



GARDEN STATE MUNICIPAL JOINT INSURANCE FUND MEETING AGENDA

July 29th, 2015

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

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

▪ **OPEN PUBLIC MEETING ACT STATEMENT**

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

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

▪ **PLEDGE OF ALLEGIANCE**

○ **ROLL CALL OF FUND COMMISSIONERS**

○ **APPROVAL OF MINUTES OF 6/24/15 MEETING**

▪ **ADOPTION OF RESOLUTIONS**

- Resolution 21-15 – Approving Certain Disbursements \$5,569,584.02
- Resolution 22-15 - Approving Claims Payments \$1,159.660
- Resolution 23-15 – Establishing a Supplemental Assessment/Dividend Plan

REPORTS

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

- Fast Track (May 2015)
- Technical Report on Supplemental Assessment/Dividend Plan (JH/EM)
- NIPMS Management Transition (EM/JH)
- Executive Director Position

▪ **UNDERWRITING – Anthony Amadeo**

- New Website
- Renewal Package
- Travelers ITV Project

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

- Stewardship Reports
- Police TACT Training
- Supervisory Training
- EPL Audits

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

- Saavedra and North Jersey Media/Lyndhurst cases – W. Wiebalk

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

- **ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS COMMITTEE REPORT**
- **NEW BUSINESS**
- **OPEN FORUM**
- **ADJOURNMENT**



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

June 24th 2015

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

MEETING OF THE GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CALLED TO ORDER AT 11:13 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 – Absent
Chris Reid - Absent
Barbara Russo - Absent
Ted Ehrenburg
Lisa O’Neill - Absent
Julia Edmondson
Eric Shubiger
Tim Dacey
Hillary Hyser - Absent
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
Michael Caliguiro - Absent
Edward Forte - Absent
Lou Guarino -
Paul Zarbetski - Absent
Joan Hullings
Quentin Wiest
Louis Palazzo
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones
Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Paula Cozzarelli
Frank Ruggiero
Joseph Wassel – Absent



Karen Caulfield
Mark Krane
Mike Matheis – Absent

APPROVAL OF MINUTES

MOTION TO APPROVE MINUTES OF 5/20/15 MEETING

MOTION: Commr. Krane

SECOND: Commr. Ehrenberg

ABSTAIN: Commr. Edmondson; Casagrande; Reinertsen; Cozarelli; Wassel;
Dacey

▪ ADOPTION OF RESOLUTIONS

MOTION TO ADOPT RESOLUTIONS

- **Resolution 19-15 – Approving Certain Disbursements totaling \$425,079.53**
- **Resolution 20-15 – Approving Claims Payments totaling \$1,738,311**

MOTION: Commr. Jones

SECOND: Commr. Dacey

ABSTAIN: Ehrenberg

VOTE: ROLL CALL

Jim Rodino – Absent
Chris Reid - Absent
Barbara Russo - Absent
Ted Ehrenburg
Lisa O’Neill - Absent
Julia Edmondson
Eric Shubiger
Tim Dacey
Hillary Hyser - Absent
Theresa Casagrande
Eleanor McGovern
Peter Valesi
Joseph B. Bellina
Michael Caliguero - Absent
Edward Forte - Absent
Lou Guarino -
Paul Zarbetski - Absent
Joan Hullings
Quentin Wiest
Louis Palazzo
Michael Martello
Laura Reinertsen
Greg Whitehead
Nancy Koblis
Russ Jones



Tim Stafford
Tim Quinn
Frank Mason
Doug Marvin
Paula Cozzarelli
Frank Ruggiero
Joseph Wassel – Absent
Karen Caulfield
Mark Krane
Mike Matheis – Absent

REPORTS

Executive Director – NIP Group - E. Miller

- **Fast Track & Executive Committee Report on Supplemental Assessments and Dividends -**
The Executive Committee reported on its June 11, 2015 meeting concerning the supplemental assessment/dividend matter. The exhibits provided by the Fund Administrator showing the assessment/dividend by member were reviewed and discussed. The Committee is proposing that a resolution be placed on the July 29, 2015 meeting agenda stating that the Fund Administrator will review the Fund surplus position at the end of each year with the aim to implement a supplemental assessment/dividend plan effective January 1, 2017, with assessments payable on a five year installment plan. A draft resolution will be distributed to the Executive Committee by the Fund Administrator no later than 7/14.
- **Meeting Protocols** – Mr. Miller advised that he had been asked by a number of Commissioners to put the question of meeting frequency and composition on the table for discussion. Some points for consideration are: 1. should the number of monthly meetings be reduced below the current 11? 2. Should the full Board of Fund Commissioners meet on alternate months, with the Executive Committee meeting on the other months to conduct Fund business? 3. Should the monthly Safety Committee meeting be combined with the Commissioners’ meeting? 4. Should the structure of the meeting agenda be revised, with more topical speakers/seminars (Commr. Casagrande suggested arranging for CEU’s for certain topics). The Commissioners will take the matter under consideration, with further discussion to be held at the July 29, 2015 meeting.
- **Fast Track Report** – (J. Hall) The All Years’ Find Balance has increased by \$20,476 since last month. There were no meaningful changes to report.

Underwriting – Anthony Amadeo

- **Payroll Audit** - Payroll audit results was not conclusive as the compliance level was below 50% for reported payrolls and about 10% for documentation. Payroll webinar had a total attendance of nine which included members and risk managers. We will continue to work on improving this result. Webinar material still available.
- **New Website Launch** - Launch of a completely new member website is scheduled for first week in July. This is the website that will capture exposures etc. by member.
- **Renewal Kickoff** - The renewal kickoff has begun with a request for loss information valued on or about 6/30/15. We are seeking 10 years for WC and 8 years for all other lines of business. A



renewal package will go out sometime during the week of 7/13 or earlier seeking renewal exposures. The packet will include a request for property value updates from most but not all of the members and will include specific properties as reviewed by Travelers.

- **2016 Member Renewals** - Additional renewal material will include a Business Income worksheet and other documents as needed.

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

- **Wellness** –The wellness committee has cancelled the W2W walk/Run on 7/25 due to lack of interest. We will refocus our efforts and create a competition that will drive employee participation and interest.
- **Training** – Police professional training is ongoing. Three more TACT sessions are being scheduled for the fall. Frank Viscuso provided “Step up and Lead” training to Fire and DPW roundtable members and may be rolled out to additional departments. In2vate on line training is available and can be easily administered by municipal employees or by Risk Control.
- **Police Professional** – Additional police professional classes provided by expert providers are being considered. In addition, Risk Control is exploring the use of body cameras by police and will have Dr. More of Response Law present at the next Fund meeting. Additional information regarding body cameras will be provided in the future.
- **Stewardship Reports** - Stewardship reports are being created and the format has been established. Reports will be issued prior to the next fund meeting and will be discussed at all member SCM’s.

PRESENTATION

- **Staffing and System Update – Alice Lihou of Qual-Lynx** - Alice Lihou, Qual-Lynx Vice President, talked about the revised staffing in the workers compensation team. A new medical coordinator was added to manage the higher frequency but lower severity medical only claims. Alice also spoke about the new on-line claim reporting via Risk Console. The Qual-Lynx webinars trained 19 members consisting of 36 individuals. Training is still available for those who want it and Qual-lynx client services are available for those members with questions.

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. Marvin
SECOND: Commr. Dacey
VOTE: Unanimous

ADJOURN TO EXECUTIVE SESSION TO DISCUSS CLAIMS

ADJOURN TO PUBLIC SESSION

MOTION TO APPROVE CLAIMS

MOTION: Commr. Marvin
SECOND: Commr. Dacey
ABSTAIN: Ehrenberg; Ruggiero

Claims: May

West Orange ALBI Claim - Granted Settlement Authority
Eastampton LIA Claim – Granted Settlement Authority
City of Hoboken GL Claim - Granted Settlement Authority
City of Englewood GL Claim - Granted Settlement Authority
Hamilton Township WC Claim - Granted Settlement Authority

MOTION: Commr. Dacey
SECOND: Commr. Guarino

NEW BUSINESS

OPEN FORUM

MOTION TO ADJOURN

Commissioner Rodino made a motion to adjourn the meeting at 12:05PM and Commissioner Guarino seconded the motion. Motion carried unanimously.

