR	7	4	\$ 80,662.00	\$ 11,523.14
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MORRIS	2	-	\$ 1,740.00	\$ 870.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF PARSIPPANY	5	2	\$ 12,440.00	\$ 2,488.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WARREN	1	-	\$ 840.00	\$ 840.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF WEST ORANGE	1	1	\$ 6,500.00	\$ 6,500.00
PUBLIC OFFICIALS LIABILITY	2015 Total		43	23	\$ 524,691.00	\$ 12,202.12
PUBLIC OFFICIALS LIABILITY Total			201	37	\$ 1,952,297.97	\$ 9,712.93
WORKCOMP RECORD ONLY	2012	BERKELEY TOWNSHIP	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF CALDWELL	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FAIR HAVEN	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF FANWOOD	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HADDON HEIGHTS	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF HIGHLAND PARK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF MIDDLESEX	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NEW PROVIDENCE	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	BOROUGH OF NORTH PLAINFIELD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF ENGLEWOOD	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF HOBOKEN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	CITY OF RAHWAY	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	HOWELL TOWNSHIP	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	LIVINGSTON TOWNSHIP	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF HARRISON	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWN OF MORRISTOWN	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF EWING	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF FREEHOLD	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF HAMILTON	28	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MANALAPAN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MAPLEWOOD	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MONTCLAIR	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF MORRIS	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF NORTH BRUNSWICK	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF UNION	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WARREN	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012	TOWNSHIP OF WEST ORANGE	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2012 Total		239	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BERKELEY HEIGHTS	2	-	\$ -	\$ -

Valued as of 7/31/15

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	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	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF RAHWAY	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	HOWELL TOWNSHIP	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	LIVINGSTON TOWNSHIP	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWN OF HARRISON	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWN OF MORRISTOWN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF EWING	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF FREEHOLD	21	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF HAMILTON	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF LAWRENCE	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MAPLEWOOD	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MONTCLAIR	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF MORRIS	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF NORTH BRUNSWICK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WARREN	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	TOWNSHIP OF WEST ORANGE	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013 Total		242	-	\$ -	\$ -
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	-	\$ -	\$ -



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	LIVINGSTON TOWNSHIP	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD	26	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS	14	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF UNION	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WARREN	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF WEST ORANGE	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014 Total		287	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BERKELEY HEIGHTS	3	-	\$ -	\$ -
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	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	BOROUGH OF NORTH PLAINFIELD	5	1	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	CITY OF ENGLEWOOD	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	CITY OF HOBOKEN	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	HOWELL TOWNSHIP	16	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	LIVINGSTON TOWNSHIP	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF GUTTENBERG	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF HARRISON	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF KEARNY	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF CINNAMINSON	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF EWING	3	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF FREEHOLD	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF HAMILTON	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF LAWRENCE	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MONTCLAIR	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MORRIS	7	-	\$ -	\$ -

Valued as of 7/31/15

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF NORTH BRUNSWICK	25	14	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF UNION	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WARREN	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WEST ORANGE	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015 Total		179	15	\$ -	\$ -
WORKCOMP RECORD ONLY Total			947	15	\$ -	\$ -
WORKERS COMPENSATION	2006	BERKELEY TOWNSHIP	1	1	\$ 8,510.65	\$ 8,510.65
WORKERS COMPENSATION	2006	CITY OF RAHWAY	1	1	\$ 25,878.20	\$ 25,878.20
WORKERS COMPENSATION	2006 Total		2	2	\$ 34,388.85	\$ 17,194.43
WORKERS COMPENSATION	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 118,000.00	\$ 118,000.00
WORKERS COMPENSATION	2008 Total		1	1	\$ 118,000.00	\$ 118,000.00
WORKERS COMPENSATION	2009	CITY OF HOBOKEN	2	2	\$ 46,338.20	\$ 23,169.10
WORKERS COMPENSATION	2009	TOWNSHIP OF HAMILTON	1	1	\$ 750.00	\$ 750.00
WORKERS COMPENSATION	2009 Total		3	3	\$ 47,088.20	\$ 15,696.07
WORKERS COMPENSATION	2010	BOROUGH OF CALDWELL	1	-	\$ 32,929.64	\$ 32,929.64
WORKERS COMPENSATION	2010	CITY OF HOBOKEN	7	3	\$ 69,910.69	\$ 9,987.24
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	-	\$ 6,436.10	\$ 6,436.10
WORKERS COMPENSATION	2010 Total		9	3	\$ 109,276.43	\$ 12,141.83
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	-	\$ 755.45	\$ 755.45
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	-	\$ 957.08	\$ 957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	3	2	\$ 60,692.11	\$ 20,230.70
WORKERS COMPENSATION	2011	HOWELL TOWNSHIP	1	-	\$ 9.20	\$ 9.20
WORKERS COMPENSATION	2011	LIVINGSTON TOWNSHIP	2	-	\$ 5,320.57	\$ 2,660.29
WORKERS COMPENSATION	2011	TOWNSHIP OF EWING	1	-	\$ 14.15	\$ 14.15
WORKERS COMPENSATION	2011	TOWNSHIP OF MONTCLAIR	1	1	\$ 86,638.80	\$ 86,638.80
WORKERS COMPENSATION	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 38,981.71	\$ 38,981.71
WORKERS COMPENSATION	2011	TOWNSHIP OF UNION	1	-	\$ 1,063.05	\$ 1,063.05
WORKERS COMPENSATION	2011	TOWNSHIP OF WEST ORANGE	1	1	\$ 24,990.00	\$ 24,990.00
WORKERS COMPENSATION	2011 Total		13	4	\$ 219,422.12	\$ 16,878.62
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	13	\$ 1,441,375.94	\$ 30,028.67
WORKERS COMPENSATION	2012	BOROUGH OF CALDWELL	14	-	\$ 74,587.41	\$ 5,327.67
WORKERS COMPENSATION	2012	BOROUGH OF FAIR HAVEN	6	-	\$ 10,544.84	\$ 1,757.47
WORKERS COMPENSATION	2012	BOROUGH OF FANWOOD	6	-	\$ 76,053.23	\$ 12,675.54
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	-	\$ 26,497.32	\$ 4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF HIGHLAND PARK	15	1	\$ 69,362.44	\$ 4,624.16
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	-	\$ 5,294.16	\$ 1,058.83
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	1	\$ 454,730.83	\$ 30,315.39
WORKERS COMPENSATION	2012	BOROUGH OF NEW PROVIDENCE	9	1	\$ 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	\$ 1,127,328.38	\$ 15,657.34

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	CITY OF HOBOKEN	100	20	\$ 1,558,909.79	\$ 15,589.10
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	1	\$ 68,411.51	\$ 2,359.02
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8	\$ 751,996.39	\$ 25,066.55
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	7	\$ 784,209.53	\$ 16,685.31
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	1	\$ 135,872.62	\$ 7,151.19
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	-	\$ 141,571.01	\$ 3,826.24
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	-	\$ 9,549.92	\$ 1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	4	\$ 480,507.35	\$ 9,240.53
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	2	\$ 170,420.18	\$ 8,115.25
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	10	\$ 1,356,527.05	\$ 9,901.66
WORKERS COMPENSATION	2012	TOWNSHIP OF MANALAPAN	16	1	\$ 195,508.56	\$ 12,219.28
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	-	\$ 90,256.62	\$ 3,112.30
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	3	\$ 727,744.88	\$ 11,196.08
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	1	\$ 185,366.95	\$ 7,129.50
WORKERS COMPENSATION	2012	TOWNSHIP OF NORTH BRUNSWICK	46	2	\$ 321,202.57	\$ 6,982.66
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	5	\$ 455,714.31	\$ 7,350.23
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	-	\$ 9,206.13	\$ 767.18
WORKERS COMPENSATION	2012	TOWNSHIP OF WEST ORANGE	36	2	\$ 374,858.45	\$ 10,412.73
WORKERS COMPENSATION	2012 Total		986	98	\$ 11,445,205.19	\$ 11,607.71
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	-	\$ 8,850.25	\$ 737.52
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	54	8	\$ 370,701.18	\$ 6,864.84
WORKERS COMPENSATION	2013	BOROUGH OF CALDWELL	10	1	\$ 57,463.11	\$ 5,746.31
WORKERS COMPENSATION	2013	BOROUGH OF FAIR HAVEN	6	-	\$ 3,412.54	\$ 568.76
WORKERS COMPENSATION	2013	BOROUGH OF FANWOOD	4	-	\$ 45,034.01	\$ 11,258.50
WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	1	\$ 112,008.62	\$ 9,334.05
WORKERS COMPENSATION	2013	BOROUGH OF HIGHLAND PARK	11	-	\$ 18,339.81	\$ 1,667.26
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	4	\$ 219,886.16	\$ 18,323.85
WORKERS COMPENSATION	2013	BOROUGH OF NEW PROVIDENCE	11	-	\$ 13,152.86	\$ 1,195.71
WORKERS COMPENSATION	2013	BOROUGH OF NORTH PLAINFIELD	17	1	\$ 118,302.96	\$ 6,959.00
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	10	\$ 662,402.61	\$ 12,738.51
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	107	17	\$ 658,583.33	\$ 6,154.98
WORKERS COMPENSATION	2013	CITY OF LINDEN	98	17	\$ 1,071,176.74	\$ 10,930.37
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	3	\$ 117,418.58	\$ 5,337.21
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	1	\$ 89,898.02	\$ 6,421.29
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	9	\$ 556,502.41	\$ 12,366.72
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	1	\$ 189,247.15	\$ 11,132.19
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	3	\$ 228,999.97	\$ 9,541.67
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	-	\$ 941.85	\$ 470.93
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	4	\$ 331,547.19	\$ 16,577.36
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	3	\$ 272,200.09	\$ 8,506.25
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	5	\$ 589,893.85	\$ 6,144.73