Prepared by E. Miller.

Earl Miller

James Rodino

ALSO PRESENT:



Earl Miller – NIP
Madeline Delgado – NIP
David Springer – NIP
Robert Persico – NIP
Jonathan Hall – NIP
Anthony Ven Graitis – NIP
Conrad Cyriax - NIP
Robert Smith – NIP
Wendy Wiebalk – NIP
Steve Edwards – BGIA
George Crosby – BGIA
Brian Erlandsen – BGIA
Karen Caulfield – Twp of Union
John Geaney – Capehart Scatchard
Jeremy Solomon – Bob Smith & Associates
Ted Warden - BBBA
Frank Kelly – BGIA
Ray Vaughn – AGA
Dominick Cinelli – Brown & Brown
Glenn Jacobs – Fairview Associates
Frank Mason – Morristown
Ken Child – PMAMC
Ed Vath – PMA
Doug Borden – BPS
Lou Beckerman – Beckerman & Co.
David Balken – Balken Risk
Renee Nelms – Qual-Lynx
Alice Lihou – Qual-Lynx
Latonya Brennan – Gallagher, O’Corman & Young
John Hanuscin – Fairways Insurance
Somia Brown – Township of New Brunswick
Pat Mizerek – City of Rahway
Patrick DeBalsio – Treasurer
Michael O’Connell – Pringle, Quinn, Anzano



July 29, 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:

		<u>May</u> 2015	<u>June</u> 2015
Beginning Cash Balance	Claims Accounts-TD Bank	\$ 327,270.38	\$ 333,021.37
	Claims Account-Bank of America	657,679.79	549,377.00
	NJ Cash Management	126,488.76	126,496.76
	Custodial Account-Bank of America	33,739.83	41,243.00
	Total Balance	<u>\$ 1,145,178.76</u>	<u>\$ 1,050,138.13</u>
Receipts:			
	Claims Account Receipts-TD Bank	\$ 1,765,256.60	\$ 1,121,373.28
	Claims/Operating Account Receipts-Bank of America	2,235,396.93	2,390,796.97
	NJ Cash Management Activity Receipts	8.00	8.38
	Custodial Account-Bank of America	757,503.17	26,187.50
Total Receipts		<u>\$ 4,758,164.70</u>	<u>\$ 3,538,366.13</u>
Disbursements:			
	Claims Account Disbursements-TD Bank	\$ (1,759,505.61)	\$ (1,122,529.73)
	Claims Account Disbursements-Bank of America	(448,462.27)	(510,877.37)
	Operating Account Disbursements-Bank of America	(1,895,237.45)	(1,176,421.09)
	NJ Cash Management Activity Disbursements		
	Custodial Account-Bank of America	(750,000.00)	
Total Disbursements		<u>\$ (4,853,205.33)</u>	<u>\$ (2,809,828.19)</u>
Ending 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-Investments	41,243.00	67,430.50
	Total Balance	<u>\$ 1,050,138.13</u>	<u>\$ 1,778,676.07</u>
Beginning Investment Balance		\$ 37,222,264.00	\$ 36,475,111.50
	Change in Accrued Income	13,750.01	(6,158.06)
	Change in Unrealized Gain	2,908.61	(10,749.50)
	Income Received/Cash Received	7,212.71	26,187.50
	Realized Gain/(Loss)	229.35	
	Assets Purchased/(Sold)	(750,000.00)	
	Transfer to/from Custodial Account-Bank of America	(21,253.18)	(20,029.44)
Total Investment Account		<u>\$ 36,475,111.50</u>	<u>\$ 36,464,362.00</u>
Ending Cash Balance		<u><u>\$ 37,525,249.63</u></u>	<u><u>\$ 38,243,038.07</u></u>



BANK RECONCILIATION

ACCT.NAME Bank of America/Prime
BANK/ACCT# Custody Account
DATE From 06/01/15 To 06/30/15

BOOK BALANCE AS OF	06/01/15 \$	36,516,354.50
ADD DEPOSITS (PER BANK LEDGER)		26,187.50
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		10,749.50
BOOK BALANCE AS OF	06/30/15 \$	36,531,792.50

BALANCE PER BANK STATEMENT 06/30/15 \$36,531,792.50

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 06/30/15 36,531,792.50

Difference 0.00

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

BANK RECONCILIATION



ACCT.NAME	State of New Jersey		
BANK/ACCT#	Cash Management Fund		
	From		To
DATE	06/01/15		06/30/15

BOOK BALANCE AS OF	06/01/15	\$	126,496.76
ADD DEPOSITS (PER BANK LEDGER)			8.38
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			
BOOK BALANCE AS OF	06/30/15	\$	126,505.14

BALANCE PER BANK STATEMENT	06/30/15		\$126,505.14
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ADD: DEPOSIT IN TRANSIT
DATE AMOUNT

TOTAL	0.00		0.00
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SUBTRACT: CHECKS OUTSTANDING
DATE CHECK# AMOUNT

TOTAL	0.00		0.00
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LIST ITEMS IN LEDGER NOT ON STATEMENT

DATE AMOUNT

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

TOTAL	-		0.00
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ADJUSTED BANK BALANCE(BOOK BAL)AS OF	06/30/15		126,505.14
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Difference	0.00
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PREPARED BY Patrick J. DeBlasio, CPA REVIEWED BY Mary Foulks



BANK RECONCILIATION

ACCT.NAME Bank of America
 BANK/ACCT# Fiduciary Account -381029032587
 From 06/01/15 To 06/30/15
 DATE 06/01/15 06/30/15

BOOK BALANCE AS OF	06/01/15 \$	549,377.00
ADD DEPOSITS (PER BANK LEDGER)		2,390,796.97
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)		1,687,298.46
BOOK BALANCE AS OF	06/30/15 \$	1,252,875.51

BALANCE PER BANK STATEMENT 06/30/15 \$1,444,923.54

ADD: DEPOSIT IN TRANSIT
 DATE AMOUNT

TOTAL 0.00 0.00

SUBTRACT: CHECKS OUTSTANDING

DATE	CHECK#	AMOUNT
09/05/14	1210	15,659.18
06/12/15	1398	1,666.66
06/12/15	1400	511.50
06/12/15	1401	3,333.33
06/12/15	1403	1,000.00
06/12/15	1406	440.00
06/12/15	1407	124.00
06/12/15	1409	169,313.36

TOTAL 192,048.03 (192,048.03)

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 06/30/15 1,252,875.51

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	
	DATE	From 06/01/15	To 06/30/15
BOOK BALANCE AS OF	06/01/15	\$	333,021.37
ADD DEPOSITS (PER BANK LEDGER)			1,121,373.28
SUBTRACT:DISBURSEMENTS(PER BANK LEDGER)			1,122,529.73
BOOK BALANCE AS OF	06/30/15	\$	331,864.92
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BALANCE PER BANK STATEMENT	06/30/15		\$657,785.24
ADD: DEPOSIT IN TRANSIT	DATE	AMOUNT	
	TOTAL	0.00	0.00
SUBTRACT: CHECKS OUTSTANDING			
DATE	CHECK#	AMOUNT	
06/30/13	list	325,920.32	
	TOTAL	325,920.32	(325,920.32)
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	06/30/15		331,864.92
			Difference 0.00