Garden State Municipal Joint Insurance Fund

Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	1	\$ 609,524.30	\$ 25,396.85
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	2	\$ 308,280.76	\$ 8,112.65
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	6	\$ 503,727.35	\$ 9,158.68
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	3	\$ 279,685.68	\$ 9,644.33
WORKERS COMPENSATION	2013	TOWNSHIP OF NORTH BRUNSWICK	33	3	\$ 352,555.51	\$ 10,683.50
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	12	\$ 717,372.37	\$ 7,713.68
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	-	\$ 13,458.40	\$ 1,495.38
WORKERS COMPENSATION	2013	TOWNSHIP OF WEST ORANGE	44	9	\$ 1,042,827.56	\$ 23,700.63
WORKERS COMPENSATION	2013 Total		1,003	124	\$ 9,563,395.22	\$ 9,534.79
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	3	\$ 81,224.68	\$ 6,768.72
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	50	9	\$ 392,433.54	\$ 7,848.67
WORKERS COMPENSATION	2014	BOROUGH OF CALDWELL	9	1	\$ 3,453.99	\$ 383.78
WORKERS COMPENSATION	2014	BOROUGH OF FAIR HAVEN	1	-	\$ 1,975.28	\$ 1,975.28
WORKERS COMPENSATION	2014	BOROUGH OF FANWOOD	12	5	\$ 240,918.83	\$ 20,076.57
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	4	1	\$ 11,641.63	\$ 2,910.41
WORKERS COMPENSATION	2014	BOROUGH OF HIGHLAND PARK	8	1	\$ 54,409.30	\$ 6,801.16
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	1	\$ 17,968.30	\$ 2,246.04
WORKERS COMPENSATION	2014	BOROUGH OF NEW PROVIDENCE	12	3	\$ 45,982.37	\$ 3,831.86
WORKERS COMPENSATION	2014	BOROUGH OF NORTH PLAINFIELD	17	4	\$ 1,166,128.90	\$ 68,595.82
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	-	\$ 37,772.27	\$ 6,295.38
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	38	4	\$ 255,579.02	\$ 6,725.76
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	79	20	\$ 937,605.30	\$ 11,868.42
WORKERS COMPENSATION	2014	CITY OF LINDEN	130	17	\$ 1,099,246.89	\$ 8,455.75
WORKERS COMPENSATION	2014	CITY OF RAHWAY	22	3	\$ 177,709.49	\$ 8,077.70
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	27	9	\$ 397,206.22	\$ 14,711.34
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	42	15	\$ 373,713.49	\$ 8,897.94
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	2	\$ 49,020.18	\$ 7,002.88
WORKERS COMPENSATION	2014	TOWN OF HARRISON	16	5	\$ 34,511.86	\$ 2,156.99
WORKERS COMPENSATION	2014	TOWN OF KEARNY	39	12	\$ 470,797.37	\$ 12,071.73
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	33	10	\$ 343,539.39	\$ 10,410.28
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	-	\$ 5,657.26	\$ 1,131.45
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	58	10	\$ 515,917.98	\$ 8,895.14
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	25	7	\$ 360,674.03	\$ 14,426.96
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	81	17	\$ 1,026,024.32	\$ 12,666.97
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	13	1	\$ 86,541.59	\$ 6,657.05
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	31	3	\$ 105,730.50	\$ 3,410.66
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	48	20	\$ 1,921,727.14	\$ 40,035.98
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	8	\$ 458,586.54	\$ 17,637.94
WORKERS COMPENSATION	2014	TOWNSHIP OF NORTH BRUNSWICK	54	5	\$ 614,522.64	\$ 11,380.05
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	71	12	\$ 426,105.69	\$ 6,001.49
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	2	\$ 28,295.48	\$ 2,357.96



Garden State Municipal Joint Insurance Fund Claims Activity Report

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2014	TOWNSHIP OF WEST ORANGE	26	9	\$ 205,930.58	\$ 7,920.41
WORKERS COMPENSATION	2014 Total		1,022	219	\$ 11,948,552.05	\$ 11,691.34
WORKERS COMPENSATION	2015	BERKELEY HEIGHTS	9	6	\$ 29,966.05	\$ 3,329.56
WORKERS COMPENSATION	2015	BERKELEY TOWNSHIP	31	19	\$ 159,657.26	\$ 5,150.23
WORKERS COMPENSATION	2015	BOROUGH OF CALDWELL	1	1	\$ 750.00	\$ 750.00
WORKERS COMPENSATION	2015	BOROUGH OF FREEHOLD	10	7	\$ 49,292.36	\$ 4,929.24
WORKERS COMPENSATION	2015	BOROUGH OF HADDON HEIGHTS	3	2	\$ 1,504.25	\$ 501.42
WORKERS COMPENSATION	2015	BOROUGH OF HIGHLAND PARK	11	7	\$ 70,878.45	\$ 6,443.50
WORKERS COMPENSATION	2015	BOROUGH OF KENILWORTH	5	3	\$ 9,494.17	\$ 1,898.83
WORKERS COMPENSATION	2015	BOROUGH OF NEW PROVIDENCE	8	6	\$ 12,272.78	\$ 1,534.10
WORKERS COMPENSATION	2015	BOROUGH OF NORTH PLAINFIELD	7	3	\$ 1,757.62	\$ 251.09
WORKERS COMPENSATION	2015	BOROUGH OF TOTOWA	5	2	\$ 61,803.26	\$ 12,360.65
WORKERS COMPENSATION	2015	CITY OF ENGLEWOOD	38	28	\$ 333,733.73	\$ 8,782.47
WORKERS COMPENSATION	2015	CITY OF HOBOKEN	30	17	\$ 203,043.63	\$ 6,768.12
WORKERS COMPENSATION	2015	CITY OF RAHWAY	22	15	\$ 50,194.18	\$ 2,281.55
WORKERS COMPENSATION	2015	HOWELL TOWNSHIP	20	12	\$ 162,744.33	\$ 8,137.22
WORKERS COMPENSATION	2015	LIVINGSTON TOWNSHIP	15	12	\$ 144,899.33	\$ 9,659.96
WORKERS COMPENSATION	2015	TOWN OF HARRISON	12	11	\$ 153,516.55	\$ 12,793.05
WORKERS COMPENSATION	2015	TOWN OF KEARNY	23	20	\$ 87,763.51	\$ 3,815.80
WORKERS COMPENSATION	2015	TOWN OF MORRISTOWN	13	8	\$ 252,794.73	\$ 19,445.75
WORKERS COMPENSATION	2015	TOWNSHIP OF CINNAMINSON	11	8	\$ 200,988.43	\$ 18,271.68
WORKERS COMPENSATION	2015	TOWNSHIP OF EASTAMPTON	3	3	\$ 3,750.00	\$ 1,250.00
WORKERS COMPENSATION	2015	TOWNSHIP OF EWING	23	17	\$ 196,104.11	\$ 8,526.27
WORKERS COMPENSATION	2015	TOWNSHIP OF FREEHOLD	12	7	\$ 64,516.92	\$ 5,376.41
WORKERS COMPENSATION	2015	TOWNSHIP OF HAMILTON	64	51	\$ 371,548.21	\$ 5,805.44
WORKERS COMPENSATION	2015	TOWNSHIP OF LAWRENCE	19	14	\$ 181,827.73	\$ 9,569.88
WORKERS COMPENSATION	2015	TOWNSHIP OF MONTCLAIR	20	14	\$ 267,651.24	\$ 13,382.56
WORKERS COMPENSATION	2015	TOWNSHIP OF MORRIS	17	10	\$ 153,093.72	\$ 9,005.51
WORKERS COMPENSATION	2015	TOWNSHIP OF NORTH BRUNSWICK	60	47	\$ 309,665.64	\$ 5,161.09
WORKERS COMPENSATION	2015	TOWNSHIP OF UNION	46	23	\$ 507,169.58	\$ 11,025.43
WORKERS COMPENSATION	2015	TOWNSHIP OF WARREN	5	5	\$ 12,990.00	\$ 2,598.00
WORKERS COMPENSATION	2015	TOWNSHIP OF WEST ORANGE	17	14	\$ 89,704.28	\$ 5,276.72
WORKERS COMPENSATION	2015 Total		560	392	\$ 4,145,076.05	\$ 7,401.92
WORKERS COMPENSATION Total			3,599	846	\$ 37,630,404.11	\$ 10,455.79
Grand Total			10,721	1,458	\$ 73,726,278.16	\$ 6,876.81