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

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
STATEMENT OF OPERATIONS BY FUND YEAR
As of May 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	11,747,845	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	215,617,683
Claim Expenses															
Losses	2,566,608	9,846,534	9,404,568	13,717,218	8,698,092	8,225,954	8,716,370	4,807,577	5,981,456	5,738,748	4,674,134	3,601,390	1,846,053	722,107	88,546,810
Loss Adjustment Expenses	572,451	2,018,679	2,014,703	3,384,382	3,291,528	3,614,441	3,489,347	2,994,587	3,138,373	2,691,384	2,104,282	2,400,515	767,706	284,003	32,766,381
IBNR	3,489,316	3,744,319	2,026,619	1,000,402	1,228,176	173,976	169,994	150,791	62,146	13,356	27,030	60,643	9,781	-	12,156,551
EPL Deductible & Co-Insurance	(459,704)	(898,805)	(633,517)	(666,729)	(409,427)	(628,321)	(156,270)	(228,023)	(192,743)	(227,428)	(208,910)	(259,649)	(48,080)	(65,918)	(5,083,523)
Excess Recoveries	(81,467)	(728,712)	(1,746,240)	(5,459,569)	(1,332,024)	(460,516)	(3,198,882)	(240,339)	(362,036)	(210,000)	(756,084)	(501,552)	-	(106,803)	(15,184,223)
WC	-	(725,712)	(607,916)	-	(461,420)	(292,319)	(259,563)	(56,001)	-	-	(756,084)	(501,552)	-	(106,803)	(3,767,370)
GL	-	-	(103,015)	(659,817)	(15,952)	-	(1,600,254)	-	-	-	-	-	-	-	(2,379,037)
AL	-	-	(799,208)	-	-	(125,749)	(795,992)	-	-	-	-	-	-	-	(1,720,950)
Property	(81,467)	(3,000)	(18,418)	(3,408,469)	(373,409)	(7,541)	-	-	-	-	-	-	-	-	(3,892,304)
EPL/POL	-	-	(217,683)	(1,391,283)	(481,243)	(34,907)	(128,186)	(184,338)	(281,920)	(210,000)	-	-	-	-	(2,929,560)
EPL/POL Aggregate Stop	-	-	-	-	-	-	(414,886)	-	(80,116)	-	-	-	-	-	(495,002)
Corridor Retention Endorsement	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
All Lines Aggregate Stop	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Claim Expense	6,087,204	13,982,015	11,066,134	11,975,705	11,476,345	10,925,534	9,020,560	7,484,594	8,627,197	8,006,060	5,840,451	5,301,347	2,575,459	833,390	113,201,996
Expenses															
Excess Premiums	2,704,989	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	54,639,489
General Administrative Expenses	2,925,608	6,902,170	6,314,015	6,015,415	5,019,195	4,236,550	3,410,553	3,149,211	3,209,879	3,072,368	2,385,474	1,778,528	1,253,350	791,916	50,464,253
Total Expenses	5,630,597	13,643,136	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	105,103,741
Underwriting Profit/(Loss)	30,045	(199,690)	1,361,577	511,151	610,695	721,036	(88,269)	377,244	(486,940)	(1,300,756)	(1,432,509)	(2,915,054)	(518,319)	641,736	(2,688,054)
Net Realized/Unrealized Gains/(Losses)	15,442	27,246	24,204	61,427	306,909	298,807	190,871	108,656	43,977	760	-	-	-	31,028	1,109,327
Interest Income	12,534	70,145	88,240	92,043	126,580	147,266	118,559	199,862	440,304	634,220	362,337	120,113	141,530	189,065	2,742,799
Net Investment Income	27,977	97,391	112,444	153,470	433,489	446,073	309,430	308,519	484,281	634,980	362,337	120,113	141,530	220,093	3,852,126
Statutory Surplus (Deficit)	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
% of Underwriting Income	0.5%	-0.4%	5.9%	2.8%	4.9%	5.9%	1.4%	4.7%	0.0%	-5.0%	-9.4%	-35.3%	-6.7%	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	58,021	60,026	31,888	32,149	19,267	55,173	(2,546)	4,992	275,065	(275,088)	(771)	(32)	-	3,335	261,481
at Previous Month	47,783	(93,532)	1,469,866	662,338	1,042,036	1,166,113	211,951	685,265	(2,680)	(665,857)	(1,069,407)	(2,794,940)	(376,789)	861,449	1,143,596
Variance	10,238	(8,767)	4,155	2,283	2,148	997	9,210	497	21	81	(766)	(2)	-	381	20,476

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	1,337	3,215	2,620	2,794	2,522	2,238	1,965	1,993	2,118	2,261	1,949	1,344	1,074	601	28,031
Severity Rate	110	118	120	126	129	128	125	122	123	111	91	83	83	65	
Total Open Claims	637	514	214	175	73	46	39	19	21	21	11	6	2	-	1,778

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

RESOLUTION NO. 21-15

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 **\$5,569,584.02** for payment.

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

Chairman

Date

July 29th, 2015

Secretary

Date

July 29th, 2015

July 29th, 2015 - GSMJIF Commissioners Meeting Bills List

Date: 7.6.15
Bills List #: 42



Notes	PAYABLE TO	DESCRIPTION	Check #/WT	Invoice Amt.
	Earl Miller	GSMJIF Meeting Venue June The Crowne Plaza	#1410	\$2,091.46
	Princeton Public Affairs	Inv#0715 retainer Fee July	#1411	\$833.33
	Capehart Scatchard	Litigation Consultant June	#1412	\$1,250.00
	Pringle Quinn Anzano	Fund Attorney Inv#38509	#1413	\$573.50
	Bob Smith & Associates	Litigation Fees June	#1414	\$3,333.33
	Dynamic Testing	Inv#7362 \$47 Kearny; #7367 \$340 Kenilworth Inv#7365 \$305 N. Providence; #7393 \$188 Bloomfield; #7190 \$ 305 N. Bruns.; #7193 \$129 Fair Haven; #7196 \$540 Bloomfield; #7187 \$176 Highland Park; #7183 \$258 Totowa; #7184 \$844 Kearny; #7242 \$176 Berkeley Hgts.; #7241 \$176 Haddon Heights Total of (14) - Drug Tests	#1415	\$3,484.00
	Patrick DeBlasio	Treasurer Fees	#1416	\$1,458.34
	Safety First	Monitoring Service renewal for Parsippany-Troy Hills \$2,176 & Caldwell \$208	#1417	\$2,384.00
	Qual-Lynx	TPA Service Inv#39140 2nd and final install for 2015	#1418	\$408,000.00
	Township of Maplewood	Safety Award 2015	#1419	\$1,000.00
	Care Station	Drug Testing PA:692558 Antonucci & Chirico \$48 West Orange	#1420	\$76.00
	Frank Viscuso	Leadership Skills Training - Livingston	#1421	\$1,000.00
	Prime Advisors	Inv#7036 Investment Advisors	#1422	\$9,133.00
	Fairview Insurance	RM Fee for West Orange	#1423	\$27,428.78
	Brown & Brown Metro	RM Fee 2nd Install for Berkeley Heights \$14,347.95; Englewood \$29,733.79; Guttenberg \$14,336.02; Howell \$42,252.25	#1424	\$100,670.01
	Conner Strong	RM Fee 2nd Install for Fair Haven	#1425	\$6,250.00
	Beckerman & Co	RM Fee 2nd Install for Fanwood	#1426	\$8,067.77
	Borden Perlman	RM Fee 2nd install for Hamilton	#1427	\$38,830.85
	Risk Managers Inc.	RM Fee 2nd install for Haddon Heights	#1428	\$8,308.10
	The Star Ledger	Legal Ad posting for June	#1429	\$13.95
	Department of the Treasury Div. of Admin. Fioscal & Resources	Investment Recivables	#1430	\$120.00
		Total in Checks \$624,306.42		
		Wire Transfers		
	PMA	Risk Control Fee Installment # 8 of 12 for 2015		\$38,250.00
	PMA	Large Loss S. Brunswick		\$61,300.00
	PMA	Large Loss Harrison		\$100,000.00
	PMA	Berkeley Township		\$4,571.45
	PMA	City of Rahway		\$3,043.54
	PMA	City of Hoboken		\$2,018.40
	PMA	City of Englewood		\$18,231.66
	PMA	Hamilton Township		\$12,771.00
	PMA	Livingston Township		\$125,176.48
	PMA	Township of Howell		\$3,120.00
	PMA	Union Township		\$5,463.57
	PMA	Pre Paid Mankowitz - Livingston		-\$93,750.00
		Total to PMA \$280,196.10		
	BGIA	Inv#217074 Lloyds of London XS Lia. PK 1006314 Installment 2 of 2 for 2015		\$1,618,595.50
	BGIA	Inv#217067 Travelers Boiler & Machinery		\$30,470.50
	BGIA	Inv#217066 Travelers Property Policy		\$887,585.00
	BGIA	Inv#217073 Safety National XS - WC Installment 3 of 4 for 2015		\$226,176.00
	BGIA	Inv#217072 Underwriting Mgmt. Fee		\$273,837.00
	BGIA	RM fee 2nd Install for North Plainfield		\$24,235.00
	BGIA	RM Fee 2nd Install for Rahway		\$31,313.00
		Total to BGIA \$3,092,212.00		
	NIP Mgmt	Installment #2		\$1,572,869.50
		Total to NIP Mgmt \$1,572,869.50		
			Subtotal	\$ 5,569,584.02
			Total	\$ 5,569,584.02



RESOLUTION NO. 22-15

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND
(Hereinafter referred to as the “FUND”)

APPROVING CLAIMS PAYMENTS

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that confirmation and authorization approval is made in issuance of the attached claims payments totaling **\$1,159,660** against the fund.

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

Chairman

Date

July 29th, 2015

Secretary

Date

July 29th, 2015



GSMJIF - COMM MEETING PAY SUMMARY REPORT

JULY 2015 Report

June Paid

WC	TPA		
TWP			
Par Troy Hills	D&H	73,263	
Bloomfield	D&H	-94,472	* CREDIT
Linden	Inservco	20,247	
All Other	QL	869,705	
Total WC		868,742	

Grand Total June 2015	Grand Total
Post 2012 CLAIMS	1,043,753
Prior 2012 CLAIMS	115,907
TOTAL PAID	1,159,660

PAL		
ALL TWP		
AL	NIP/QL	28,324
APD	NIP/QL	26,299
EPL	NIP/QL	33,816
GL	NIP/QL	37,945
POL	NIP/QL	39,620
PROP	NIP/QL	9,007
Total PAL		175,011

WC	868,742
PAL	175,011
Grand Total post 2012	1,043,753

PMA PRIOR 2012		
WC	PMA	13,887
PAL	PMA	102,020
APD PROP	PMA	0
Total Prior 2012		115,907

RESOLUTION NO. 23-15**GARDEN STATE MUNICIPAL JOINT INSURANCE FUND**
(Hereinafter referred to as the “FUND”)**ESTABLISHING A SUPPLEMENTAL ASSESSMENT/REFUND PLAN**

WHEREAS, 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 and NJSA 11:15-2.21(a) provides that any monies for a FUND year in excess of the amount necessary to fund all obligations for that fiscal year may be declared to be refundable by the FUND (as set forth in NJSA 11:15-2.21 (b)), and

WHEREAS, the FUND’s Executive Committee has met and recommended that the FUND establish a Supplemental Assessment/Refund Plan by resolution, therefore,

BE IT RESOLVED by the Board of Fund Commissioners of the Garden State Municipal Joint Insurance Fund, that the Fund Administrator shall:

- 1) Report on the all FUND years’ surplus/deficit position at December 31, 2016 and each year thereafter no later than the March meeting of such year; and
- 2) Provide for Supplemental Assessment or Refund in the 2017 FUND year based on FUND years 2002-2006 results as of December 31, 2016 and
- 3) Establish a practice that provides for a Supplemental Assessment or Refund review based on the Fund year 10 years prior, through 2020:
 - 2017 Supplemental Assessment or Refund for FUND year 2007
 - 2018 Supplemental Assessment or Refund for FUND year 2008
 - 2019 Supplemental Assessment or Refund for FUND year 2009
 - 2020 Supplemental Assessment or Refund for FUND year 2010

BE IT FURTHER RESOLVED;

- 1) The Fund Administrator shall establish a policy implementing this resolution and provide to the Fund at its September, 2015 meeting;
- 2) Supplemental Assessments shall be applied to the member’s subsequent Fund year’s annual assessment and collected based on a five year installment plan;
- 3) Excess funds (refundable amount) shall be paid at the end of the calendar year or the refundable amount shall be applied to the following year’s assessment.

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

Chairman

July 29th, 2015
Date

Secretary

July 29th, 2015
Date



Garden State Municipal Joint Insurance Fund

July 2015

Jason Marett, Claims Service Manager



Garden State Municipal Joint Insurance Fund

7/1/2015

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

7/1/2015

Policy Year 2002

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

Policy Year 2003

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	36	0	68,113	\$1,892	26	0	6,549	\$252	4	0	13,683	\$3,421
Ewing, Township of	11	0	21,144	\$1,922	8	0	0	\$0	0	0	0	\$0
Hamilton Township	7	0	29,515	\$4,216	20	0	25,102	\$1,255	2	0	3,505	\$1,753
Howell, Township of	4	0	3,697	\$924	39	0	88,686	\$2,274	0	0	0	\$0
Kenilworth Borough	7	0	22,156	\$3,165	4	0	535	\$134	0	0	0	\$0
North Plainfield Borough	14	0	10,323	\$737	19	0	194,134	\$10,218	2	0	3,136	\$1,568
Rahway, City of	14	0	22,080	\$1,577	22	0	215,420	\$9,792	0	0	0	\$0
South Brunswick Township	30	0	23,401	\$780	24	0	160,499	\$6,687	2	0	4,972	\$2,486
Union Township	72	0	63,666	\$884	85	0	321,572	\$3,783	2	0	27,928	\$13,964
West Orange, Township of	6	0	3,272	\$545	5	0	54,283	\$10,857	0	0	0	\$0
	201	0	\$267,367	\$1,330	252	0	\$1,066,780	\$4,233	12	0	\$53,224	\$4,435



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2004

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2005

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2006

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2007

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	24	0	15,688	\$654	17	0	242,108	\$14,242	0	0	0	\$0
Eastampton Township	1	0	500	\$500	1	0	22,991	\$22,991	0	0	0	\$0
Englewood, City of	19	0	14,589	\$768	38	0	349,414	\$9,195	6	0	24,292	\$4,049
Ewing Township	2	0	2,046	\$1,023	8	0	109,538	\$13,692	0	0	0	\$0
Hamilton Township	3	0	4,552	\$1,517	20	0	52,745	\$2,637	3	0	1,252	\$417
Harrison, Town of	12	0	50,120	\$4,177	12	0	63,941	\$5,328	1	0	0	\$0
Highland Park Borough	13	0	6,555	\$504	17	0	59,833	\$3,520	2	0	0	\$0
Hoboken, City of	35	0	269,130	\$7,689	45	0	1,015,929	\$22,576	1	0	316	\$316
Howell Township	12	0	11,108	\$926	20	0	11,601	\$580	3	0	13,802	\$4,601
Jackson Township	20	0	29,167	\$1,458	26	0	164,148	\$6,313	1	0	24,000	\$24,000
Kenilworth, Borough of	6	0	16,216	\$2,703	5	0	0	\$0	1	0	1,865	\$1,865
Livingston Township	19	0	39,943	\$2,102	29	0	32,876	\$1,134	2	0	4,020	\$2,010
Maplewood, Township of	17	0	8,450	\$497	28	0	39,954	\$1,427	2	0	2,400	\$1,200
Montclair Township	51	0	43,180	\$847	63	0	71,399	\$1,133	0	0	0	\$0
North Plainfield Boro	10	0	18,827	\$1,883	9	0	91,458	\$10,162	0	0	0	\$0
Rahway, City of	15	0	8,250	\$550	32	0	9,347	\$292	3	0	8,100	\$2,700
South Brunswick Township	12	0	61,392	\$5,116	12	0	24,989	\$2,082	1	0	0	\$0
Union Township	68	0	77,616	\$1,141	60	0	475,852	\$7,931	1	0	24,248	\$24,248
West Orange, Township of	65	0	36,641	\$564	40	1	647,232	\$16,181	0	0	0	\$0
	404	0	\$713,970	\$1,767	482	1	\$3,485,355	\$7,231	27	0	\$104,295	\$3,863