Valued as of 7/31/15

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

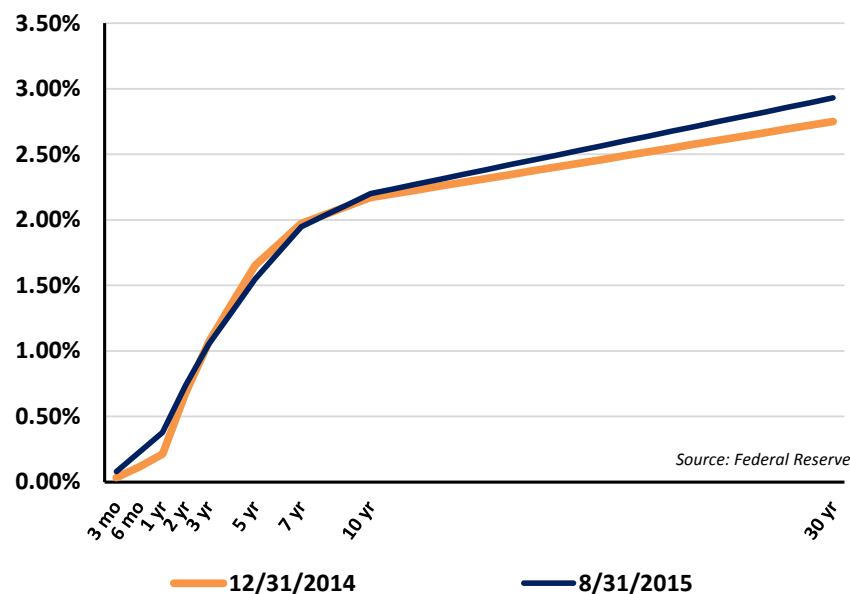
AS OF 8/31/2015



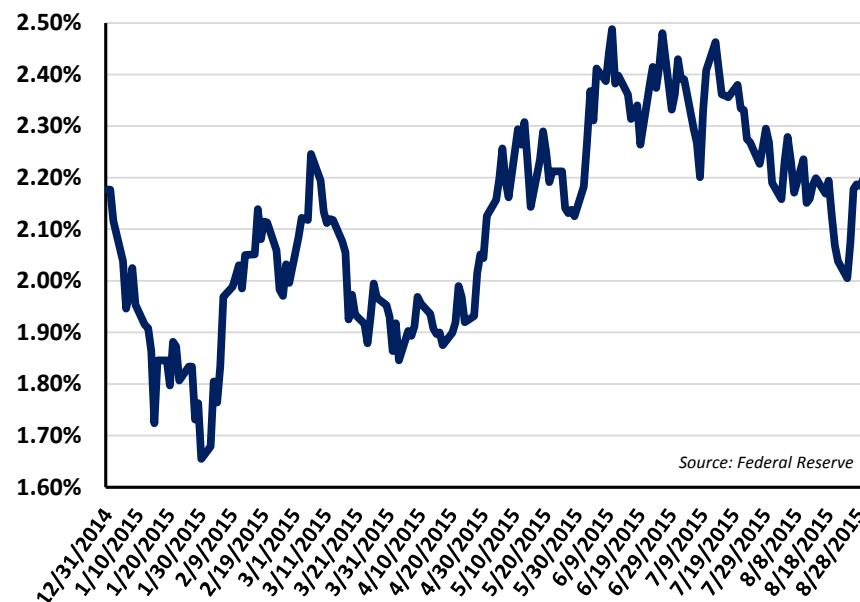
Prime Advisors, Inc.

Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Yields in 2015



US Treasury Yields

	12/31/2014	8/31/2015
3 Month	0.04%	0.08%
2 Year	0.68%	0.74%
10 Year	2.17%	2.20%
30 Year	2.75%	2.93%

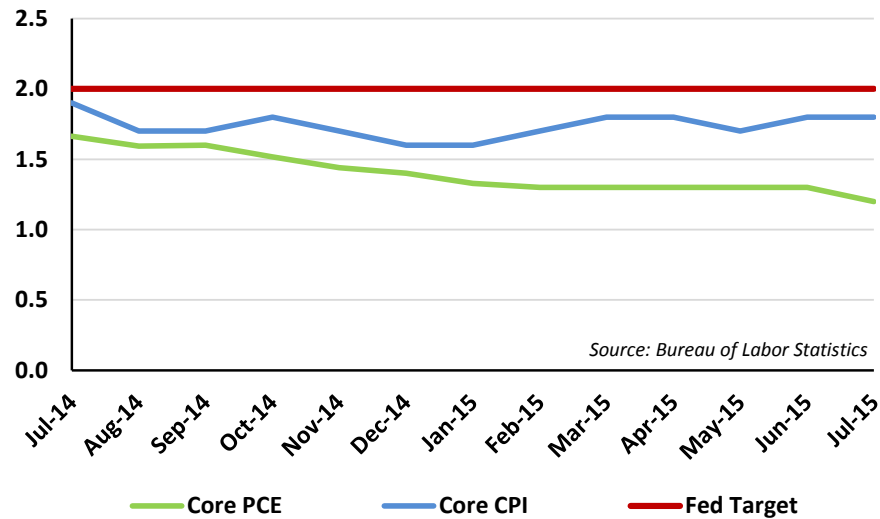
World Bond Yields

As of 08/31/2015	2 year	10 year
US	0.74%	2.20%
UK	0.68%	1.96%
Germany	-0.21%	0.80%
France	-0.15%	1.15%
Italy	0.18%	1.96%
Spain	0.14%	2.10%
Portugal	0.37%	2.63%
Japan	0.01%	0.37%