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2008

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	28	0	37,535	\$1,341	8	0	19,979	\$2,497	4	0	18,374	\$4,594
Caldwell Borough	2	0	500	\$250	8	0	0	\$0	2	0	17,220	\$8,610
Eastampton Township	0	0	0	\$0	1	0	666	\$666	1	0	0	\$0
Englewood, City of	42	0	35,711	\$850	47	0	445,146	\$9,471	5	0	1,743	\$349
Ewing Township	5	0	10,618	\$2,124	6	0	122,959	\$20,493	0	0	0	\$0
Hamilton Township	0	0	0	\$0	20	0	127,553	\$6,378	0	0	0	\$0
Harrison, Town of	3	0	500	\$167	13	0	19,474	\$1,498	0	0	0	\$0
Highland Park Borough	9	0	157,709	\$17,523	9	0	15,119	\$1,680	2	0	3,982	\$1,991
Hoboken, City of	26	0	19,890	\$765	42	0	707,060	\$16,835	1	0	24,000	\$24,000
Howell Township	11	0	23,600	\$2,145	26	0	32,926	\$1,266	1	0	3,800	\$3,800
Kenilworth, Borough of	6	0	8,812	\$1,469	0	0	0	\$0	0	0	0	\$0
Livingston Township	11	0	9,624	\$875	50	0	49,614	\$992	6	0	4,586	\$764
Maplewood, Township of	13	0	18,607	\$1,431	13	0	37,185	\$2,860	8	0	49,709	\$6,214
Montclair Township	13	0	3,434	\$264	71	0	119,142	\$1,678	0	0	0	\$0
North Plainfield Boro	13	0	29,492	\$2,269	23	1	168,208	\$7,313	2	0	2,940	\$1,470
Rahway, City of	18	0	58,442	\$3,247	43	0	272,688	\$6,342	8	0	1,681	\$210
South Brunswick Township	21	0	25,131	\$1,197	19	0	93,532	\$4,923	1	0	0	\$0
Union Township	47	0	94,315	\$2,007	57	0	326,319	\$5,725	1	0	491	\$491
West Orange, Township of	59	0	22,312	\$378	45	0	238,322	\$5,296	1	0	2,154	\$2,154
	327	0	\$556,232	\$1,701	501	1	\$2,795,892	\$5,581	43	0	\$130,680	\$3,039



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2009

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



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2010

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	26	0	28,018	\$1,078	9	0	90,958	\$10,106	3	0	31,341	\$10,447
Caldwell Borough	6	0	15,752	\$2,625	9	0	17,765	\$1,974	5	0	18,853	\$3,771
Eastampton Township	4	0	5,426	\$1,357	4	1	205,734	\$51,434	1	0	116	\$116
Englewood, City of	26	0	47,460	\$1,825	39	0	195,870	\$5,022	12	0	19,885	\$1,657
Ewing Township	7	0	69,210	\$9,887	9	1	358,891	\$39,877	2	0	9,794	\$4,897
Fanwood Borough	2	0	0	\$0	5	1	65,010	\$13,002	0	0	0	\$0
Frehold Township	19	0	36,483	\$1,920	10	1	309,246	\$30,925	1	0	4,096	\$4,096
Hamilton Township	7	0	9,335	\$1,334	13	0	6,675	\$513	1	0	0	\$0
Harrison, Town of	8	0	7,311	\$914	8	0	452,911	\$56,614	1	0	13,000	\$13,000
Highland Park Borough	11	0	2,951	\$268	15	0	56,312	\$3,754	3	0	0	\$0
Hoboken, City of	19	0	81,311	\$4,280	53	0	531,506	\$10,028	1	0	0	\$0
Howell Township	10	0	44,201	\$4,420	59	1	133,905	\$2,270	2	0	24,000	\$12,000
Kenilworth, Borough of	3	0	1,285	\$428	4	0	155,960	\$38,990	0	0	0	\$0
Livingston Township	16	0	8,203	\$513	43	0	133,545	\$3,106	5	0	1,315	\$263
Manalapan Township	10	0	12,364	\$1,236	7	0	27,127	\$3,875	0	0	0	\$0
Maplewood, Township of	5	0	4,219	\$844	16	0	34,864	\$2,179	1	0	31,541	\$31,541
Middlesex Boro	9	0	34,413	\$3,824	8	0	804	\$101	1	0	0	\$0
Montclair Township	31	1	183,863	\$5,931	53	0	263,721	\$4,976	2	0	10,523	\$5,262
Morris Township	14	0	16,916	\$1,208	14	1	151,674	\$10,834	1	0	0	\$0
North Plainfield Boro	16	0	6,205	\$388	16	0	18,168	\$1,136	1	0	467	\$467
Rahway, City of	21	0	28,725	\$1,368	32	0	15,710	\$491	3	0	9,000	\$3,000
South Brunswick Township	22	0	25,220	\$1,146	33	0	152,153	\$4,611	3	0	35,190	\$11,730
Union Township	47	0	75,135	\$1,599	30	2	668,390	\$22,280	0	0	0	\$0
Warren Township	16	0	93,201	\$5,825	7	0	7,484	\$1,069	4	0	27,258	\$6,815
West Orange, Township of	33	0	18,634	\$565	33	0	206,581	\$6,260	3	0	24,000	\$8,000
	388	1	\$855,841	\$2,206	529	8	\$4,260,964	\$8,055	56	0	\$260,379	\$4,650



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Property, Auto, Liability

7/1/2015

Policy Year 2011

Member	Commercial Auto				Liability				Property			
	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred	Total Claims	Open Claims	Total Incurred	Avg Incurred
Berkeley Township	8	0	19,170	\$2,396	14	0	1,504	\$107	4	0	2,686	\$672
Caldwell Borough	3	0	2,576	\$859	14	0	22,418	\$1,601	3	0	24,644	\$8,215
Eastampton Township	1	0	1,542	\$1,542	1	0	500	\$500	0	0	0	\$0
Englewood, City of	21	0	36,166	\$1,722	37	1	419,062	\$11,326	14	0	10,028	\$716
Ewing Township	6	0	13,969	\$2,328	12	0	26,658	\$2,222	0	0	0	\$0
Fair Haven Borough	3	0	0	\$0	1	0	0	\$0	1	0	0	\$0
Fanwood Borough	4	0	2,454	\$614	4	0	16,864	\$4,216	1	0	24,000	\$24,000
Frehold Township	14	0	15,183	\$1,085	11	1	60,433	\$5,494	4	0	24,000	\$6,000
Hamilton Township	11	0	327,792	\$29,799	18	0	592,231	\$32,902	7	0	0	\$0
Harrison, Town of	7	0	6,872	\$982	8	0	128,258	\$16,032	2	0	8,796	\$4,398
Highland Park Borough	11	0	5,333	\$485	6	0	105,881	\$17,647	2	0	25,216	\$12,608
Hoboken, City of	22	0	7,522	\$342	51	0	316,088	\$6,198	1	0	0	\$0
Howell Township	4	0	1,455	\$364	23	1	366,444	\$15,932	2	0	10,791	\$5,396
Kenilworth, Borough of	11	0	13,482	\$1,226	11	0	2,733	\$248	1	0	6,500	\$6,500
Livingston Township	22	0	22,115	\$1,005	63	0	219,912	\$3,491	9	0	7,752	\$861
Manalapan Township	13	0	44,447	\$3,419	7	0	10,476	\$1,497	0	0	0	\$0
Maplewood, Township of	13	0	27,423	\$2,109	10	0	5,935	\$594	3	0	1,153	\$384
Middlesex Boro	11	0	11,711	\$1,065	10	0	1,707	\$171	1	0	0	\$0
Montclair Township	18	0	14,448	\$803	67	0	36,691	\$548	0	0	0	\$0
Morris Township	12	0	50,550	\$4,213	12	0	22,982	\$1,915	7	0	5,295	\$756
Morristown, Town of	26	0	27,224	\$1,047	17	0	18,387	\$1,082	5	0	4,868	\$974
North Brunswick Township	17	0	8,031	\$472	22	0	61,601	\$2,800	0	0	0	\$0
North Plainfield Boro	23	0	15,083	\$656	29	0	68,126	\$2,349	14	0	216,926	\$15,495
Rahway, City of	9	0	18,506	\$2,056	12	0	3,256	\$271	14	0	43,627	\$3,116
Union Township	42	0	98,218	\$2,339	39	0	14,034	\$360	7	0	24,001	\$3,429
Warren Township	9	0	20,764	\$2,307	9	0	21,684	\$2,409	7	0	34,878	\$4,983
West Orange, Township of	19	0	21,350	\$1,124	47	0	172,279	\$3,666	4	0	90	\$23
	360	0	\$833,386	\$2,315	555	3	\$2,716,144	\$4,894	113	0	\$475,251	\$4,206



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

Policy Year 2002

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

Policy Year 2003

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	82	13.8%	484,668	11.3%	\$5,911	484,670	0	0	\$0
Ewing, Township of	78	13.2%	898,182	20.9%	\$11,515	898,183	0	0	\$0
Hamilton Township	123	20.7%	841,090	19.6%	\$6,838	827,972	1	313,543	\$313,543
Howell, Township of	74	12.5%	405,297	9.4%	\$5,477	398,515	1	63,176	\$63,176
Kenilworth Borough	19	3.2%	60,194	1.4%	\$3,168	60,194	0	0	\$0
North Plainfield Borough	22	3.7%	240,897	5.6%	\$10,950	240,897	0	0	\$0
Rahway, City of	34	5.7%	217,282	5.1%	\$6,391	217,280	0	0	\$0
South Brunswick Township	52	8.8%	628,469	14.6%	\$12,086	628,469	0	0	\$0
Union Township	109	18.4%	520,878	12.1%	\$4,779	520,877	0	0	\$0
	593	100.0%	\$4,296,957	100.0%	\$7,246	\$4,277,057	2	\$376,719	\$188,360



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

Policy Year 2004

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	96	15.2%	666,417	11.7%	\$6,942	660,005	1	18,789	\$18,789
Eastampton Township	3	0.5%	162,683	2.9%	\$54,228	152,141	1	161,057	\$161,057
Ewing, Township of	69	10.9%	753,708	13.2%	\$10,923	753,713	0	0	\$0
Hamilton Township	154	24.4%	775,088	13.6%	\$5,033	739,281	1	236,383	\$236,383
Howell, Township of	35	5.5%	629,765	11.0%	\$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	6.1%	\$17,307	346,142	0	0	\$0
Rahway, City of	53	8.4%	1,293,309	22.7%	\$24,402	1,229,426	1	1,002,132	\$1,002,132
South Brunswick Township	71	11.3%	217,327	3.8%	\$3,061	217,324	0	0	\$0
Union Township	105	16.6%	802,280	14.1%	\$7,641	802,279	0	0	\$0
	631	100.0%	\$5,699,406	100.0%	\$9,032	\$5,447,946	6	\$1,938,366	\$323,061



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

Policy Year 2005

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	117	12.2%	691,574	9.0%	\$5,911	584,300	7	416,020	\$59,431
Eastampton Township	4	0.4%	30,059	0.4%	\$7,515	30,060	0	0	\$0
Englewood, City of	96	10.0%	948,160	12.3%	\$9,877	945,451	1	300,275	\$300,275
Ewing, Township of	64	6.7%	211,761	2.8%	\$3,309	211,757	0	0	\$0
Hamilton Township	173	18.0%	2,070,552	26.9%	\$11,969	1,818,711	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	376,909	1	109,329	\$109,329
Kenilworth Borough	3	0.3%	18,788	0.2%	\$6,263	18,787	0	0	\$0
Livingston Township	38	4.0%	191,249	2.5%	\$5,033	191,249	0	0	\$0
Montclair Township	87	9.1%	336,883	4.4%	\$3,872	336,866	0	0	\$0
North Plainfield Borough	27	2.8%	33,126	0.4%	\$1,227	33,121	0	0	\$0
Rahway, City of	75	7.8%	117,311	1.5%	\$1,564	117,313	0	0	\$0
South Brunswick Township	52	5.4%	620,535	8.1%	\$11,933	555,340	1	193,145	\$193,145
Union Township	86	9.0%	573,032	7.5%	\$6,663	573,012	0	0	\$0
	959	100.0%	\$7,688,803	100.0%	\$8,018	\$7,253,575	11	\$2,451,053	\$222,823



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

Policy Year 2006

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	119	9.3%	961,728	10.9%	\$8,082	859,787	6	503,162	\$83,860
Eastampton Township	1	0.1%	0	0.0%	\$0	0	0	0	\$0
Englewood, City of	128	10.0%	1,284,500	14.5%	\$10,035	1,240,891	1	537,085	\$537,085
Ewing, Township of	69	5.4%	423,888	4.8%	\$6,143	423,888	0	0	\$0
Hamilton Township	165	12.9%	773,622	8.7%	\$4,689	720,319	1	146,849	\$146,849
Harrison, Town of	45	3.5%	206,449	2.3%	\$4,588	177,091	1	48,545	\$48,545
Hoboken, City of	60	4.7%	358,470	4.1%	\$5,975	345,315	1	48,850	\$48,850
Howell, Township of	75	5.9%	1,081,510	12.2%	\$14,420	1,033,255	3	464,079	\$154,693
Jackson Township	41	3.2%	358,252	4.1%	\$8,738	358,251	0	0	\$0
Kenilworth, Borough of	11	0.9%	4,310	0.0%	\$392	4,310	0	0	\$0
Livingston Township	33	2.6%	186,028	2.1%	\$5,637	186,031	0	0	\$0
Maplewood, Township of	51	4.0%	179,532	2.0%	\$3,520	179,529	0	0	\$0
Montclair Township	92	7.2%	420,200	4.8%	\$4,567	420,204	0	0	\$0
North Plainfield Borough	30	2.3%	242,233	2.7%	\$8,074	242,236	0	0	\$0
Rahway, City of	42	3.3%	556,072	6.3%	\$13,240	531,220	2	255,436	\$127,718
South Brunswick Township	76	5.9%	161,217	1.8%	\$2,121	161,217	0	0	\$0
Union Township	150	11.7%	1,047,542	11.8%	\$6,984	1,021,947	1	282,302	\$282,302
West Orange, Township of	93	7.3%	599,710	6.8%	\$6,448	571,301	2	212,169	\$106,085
	1281	100.0%	\$8,845,263	100.0%	\$6,905	\$8,476,792	18	\$2,498,477	\$138,804



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

Policy Year 2007

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	104	8.9%	1,022,275	11.5%	\$9,830	896,868	6	373,424	\$62,237
Eastampton Township	5	0.4%	9,809	0.1%	\$1,962	9,810	0	0	\$0
Englewood, City of	112	9.5%	784,747	8.8%	\$7,007	784,165	1	269,384	\$269,384
Ewing, Township of	57	4.9%	503,152	5.7%	\$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	5.5%	\$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	458,371	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	6.3%	\$12,119	520,370	1	498,247	\$498,247
South Brunswick Township	64	5.4%	285,609	3.2%	\$4,463	285,612	0	0	\$0
Union Township	118	10.0%	1,286,703	14.5%	\$10,904	1,123,508	2	374,394	\$187,197
West Orange, Township of	88	7.5%	583,822	6.6%	\$6,634	583,825	0	0	\$0
	1175	100.0%	\$8,896,078	100.0%	\$7,571	\$8,360,296	17	\$1,891,103	\$111,241



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

Policy Year 2008

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg Open LT Incurred
Berkeley Township	78	7.4%	924,139	12.4%	\$11,848	876,541	4	183,315	\$45,829
Caldwell Borough	9	0.9%	17,106	0.2%	\$1,901	17,106	0	0	\$0
Eastampton Township	5	0.5%	36,857	0.5%	\$7,371	36,858	0	0	\$0
Englewood, City of	89	8.5%	777,607	10.4%	\$8,737	777,607	0	0	\$0
Ewing, Township of	77	7.3%	451,292	6.1%	\$5,861	451,290	0	0	\$0
Hamilton Township	145	13.8%	939,621	12.6%	\$6,480	671,506	4	680,479	\$170,120
Harrison, Town of	32	3.0%	163,355	2.2%	\$5,105	163,355	0	0	\$0
Highland Park Borough	17	1.6%	23,337	0.3%	\$1,373	23,337	0	0	\$0
Hoboken, City of	74	7.0%	406,853	5.5%	\$5,498	398,013	1	14,299	\$14,299
Howell, Township of	61	5.8%	1,245,031	16.7%	\$20,410	1,100,703	4	698,466	\$174,617
Kenilworth, Borough of	10	1.0%	98,823	1.3%	\$9,882	98,823	0	0	\$0
Livingston Township	39	3.7%	242,977	3.3%	\$6,230	242,978	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	425,475	1	210,255	\$210,255
Rahway, City of	52	4.9%	125,905	1.7%	\$2,421	125,907	0	0	\$0
South Brunswick Township	64	6.1%	207,663	2.8%	\$3,245	207,662	0	0	\$0
Union Township	88	8.4%	423,239	5.7%	\$4,810	423,237	0	0	\$0
West Orange, Township of	62	5.9%	387,954	5.2%	\$6,257	355,293	1	144,824	\$144,824
	1052	100.0%	\$7,451,409	100.0%	\$7,083	\$6,923,444	15	\$1,931,638	\$128,776