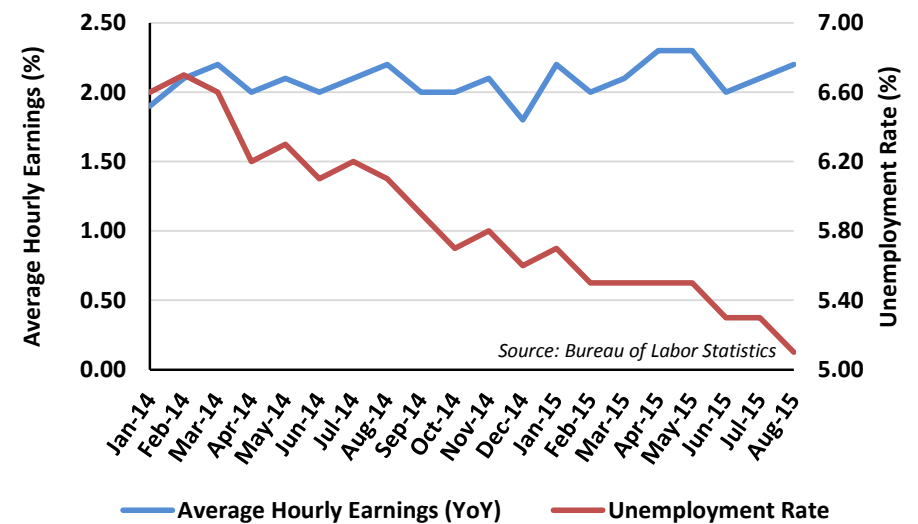
Source: Federal Reserve, Bloomberg

Key Fed Indicators

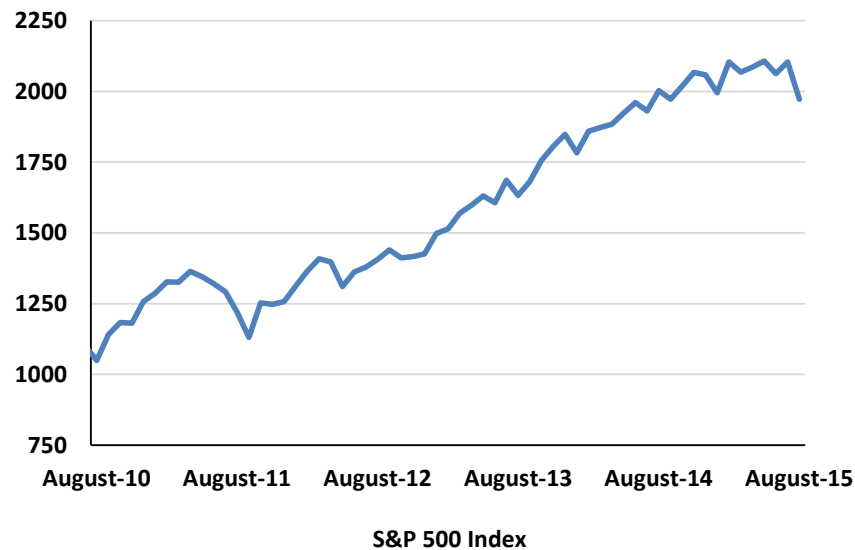
Inflation



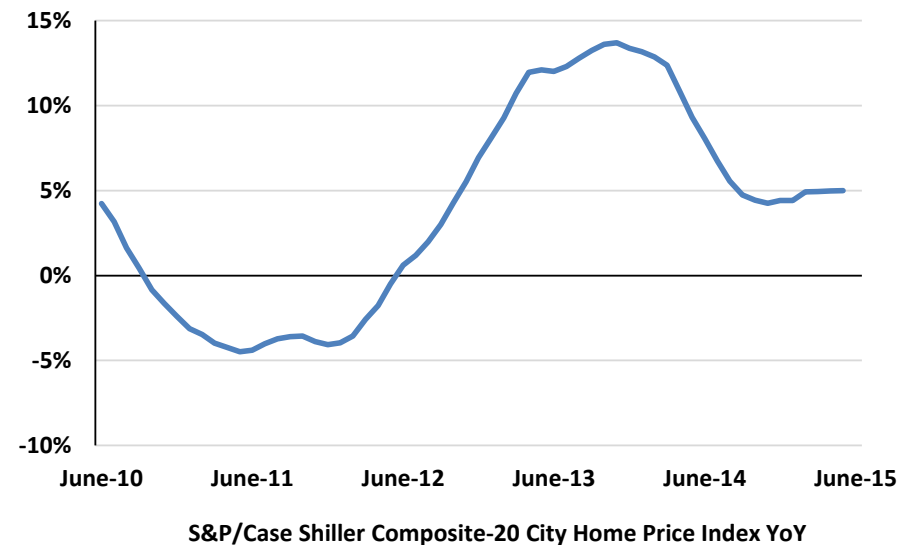
Employment



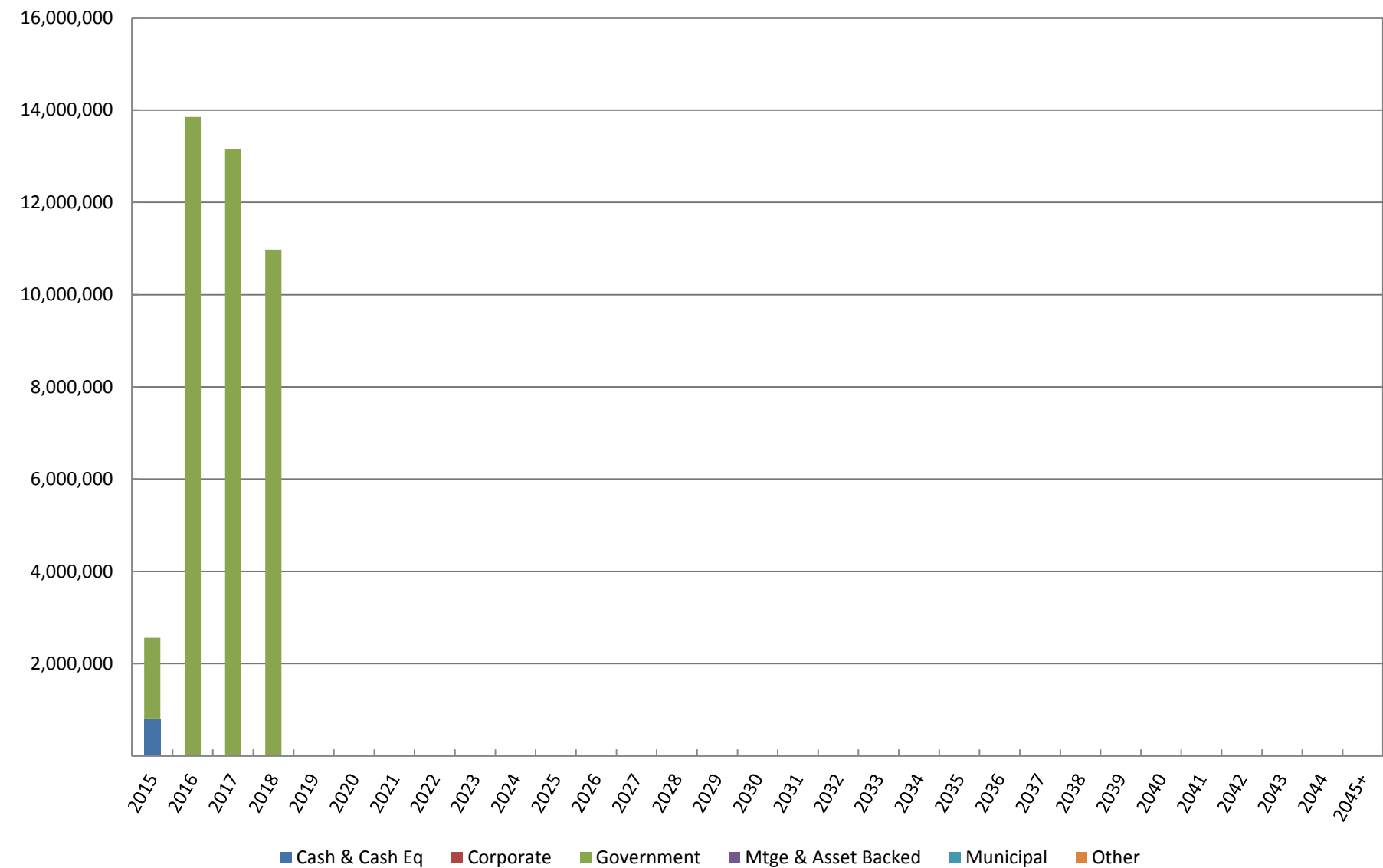
Equity Market



Housing



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	09/30/2014	12/31/2014	03/31/2015	06/30/2015	08/31/2015
Treasury Yields					
2 yr Treasury Yield	0.59%	0.68%	0.56%	0.64%	0.74%
5 yr Treasury Yield	1.78%	1.66%	1.38%	1.63%	1.54%
10 yr Treasury Yield	2.51%	2.17%	1.93%	2.33%	2.20%
Book Statistics					
Tax-Equivalent Book Yield	0.56%	0.61%	0.75%	0.76%	0.80%
Book Value (\$)	35,243,772	34,291,590	35,845,779	36,405,978	40,446,453
Projected Tax-Equivalent Income, next 12 months (\$)	198,401	208,730	268,861	278,255	321,983
Unrealized Gains/(Losses) (\$)	25,354	30,692	149,900	126,981	84,112
YTD Realized Gains/(Losses) (\$)	95	203	0	287	287
Portfolio Risk Statistics					
Effective Duration	1.53	1.51	1.78	1.61	1.63
Convexity	0.04	0.04	0.05	0.04	0.04
Weighted Average Life	1.54	1.52	1.79	1.62	1.65
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	95%	100%	100%	98%
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	0%	5%	0%	0%	2%

Performance

Tax-Equivalent Total Return
as of 08/31/2015
Inception Date: 07/01/2010

	Prime	Benchmark	Difference
Previous Month	-0.03%	-0.01%	-0.02%
Quarter to Date	0.02%	0.01%	0.01%
Year to Date	0.67%	0.55%	0.12%
Since Inception	1.51%	1.17%	0.33%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2015	1,749,995	0.27	4%
2016	13,857,664	0.61	35%
2017	13,099,754	0.94	33%
2018	10,932,317	1.01	28%
2019+	0	0.00	0%
Subtotal	39,639,729	0.81	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	39,639,729	0.81	100%

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
07/31/2015	912828XA3	US TREASURY N/B	Treasury	AA+	Aaa	1.000	05/15/2018	N/A	100.19	801,503	0.93	0.93
08/13/2015	912828XA3	US TREASURY N/B	Treasury	AA+	Aaa	1.000	05/15/2018	N/A	100.02	700,112	0.99	0.99
08/13/2015	912828XK1	US TREASURY N/B	Treasury	AA+	Aaa	0.875	07/15/2018	N/A	99.53	1,293,860	1.04	1.04
08/14/2015	912828K82	US TREASURY N/B	Treasury	AA+	Aaa	1.000	08/15/2018	N/A	99.76	997,621	1.08	1.08
08/14/2015	912828XF2	US TREASURY N/B	Treasury	AA+	Aaa	1.125	06/15/2018	N/A	100.24	1,002,386	1.04	1.04
Total										4,795,481	1.02	1.02