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

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	1,328,220	9	1,453,708	\$161,523
Caldwell Borough	20	1.8%	749,084	6.5%	\$37,454	405,441	1	652,040	\$652,040
Eastampton Township	4	0.4%	199,117	1.7%	\$49,779	144,517	1	196,730	\$196,730
Englewood, City of	88	8.1%	1,480,656	12.9%	\$16,826	1,366,558	3	362,436	\$120,812
Ewing, Township of	89	8.2%	591,539	5.1%	\$6,647	562,100	1	74,587	\$74,587
Fanwood Borough	9	0.8%	40,672	0.4%	\$4,519	40,674	0	0	\$0
Hamilton Township	133	12.3%	1,241,352	10.8%	\$9,333	994,087	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%	795,615	6.9%	\$13,958	783,966	1	417,522	\$417,522
Howell, Township of	38	3.5%	311,971	2.7%	\$8,210	285,130	2	80,798	\$40,399
Kenilworth Borough	15	1.4%	43,670	0.4%	\$2,911	43,670	0	0	\$0
Livingston Township	39	3.6%	358,430	3.1%	\$9,191	358,431	0	0	\$0
Manalapan Township	23	2.1%	453,421	3.9%	\$19,714	414,340	2	54,960	\$27,480
Maplewood, Township of	43	4.0%	179,909	1.6%	\$4,184	179,905	0	0	\$0
Montclair Township	77	7.1%	557,626	4.8%	\$7,242	495,520	2	276,755	\$138,378
North Plainfield Borough	25	2.3%	40,876	0.4%	\$1,635	40,874	0	0	\$0
Rahway, City of	32	2.9%	232,712	2.0%	\$7,272	190,003	1	165,532	\$165,532
South Brunswick Township	63	5.8%	305,787	2.7%	\$4,854	305,786	0	0	\$0
Union Township	93	8.6%	1,348,358	11.7%	\$14,498	1,270,624	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%	\$11,502,714	100.0%	\$10,602	\$10,034,979	31	\$4,742,452	\$152,982



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

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	561,853	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	14.1%	\$13,162	1,527,941	2	392,322	\$196,161
Harrison, Town of	29	2.5%	296,058	2.4%	\$10,209	296,056	0	0	\$0
Highland Park Borough	25	2.1%	42,078	0.3%	\$1,683	42,076	0	0	\$0
Hoboken, City of	79	6.8%	761,813	6.3%	\$9,643	577,045	5	348,487	\$69,697
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%	1,244,353	10.2%	\$30,350	967,793	1	792,429	\$792,429
Manalapan Township	22	1.9%	21,475	0.2%	\$976	21,475	0	0	\$0
Maplewood, Township of	33	2.8%	239,594	2.0%	\$7,260	202,183	1	100,218	\$100,218
Middlesex Borough	12	1.0%	258,599	2.1%	\$21,550	194,933	1	251,708	\$251,708
Montclair Township	79	6.8%	634,300	5.2%	\$8,029	583,308	2	230,361	\$115,181
Morris Township	31	2.7%	112,498	0.9%	\$3,629	112,495	0	0	\$0
New Providence Borough	15	1.3%	33,504	0.3%	\$2,234	33,504	0	0	\$0
North Plainfield Borough	18	1.5%	176,337	1.4%	\$9,797	176,337	0	0	\$0
Rahway, City of	32	2.7%	73,893	0.6%	\$2,309	73,897	0	0	\$0
South Brunswick Township	64	5.5%	592,240	4.9%	\$9,254	471,715	1	159,969	\$159,969
Union Township	96	8.2%	1,747,466	14.4%	\$18,203	1,649,083	2	585,510	\$292,755
Warren Township	14	1.2%	175,949	1.4%	\$12,568	109,140	1	124,828	\$124,828
West Orange, Township of	56	4.8%	461,024	3.8%	\$8,233	388,286	2	144,917	\$72,459
	1166	100.0%	\$12,170,374	100.0%	\$10,438	\$10,744,181	28	\$3,982,684	\$142,239



Garden State Municipal Joint Insurance Fund

Claim Activity Report - Workers' Compensation Claims

7/1/2015

Policy Year 2011

Account Name	Total Claims	% Frequency	Total Incurred	% of Incurred Losses	Avg Incurred	Total Paid	LT Open Claims	Total Open Incurred	Avg LT Open Incurred
Berkeley Township	53	4.2%	335,145	3.0%	\$6,323	261,250	2	137,384	\$68,692
Caldwell Borough	15	1.2%	28,194	0.3%	\$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%	1,058,046	9.4%	\$12,161	733,861	5	728,934	\$145,787
Fair Haven Borough	8	0.6%	65,046	0.6%	\$8,131	65,046	0	0	\$0
Fanwood Borough	12	1.0%	39,486	0.4%	\$3,291	39,484	0	0	\$0
Freehold Township	59	4.7%	88,633	0.8%	\$1,502	84,317	1	5,944	\$5,944
Hamilton Township	138	10.9%	2,142,114	19.1%	\$15,523	1,676,281	8	1,443,816	\$180,477
Harrison, Town of	23	1.8%	283,027	2.5%	\$12,306	182,573	1	113,568	\$113,568
Highland Park Borough	22	1.7%	37,379	0.3%	\$1,699	37,380	0	0	\$0
Hoboken, City of	97	7.7%	1,175,355	10.5%	\$12,117	846,785	8	972,469	\$121,559
Howell, Township of	48	3.8%	603,040	5.4%	\$12,563	500,871	3	315,242	\$105,081
Kenilworth Borough	10	0.8%	12,531	0.1%	\$1,253	12,532	0	0	\$0
Livingston Township	54	4.3%	967,820	8.6%	\$17,923	805,752	8	723,492	\$90,437
Manalapan Township	29	2.3%	164,033	1.5%	\$5,656	136,886	2	150,807	\$75,404
Maplewood, Township of	47	3.7%	320,022	2.8%	\$6,809	320,023	0	0	\$0
Middlesex Borough	22	1.7%	298,009	2.7%	\$13,546	216,920	2	142,050	\$71,025
Montclair Township	62	4.9%	577,130	5.1%	\$9,309	557,988	4	253,856	\$63,464
Morris Township	43	3.4%	301,881	2.7%	\$7,020	290,543	1	25,435	\$25,435
Morristown, Town of	38	3.0%	219,437	2.0%	\$5,775	213,779	1	167,614	\$167,614
New Providence Borough	23	1.8%	43,675	0.4%	\$1,899	43,676	0	0	\$0
North Brunswick Township	50	4.0%	234,838	2.1%	\$4,697	234,840	0	0	\$0
North Plainfield Borough	20	1.6%	76,699	0.7%	\$3,835	76,700	0	0	\$0
Rahway, City of	63	5.0%	394,428	3.5%	\$6,261	348,874	1	119,704	\$119,704
Union Township	74	5.9%	896,185	8.0%	\$12,111	762,180	3	494,321	\$164,774
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	294,059	1	46,067	\$46,067
	1261	100.0%	\$11,234,640	100.0%	\$8,909	\$9,316,147	51	\$5,840,703	\$114,524



Garden State Municipal Joint Insurance Fund

Lost Time Accident Frequency Report

7/1/2015

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

7/1/2015

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

7/1/2015

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

7/1/2015

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

7/1/2015

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

7/1/2015

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

7/1/2015

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

7/1/2015

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	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

7/1/2015

Commercial Auto	
Claims reported for the GSMJIF since March 1, 2002:	3164
Open Claims as of July 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 July 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:	\$4,260,964
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