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
07/31/2015	Maturity	912828VN7	US TREASURY	Treasury	AA+	Aaa	0.250	07/31/2015	07/31/2015	100.00	750,000	0	0.30	0.30
08/31/2015	Maturity	912828VU1	US TREASURY	Treasury	AA+	Aaa	0.375	08/31/2015	08/31/2015	100.00	750,000	0	0.42	0.42
Total											1,500,000	0	0.36	0.36

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	08/14/2015			806,724	BANK OF AMERICA/MERRILL	0.00			806,724	806,724	806,724	0	0.00	0.00	0.00	0.00	
Total Money Market				806,724					806,724	806,724	806,724	0	0.00	0.00	0.00	0.00	
Treasury																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,853	1,251,300	1,447	0.63	0.54	1.28	1.29	0.02
912828A91	02/11/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.75	01/15/2017	01/15/2017	1,002,191	1,001,033	1,002,390	1,357	0.67	0.57	1.37	1.37	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	1,000,190	1,000,590	400	0.33	0.23	0.42	0.42	0.00
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,148,464	1,150,437	1,973	0.72	0.60	1.45	1.46	0.03
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,779	549,874	95	0.33	0.30	0.49	0.50	0.00
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,431	801,552	2,121	0.80	0.62	1.52	1.54	0.03
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,926	500,175	249	0.40	0.31	0.58	0.58	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	1,000,194	1,003,580	3,386	0.86	0.65	1.61	1.62	0.03
912828K82	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.00	08/15/2018	08/15/2018	997,621	997,653	998,480	828	1.08	1.05	2.91	2.95	0.10
912828RJ1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,503,476	2,514,725	11,249	0.87	0.45	1.07	1.08	0.02
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,252,703	1,257,213	4,509	0.81	0.50	1.16	1.17	0.02
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,253,045	1,255,338	2,293	0.68	0.53	1.24	1.25	0.02
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	991,140	997,700	6,560	1.07	0.74	1.99	2.00	0.05
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	989,994	996,840	6,846	1.11	0.78	2.07	2.08	0.05
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,045	1,000,200	155	0.21	0.09	0.12	0.12	0.01
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,242,376	1,248,000	5,624	1.04	0.82	2.14	2.17	0.06
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,238,709	1,243,275	4,566	1.03	0.87	2.23	2.25	0.06
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,142,450	1,146,401	3,951	1.04	0.89	2.32	2.33	0.07
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,594,350	1,598,320	3,970	1.02	0.92	2.39	2.42	0.07
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,589,499	1,592,176	2,677	1.02	0.95	2.47	2.49	0.07
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,587,375	1,590,848	3,473	1.06	0.97	2.55	2.58	0.08
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	999,119	999,580	461	0.39	0.32	0.62	0.62	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	1,365,571	1,361,649	(3,922)	0.89	0.99	2.63	2.66	0.08
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	699,168	699,573	405	0.42	0.34	0.70	0.70	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	1,349,894	1,352,741	2,847	0.63	0.39	0.87	0.87	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,343	1,252,300	1,957	0.60	0.43	0.95	0.96	0.02
912828VY3	09/30/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	09/30/2015	09/30/2015	748,743	749,950	750,060	110	0.33	0.15	0.08	0.08	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
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,290	1,204,008	4,718	0.91	0.68	1.69	1.70	0.04
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,249,031	1,253,788	4,757	0.92	0.70	1.77	1.79	0.04
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,167	1,251,475	1,308	0.48	0.36	0.83	0.83	0.01
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,097,643	1,103,069	5,426	0.99	0.72	1.86	1.87	0.04
912828XA3	07/31/2015	AA+	Aaa	1,500,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	1,501,614	1,501,572	1,499,715	(1,857)	0.96	1.01	2.66	2.70	0.08
912828XF2	08/14/2015	AA+	Aaa	1,000,000	US TREASURY N/B	1.13	06/15/2018	06/15/2018	1,002,386	1,002,352	1,002,660	308	1.04	1.03	2.74	2.79	0.09
912828XK1	08/13/2015	AA+	Aaa	1,300,000	US TREASURY N/B	0.88	07/15/2018	07/15/2018	1,293,860	1,293,945	1,293,812	(133)	1.04	1.04	2.84	2.87	0.10
Total Treasury				39,725,000					39,619,681	39,639,729	39,723,841	84,112	0.81	0.66	1.66	1.68	0.04
Grand Total				40,531,724					40,426,405	40,446,453	40,530,565	84,112	0.80	0.65	1.63	1.65	0.04

Garden State Muni Joint Insurance Fund

MONTHLY INVESTMENT REPORT

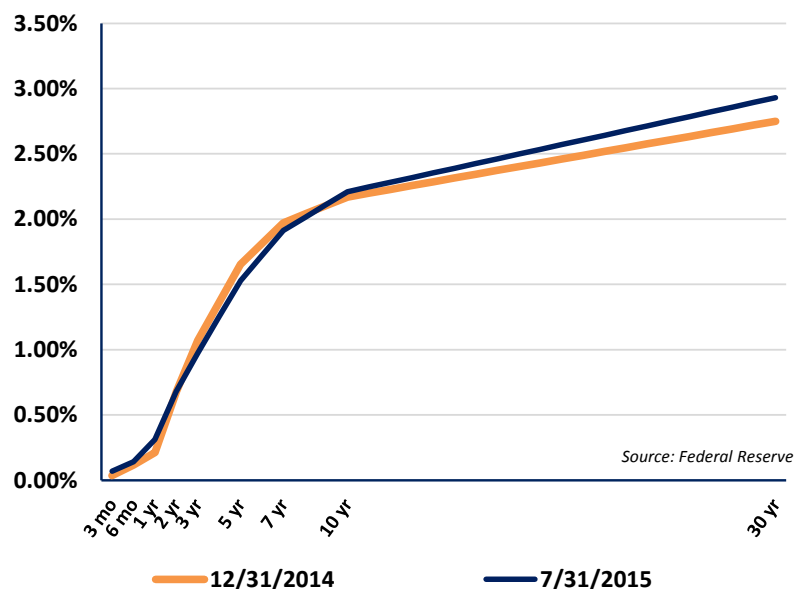
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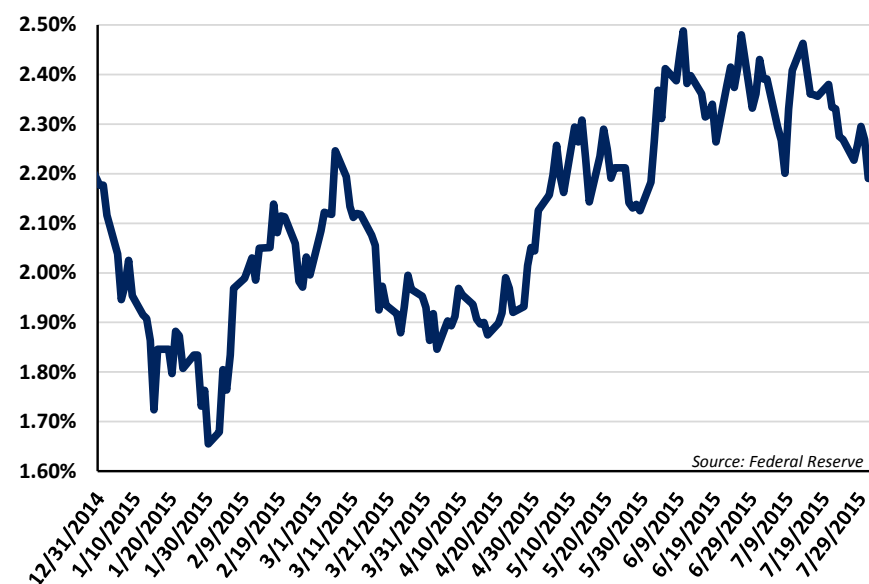
Prime Advisors, Inc.

Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Yields in 2015



US Treasury Yields

	12/31/2014	7/31/2015
3 Month	0.04%	0.07%
2 Year	0.68%	0.68%
3 Year	1.07%	0.97%
10 Year	2.17%	2.21%
30 Year	2.75%	2.93%

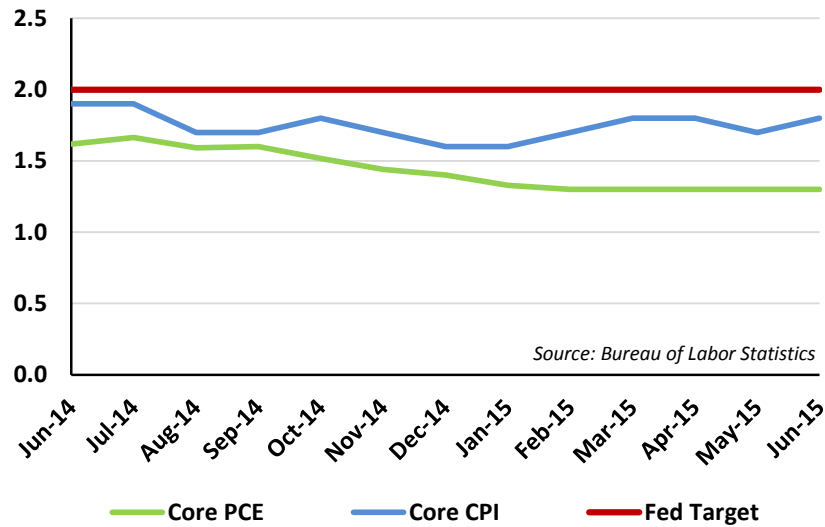
World Bond Yields

As of 07/31/2015	2 year	10 year
US	0.68%	2.21%
UK	0.57%	1.88%
Germany	-0.23%	0.64%
France	-0.18%	0.94%
Italy	0.10%	1.77%
Spain	0.12%	1.84%
Portugal	0.38%	2.39%
Japan	0.01%	0.42%

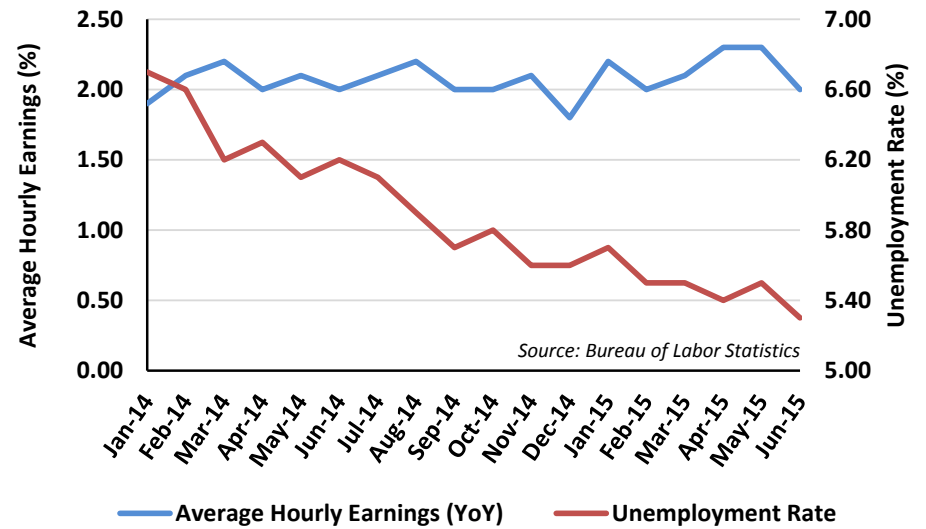
Source: Federal Reserve, Bloomberg

Key Fed Indicators

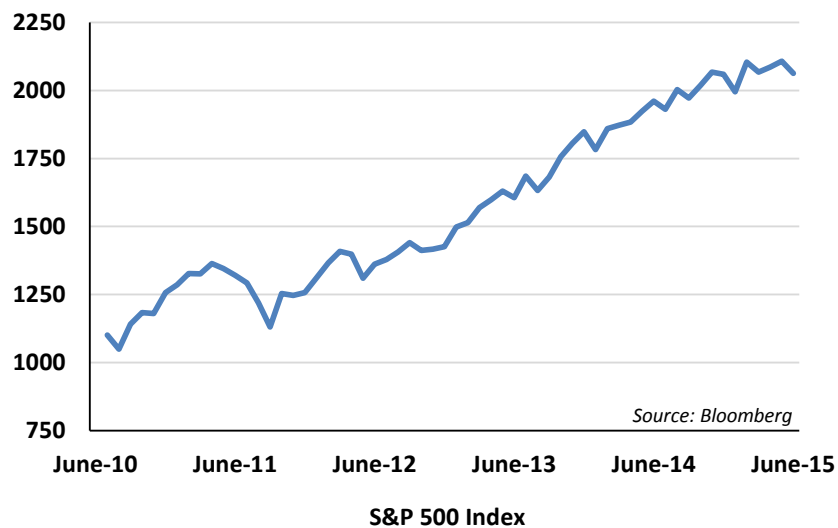
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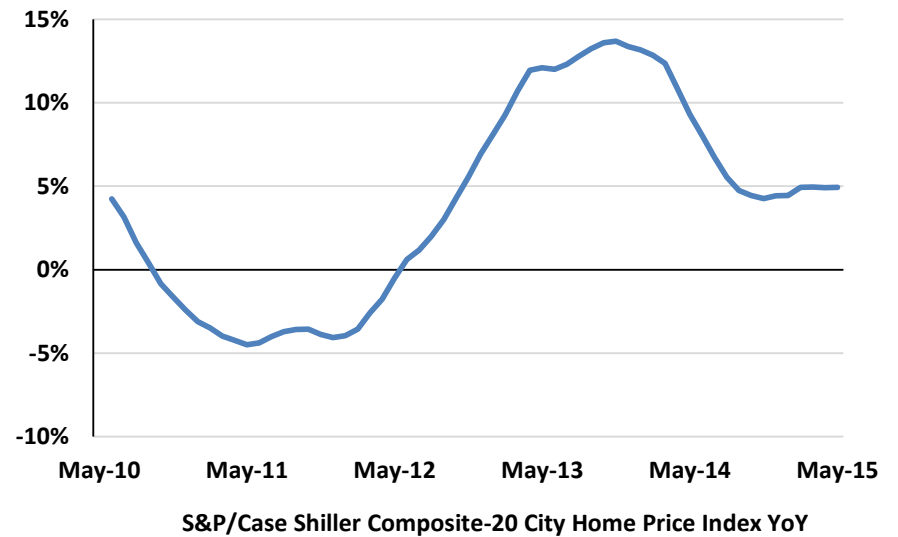
Employment



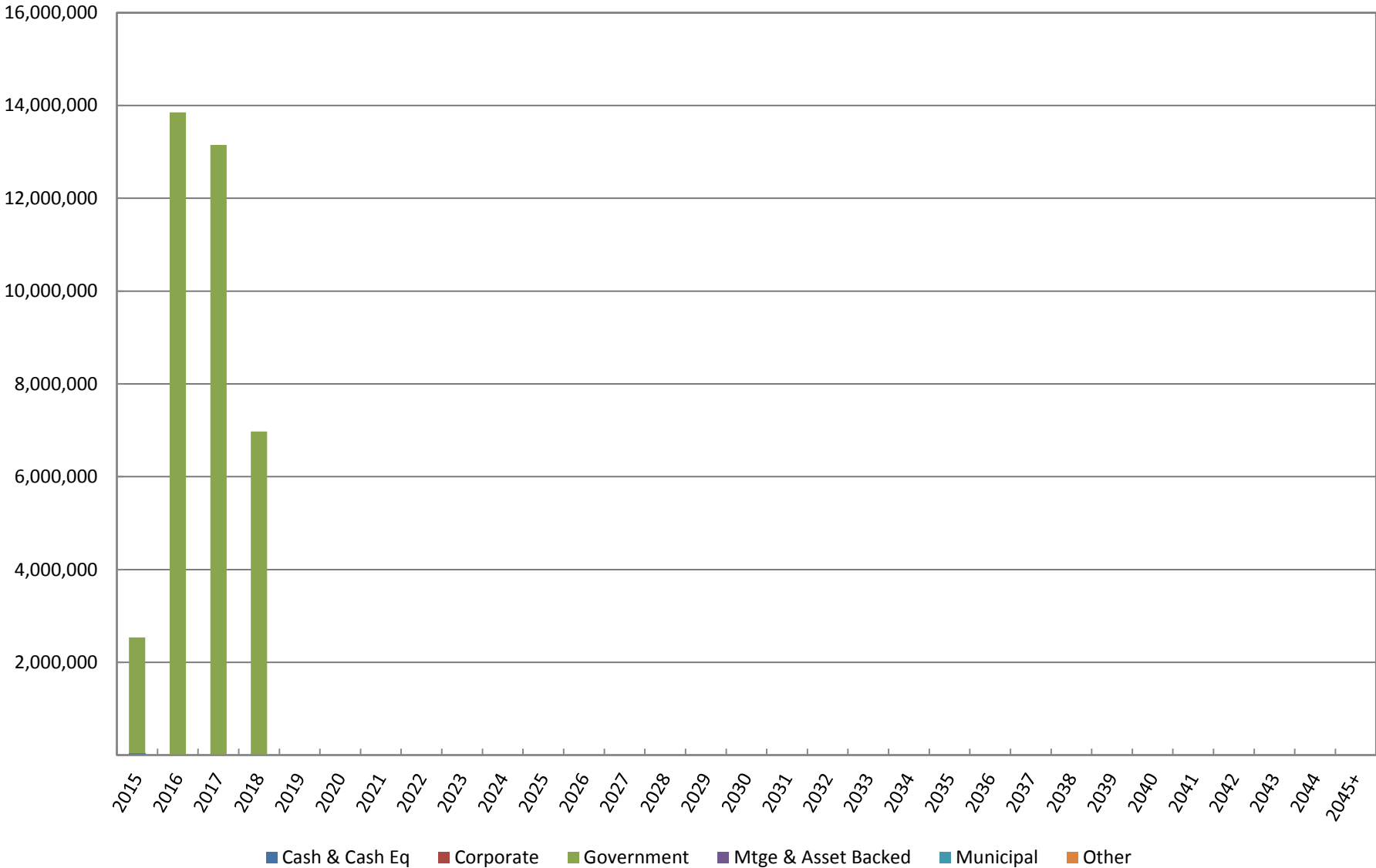
Equity Market



Housing



Maturity Schedule By Weighted Average Life



Portfolio Changes

Garden State Muni Joint Insurance Fund	09/30/2014	12/31/2014	03/31/2015	06/30/2015	07/31/2015
Treasury Yields					
2 yr Treasury Yield	0.59%	0.68%	0.56%	0.64%	0.68%
5 yr Treasury Yield	1.78%	1.66%	1.38%	1.63%	1.55%
10 yr Treasury Yield	2.51%	2.17%	1.93%	2.33%	2.21%
Book Statistics					
Tax-Equivalent Book Yield	0.56%	0.61%	0.75%	0.76%	0.78%
Book Value (\$)	35,243,772	34,291,590	35,845,779	36,405,978	36,429,681
Projected Tax-Equivalent Income, next 12 months (\$)	198,401	208,730	268,861	278,255	283,474
Unrealized Gains/(Losses) (\$)	25,354	30,692	149,900	126,981	121,884
YTD Realized Gains/(Losses) (\$)	95	203	0	287	287
Portfolio Risk Statistics					
Effective Duration	1.53	1.51	1.78	1.61	1.59
Convexity	0.04	0.04	0.05	0.04	0.04
Weighted Average Life	1.54	1.52	1.79	1.62	1.60
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	100%	95%	100%	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	0%	5%	0%	0%	0%

Performance

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

	Prime	Benchmark	Difference
Previous Month	0.05%	0.02%	0.03%
Quarter to Date	0.05%	0.02%	0.03%
Year to Date	0.70%	0.57%	0.14%
Since Inception	1.54%	1.20%	0.34%

Benchmark Composition:
100.0% Garden State Duration Matched Treasury

Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2015	2,499,946	0.31	7%
2016	13,858,135	0.61	38%
2017	13,097,766	0.94	36%
2018	6,937,051	0.99	19%
2019+	0	0.00	0%
Subtotal	36.392.898	0.78	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	36.392.898	0.78	100%

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
07/31/2015	912828XA3	US TREASURY N/B	Treasury	AA+	Aaa	1.000	05/15/2018	N/A	100.19	801,503	0.93	0.93
Total										801,503	0.93	0.93

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
07/31/2015	Maturity	912828VN7	US TREASURY	Treasury	AA+	Aaa	0.250	07/31/2015	07/31/2015	100.00	750,000	0	0.30	0.30
Total											750,000	0	0.30	0.30

Appendix

Detailed Portfolio Report

Portfolio Holdings Report

CUSIP	Date Acquired	S&P Rating	Moody's Rating	Quantity	Description	Coupon	Effective Maturity	Maturity	Original Cost	Book Value	Market Value	Unrealized Gain/(Loss)	Book Yield	Market Yield	Effective Duration	Avg Life	Convexity
Money Market																	
99C001734	04/10/2015			840,024	BANK OF AMERICA/MERRILL	0.00			840,024	840,024	840,024	0	0.00	0.00	0.00	0.00	
-	07/31/2015			(803,242)	Securities (Payable) / Receivable	0.00			(803,242)	(803,242)	(803,242)	0	0.00	0.00	0.00	0.00	0.00
Total Money Market				36,782					36,782	36,782	36,782	0	0.00	0.00	0.00	0.00	
Treasury																	
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,844	1,252,387	2,544	0.63	0.49	1.37	1.37	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	1,001,097	1,003,400	2,303	0.67	0.52	1.46	1.46	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	1,000,229	1,000,940	711	0.33	0.19	0.50	0.50	0.00
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,148,375	1,151,415	3,039	0.72	0.54	1.53	1.54	0.03
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,741	550,110	369	0.33	0.22	0.58	0.58	0.01
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,400	802,432	3,032	0.80	0.56	1.61	1.62	0.03
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,915	500,410	495	0.40	0.25	0.66	0.67	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	1,000,204	1,004,650	4,446	0.86	0.60	1.70	1.71	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	2,503,747	2,516,800	13,053	0.87	0.42	1.16	1.17	0.02
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,252,898	1,258,488	5,589	0.81	0.45	1.24	1.25	0.02
912828RU6	09/30/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	11/30/2016	11/30/2016	1,256,059	1,253,251	1,256,513	3,262	0.68	0.48	1.33	1.33	0.02
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	990,771	998,100	7,329	1.07	0.72	2.07	2.08	0.05
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	989,592	997,530	7,938	1.11	0.74	2.15	2.17	0.06
912828TT7	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	10/15/2015	10/15/2015	1,000,550	1,000,076	1,000,270	194	0.21	0.12	0.21	0.21	0.01
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,242,082	1,249,463	7,380	1.04	0.77	2.23	2.25	0.06
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,238,288	1,245,125	6,837	1.03	0.79	2.32	2.33	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	1,142,180	1,148,080	5,900	1.04	0.82	2.40	2.42	0.07
912828UJ7	01/05/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.88	01/31/2018	01/31/2018	1,592,849	1,594,155	1,601,248	7,093	1.02	0.84	2.48	2.50	0.07
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,589,150	1,595,024	5,874	1.02	0.87	2.55	2.58	0.08
912828UU2	03/03/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	03/31/2018	03/31/2018	1,585,083	1,586,967	1,593,632	6,665	1.06	0.90	2.64	2.66	0.08
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	998,999	999,920	921	0.39	0.26	0.70	0.71	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	1,365,277	1,363,821	(1,455)	0.89	0.93	2.72	2.75	0.09
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	699,069	699,846	777	0.42	0.28	0.79	0.79	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	1,349,883	1,353,429	3,546	0.63	0.36	0.95	0.96	0.01
912828VR8	08/07/2013	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	08/15/2016	08/15/2016	1,250,844	1,250,373	1,253,025	2,652	0.60	0.39	1.04	1.04	0.02
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,974	750,120	146	0.42	0.18	0.08	0.08	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	749,896	750,165	269	0.33	0.12	0.16	0.16	0.01
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,255	1,205,220	5,965	0.91	0.63	1.77	1.79	0.04
912828WP1	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.88	06/15/2017	06/15/2017	1,248,442	1,248,986	1,255,450	6,464	0.92	0.64	1.86	1.87	0.04
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,184	1,252,150	1,966	0.48	0.31	0.91	0.91	0.01
912828WT3	07/21/2014	AA+	Aaa	1,100,000	US TREASURY N/B	0.88	07/15/2017	07/15/2017	1,096,277	1,097,538	1,104,158	6,620	0.99	0.68	1.95	1.95	0.05
912828XA3	07/31/2015	AA+	Aaa	800,000	US TREASURY N/B	1.00	05/15/2018	05/15/2018	801,503	801,503	801,464	(39)	0.93	0.93	2.75	2.79	0.09
Total Treasury				36,475,000					36,375,061	36,392,898	36,514,783	121,884	0.78	0.56	1.59	1.60	0.04
Grand Total				36,511,782					36,411,843	36,429,681	36,551,565	121,884	0.78	0.56	1.59	1.60	0.04

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2015 to 9/4/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of North Brunswick	8/6/2015	Middlesex County	2015 GL	Evidence of insurance as respects Senior Center Grant application.
Borough of Caldwell	7/23/2015	PROCOPY	2015 GL/AL/WC/PROP	The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy, per policy terms, conditions & exclusions, as respects the lease of a Kyocera CS- 3051CI color copier valued at \$10,800. This item replaces a CS-2540 copier (S#..00164) and COI issued on 12/17/14. *
Township of Berkeley Heights	7/21/2015	Menza and Beissel Homes Inc.	2015 GL/AL/WC	Certificate holder is included as additional insured as respects Berkeley Heights Fire Department's use of the vacant building located at 57 Dogwood Lane, Berkeley Heights, NJ 07922 for drills prior to demolition to take place between 7/20/15 - 7/26/15. *
Lawrence Township	7/21/2015	Lawrence Township Public Schools	2015 GL/AL/WC	Evidence of Insurance as respects the Township's use of Lawrence Elementary School parking lot for Mercer County Fire Caucus event on August 26,2015.
Lawrence Township	8/27/2015	NJDOT Central Region	2015 GL/AL	Evidence of insurance as respects road closures due to Firefighter's Parade being held October 3, 2015.
City of Linden	7/30/2015	Union County Board of Chosen Freeholders	2015 GL	Evidence of insurance as respects the City of Linden's closing of Wood Avenue for the Linden Cultural & Heritage Committee's festival September to Remember on 9/26/15 rain date 9/27/15. Also the hanging of a banner across North Wood Avenue from East Elizabeth Avenue to Curtis Street 8/1/15 to 9/30/15 and signs at Union County Parks from 9/1/15 to 9/30/15.
City of Linden	7/27/2015	Union County Coordinator	2015 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey are included as Additional Insured under the general liability policy as respects the City of Linden's participation in the Union County Municipal Alliance Program. The General Liability insurance coverage is provided on a primary and non-contributory basis to the County of Union, et al. Where applicable, a waiver of subrogation in favor of the County of Union, its Board of Chosen Freeholders, officers, employees, agents, servants and the State of New Jersey is to be included in those policies of insurance where permitted by law. *
Township of Warren	8/25/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Tax Collector Loree Saums; CFO Karen DeNave; Municipal Judge Mark Adler; Court Administrator Lisa Reuter. Change effective 6/30/15.
Township of Warren	7/13/2015	Somerset County Cultural & Heritage Commission	2015 GL/AL/WC	Certificate holder is included as an additional insured (Event Sponsor) as respects the Township of Warren's participation in Somerset County's Weekend Journey through the Past for the following locations Mt. Bethel Meeting House Mountainview Road, Kirch Ford House 1 Reinman Road & Coddington House 15 Mt Horeb Road. *
Township of Warren	8/21/2015	The GC Net Lease Investors LLC	2015 GL/AL/WC	Jones Lang LaSalle Americas, Inc. The GC Net Lease (Warren) Investors LLC and GC Net Lease REIT Property Manager, LLC are included as an additional insured (Premises Owners) as respect the Township of Warren Fire Dept. use of parking garage at 30 Independence Blvd on 8/26/15 for a Fire Drill. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2015 to 9/4/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Fanwood	8/3/2015	County of Union	2015 GL/AL/WC	The County of Union, its Board of Chosen Freeholders, officers, employees, agents and servants are included as additional insured (Licensor) under the general liability policy of the Licensee as respects the Borough of Fanwood's closing of a Union County road and hanging a banner across a Union County road for the Fanny Wood Day event on 9/27/15. *
Borough of Highland Park	8/6/2015	County of Middlesex	2015 GL/AL/WC	Evidence of insurance as respects the Department of Aging application for a grant.
Borough of Highland Park	8/19/2015	NEW JERSEY COUNCIL FOR THE HUMANITIES	2015 GL	Certificate holder is included as an additional insured (Grantor) as respects the Grant Award of \$500 from the New Jersey Council For The Humanities to the Highland Park Public Library. *
Township of Parsippany	7/13/2015	USABL	2015 GL/AL/WC	Evidence of insurance as respects the Town of Parsippany's Parsippany Ducks participation in the USABL Tournament.
Township of Parsippany	7/13/2015	Future Stars Tournaments	2015 GL/AL/WC	Evidence of insurance as respects the Town of Parsippany's Parsippany Ducks participation in the Future Stars Tournament.
Township of Parsippany	7/23/2015	Lake Hiawatha Swim Club	2015 GL/AL/WC	Evidence of insurance as respects to the Township of Parsippany-Troy Hills' use of the Lake Hiawatha Swim Club for the Township's Recreation Department swim trips.
Howell Township	8/11/2015	Evidence of Insurance	2015 CRIME/STAT BOND	Evidence of Statutory Bond Coverage for: Treasurer/CFO Louis Palazzo Jr.; Tax/Utilities Collector Susan Davison; Municipal Judge Allen Kaplan; Court Administrator Rosemary O'Donnell.
Township of West Orange	7/10/2015	Bay Head Investments Inc.	2015 GL/AL/WC	Certificate holder is included as loss payee as respects the Township of West Orange's use of a loaner vehicle (2003 Ford E-350 VIN... 5606).
City of Rahway	7/16/2015	Union County Performing Arts Center	2015 GL	Union County Performing Arts Center (UCPAC) is included as an additional insured (Premises Owner) as respects the City of Rahway's use of their premises for the "Mayor's Summer Concerts" on 8/6, 8/13, 8/20 and 8/27. *
Township Of Ewing	9/1/2015	County of Mercer	2015 GL	Evidence of insurance as respects the Township of Ewing's use of facilities for rest breaks during the Ewing Fall Spin on 10/24/15.
Township Of Ewing	9/1/2015	Riverhorse Brewing Company	2015 GL	Evidence of insurance as respects the Township of Ewing's use of facilities for rest breaks during the Ewing Fall Spin on 10/24/15.
City of Englewood	7/31/2015	County of Bergen Department of Parks	2015 GL	The certificate holder is included as additional insured (Lessor) as respects the City of Englewood's pick up and return of the Showmobile from 7/31/15 to 8/3/15. *
City of Englewood	8/12/2015	Tag'em Tournaments	2015 GL	Certificate holder is included as additional insured (Event Sponsor) as respects the City of Englewood sponsored Englewood Warriors participation in the Brick Summer Slam from 8/14/15 to 8/16/15. *
City of Hoboken	8/3/2015	New Jersey Historic Trust	2015 GL/AL/WC/PROP	Certificate holder is included as an additional insured (Grantor) as respects the Sandy Disaster Relief Grant for Historic Properties (SDRG) in the amount of \$433,439.00. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 7/10/2015 to 9/4/2015				
JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
City of Hoboken	7/23/2015	Stevens Institute of Technology	2015 GL	Certificate Holder is included as additional insured (premises owner) as respects the use of its facility for the Hoboken Police Department Award Ceremony on 7/27/15. All policy terms, conditions, exclusions apply. *
City of Hoboken	7/13/2015	Stevens Institute of Technology	2015 GL/AL/WC	Certificate holder is included as an additional insured (Premises Owner) as respects the City of Hoboken's use of their facilities to conduct a "Hoboken Junior Police Academy" on July 13,14,15,16 and 17, 2015. *
City of Hoboken	8/12/2015	Middlesex Fire Academy	2015 GL/AL/WC	Evidence of insurance as respects the Hoboken Fire Department's participation in the Middlesex County Fire Academy training from 9/4/15 to 10/28/15.
Township of Montclair	9/2/2015	Montclair Board of Education	2015 GL	Certificate holder is included as additional insured (Premises Owner) as respects the Township of Montclair's use of Montclair High School (George Inness Annex) for their annual Seniorama Event on 11/5/15. *
Township of Montclair	9/2/2015	Shop-Rite Brookdale	2015 GL	Evidence of insurance as respects the Township of Montclair's Nutritional Public Service Announcements at Shop-Rite Brookdale Supermarket on 9/11.
Town of Kearny	7/15/2015	Town of Kearny	2015 GL/AL/WC/PROP	Evidence of Insurance as respects 635 Kearny Avenue, Kearny NJ 07032-Girl Scout Building.
Township of Montclair	7/17/2015	County of Essex	2015 GL/AL/WC	The County of Essex, New Jersey including all Departments, Boards, Committees, Commissions or Other Entities Established by Them or Operating Under Their Control & All Employees, Trustees, Commissioners, Committee Members, Aides, Advisory Board Members, Elected and Appointed Officials Volunteers & Students while acting within the scope of Their Duties on Behalf of the County of Essex, New Jersey are included as an additional insured (Grantor) as respects the Standard Goods & Services Agreement with the County of Essex. *
Township of Morris	7/31/2015	Washington Valley Chapel	2015 GL/AL/WC	Certificate holder is included as additional insured (Property Owner) as respects the Township of Morris' (Township of Morris Seniors) use of the Washington Valley Chapel for their meeting and playground rain dates. *
Township of Morris	8/3/2015	Morris County Police Academy	2015 GL/AL/WC	The County of Morris is included as additional insured (Premise Owner) as respects the Township of Morris' use of the Morris County Public Safety Training Academy on 9/15/15 and 9/22/15. *
Township of Morris	8/21/2015	NJ Div of Fish and Wildlife	2015 GL/AL/WC	Evidence of insurance as respects the Township of Morris' annual usage of the Black River Firearms Range.
Town of Morristown	7/29/2015	Bernardsville Borough Hall	2015 GL	The certificate holder is included as additional insured as respects Morristown Recreation Department's participation in the Morris County Swim League's Meet of Champions swim event on 8/1/15. *
Town of Morristown	7/31/2015	Trustees of the Morristown Green Inc.	2015 GL	The Trustees of the Morristown Green Inc. are included as additional insured (Premises Owner) as respects the Town of Morristown's use of the Morristown Green for the 2015 Jazz & Blues Festival on 8/15/2015. *
Borough of Freehold	7/28/2015	Abel	2015 GL/AL/WC	Evidence of Insurance