7/1/2015

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

Worker's Compensation	
Claims reported for the GSMJIF since March 1, 2002:	9586
Open Claims as of July 1, 2015 for all policy years:	179
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:	\$5,699,406
Total Incurred for 2005 Losses:	\$7,688,803
Total Incurred for 2006 Losses:	\$8,845,263
Total Incurred for 2007 Losses:	\$8,896,078
Total Incurred for 2008 Losses:	\$7,451,409
Total Incurred for 2009 Losses:	\$11,502,714
Total Incurred for 2010 Losses:	\$12,170,374
Total Incurred for 2011 Losses:	\$11,234,640
Total Claims / Full Time Employees (1,963) for 2002:	0.195
Total Claims / Full Time Employees (2,844) for 2003:	0.209
Total Claims / Full Time Employees (3,135) for 2004:	0.201
Total Claims / Full Time Employees (4,861) for 2005:	0.197
Total Claims / Full Time Employees (5,887) for 2006:	0.218
Total Claims / Full Time Employees (6,024) for 2007:	0.195
Total Claims / Full Time Employees (5,764) for 2008:	0.183
Total Claims / Full Time Employees (6,706) for 2009:	0.162
Total Claims / Full Time Employees (7,575) for 2010:	0.154
Total Claims / Full Time Employees (7,757) for 2011:	0.166

Worker's Compensation Timely Reporting

Avg claim reporting time to date for 2012:

Avg reporting time for 2011:

4.8

Average Paid By Reporting Time - 2002 to Present

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



Garden State Municipal Joint Insurance Fund - GSMJIF

Payments Over SIR - Checks Issued 06/01/15 to 07/01/15

Workers' Compensation Claims

Account Totals

Account Name	Account Number	Indemnity Paid	Medical Paid	Expense Paid	Total Paid
BERKELEY TOWNSHIP	0345629	2,489.20	303.18	1,779.07	4,571.45
CALDWELL BOROUGH	1244102	0.00	0.00	900.00	900.00
CITY OF ENGLEWOOD	2228377	0.00	17,846.70	384.96	18,231.66
CITY OF HOBOKEN	1249580	2,757.60	0.00	0.00	2,757.60
CITY OF RAHWAY	1236736	1,480.00	1,135.26	151.84	2,767.10
EWING TOWNSHIP	8769580	-32,689.57	-171,620.25	2,295.00	-202,014.82
FANWOOD BOROUGH	2499465	0.00	189.00	201.68	390.68
HAMILTON TOWNSHIP	3389434	0.00	8,617.90	3,394.10	12,012.00
HARRISON, TOWN OF	8772758	0.00	0.00	120.00	120.00
HOWELL TOWNSHIP	3394186	33,869.00	0.00	789.00	34,658.00
HOWELL TOWNSHIP	8769648	0.00	1,100.00	2,020.00	3,120.00
JACKSON TOWNSHIP	4179768	0.00	900.00	0.00	900.00
LIVINGSTON TOWNSHIP	4871323	27,061.44	99,365.37	1,813.08	128,239.89
MIDDLESEX BOROUGH	5384474	387.94	0.00	0.00	387.94
MORRISTOWN, TOWN OF	0298612	1,035.72	0.00	1,130.00	2,165.72
UNION TOWNSHIP	9125378	2,601.00	1,991.63	87.19	4,679.82
		38,992.33	-40,171.21	15,065.92	13,887.04



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

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
AUTO LIABILITY	01/01/2010	3	1	\$ 625,749.12
AUTO LIABILITY	01/01/2011	22	1	\$ 22,863.51
AUTO LIABILITY	01/01/2012	213	4	\$ 551,482.99
AUTO LIABILITY	01/01/2013	299	16	\$ 1,759,876.68
AUTO LIABILITY	01/01/2014	485	28	\$ 374,878.20
AUTO LIABILITY	01/01/2015	275	55	\$ 346,582.45
AUTO LIABILITY Total		1,297	105	\$ 3,681,432.95
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	-	\$ 1,321,578.24
AUTO PHYSICAL DAMAGE	01/01/2013	376	3	\$ 920,746.13
AUTO PHYSICAL DAMAGE	01/01/2014	565	18	\$ 1,002,413.97
AUTO PHYSICAL DAMAGE	01/01/2015	316	65	\$ 387,309.12
AUTO PHYSICAL DAMAGE Total		1,675	86	\$ 3,683,340.01
EMPLOYMENT PRACTICES	01/01/2011	2	-	\$ 1,026,040.11
EMPLOYMENT PRACTICES	01/01/2012	23	4	\$ 3,415,241.58
EMPLOYMENT PRACTICES	01/01/2013	34	15	\$ 2,243,606.43
EMPLOYMENT PRACTICES	01/01/2014	39	20	\$ 2,518,524.32
EMPLOYMENT PRACTICES	01/01/2015	12	10	\$ 854,780.00
EMPLOYMENT PRACTICES Total		110	49	\$ 10,058,192.44
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	\$ 281,831.10
GENERAL LIABILITY	01/01/2011	121	11	\$ 1,072,894.10
GENERAL LIABILITY	01/01/2012	591	38	\$ 3,578,784.05
GENERAL LIABILITY	01/01/2013	542	41	\$ 3,206,905.47
GENERAL LIABILITY	01/01/2014	687	74	\$ 2,274,175.01
GENERAL LIABILITY	01/01/2015	292	112	\$ 501,702.48
GENERAL LIABILITY Total		2,262	279	\$ 11,254,377.75
LIABILITY REPORT ONLY	01/01/2012	2	-	\$ -
LIABILITY REPORT ONLY Total		2	-	\$ -

Valued as of 6/30/15



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

line	policy_effective_date	Count of claim_number	Sum of open_claims	Sum of total_incurred
PROPERTY	01/01/2011	9	-	\$ 9,819.11
PROPERTY	01/01/2012	214	-	\$ 3,677,146.09
PROPERTY	01/01/2013	94	-	\$ 367,439.10
PROPERTY	01/01/2014	111	11	\$ 748,814.56
PROPERTY	01/01/2015	48	15	\$ 471,415.05
PROPERTY Total		476	26	\$ 5,274,633.91
PUBLIC OFFICIALS LIABILITY	01/01/2008	1	1	\$ 514,338.00
PUBLIC OFFICIALS LIABILITY	01/01/2012	47	2	\$ 261,835.19
PUBLIC OFFICIALS LIABILITY	01/01/2013	54	5	\$ 223,766.30
PUBLIC OFFICIALS LIABILITY	01/01/2014	56	8	\$ 433,342.87
PUBLIC OFFICIALS LIABILITY	01/01/2015	36	23	\$ 327,471.00
PUBLIC OFFICIALS LIABILITY Total		194	39	\$ 1,760,753.36
WORKCOMP RECORD ONLY	01/01/2012	239	-	\$ -
WORKCOMP RECORD ONLY	01/01/2013	243	-	\$ -
WORKCOMP RECORD ONLY	01/01/2014	287	-	\$ -
WORKCOMP RECORD ONLY	01/01/2015	146	1	\$ -
WORKCOMP RECORD ONLY Total		915	1	\$ -
WORKERS COMPENSATION	01/01/2006	2	2	\$ 34,388.85
WORKERS COMPENSATION	01/01/2008	1	1	\$ 100,000.00
WORKERS COMPENSATION	01/01/2009	3	3	\$ 47,088.20
WORKERS COMPENSATION	01/01/2010	9	3	\$ 107,235.75
WORKERS COMPENSATION	01/01/2011	13	4	\$ 217,894.52
WORKERS COMPENSATION	01/01/2012	986	105	\$ 11,487,619.35
WORKERS COMPENSATION	01/01/2013	1,000	128	\$ 9,534,718.57
WORKERS COMPENSATION	01/01/2014	1,020	244	\$ 11,654,739.07
WORKERS COMPENSATION	01/01/2015	451	324	\$ 3,145,884.14
WORKERS COMPENSATION Total		3,485	814	\$ 36,329,568.45
Grand Total		10,416	1,399	\$ 72,042,298.86

Valued as of 6/30/15



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO LIABILITY	01/01/2011	TOWNSHIP OF UNION				1
AUTO LIABILITY	01/01/2011 Total					1
AUTO LIABILITY	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1
AUTO LIABILITY	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2
AUTO LIABILITY	01/01/2014	BOROUGH OF NORTH PLAINFIELD		1		1
AUTO LIABILITY	01/01/2014	CITY OF HOBOKEN		3		3
AUTO LIABILITY	01/01/2014	CITY OF LINDEN			1	1
AUTO LIABILITY	01/01/2014	HOWELL TOWNSHIP		1		1
AUTO LIABILITY	01/01/2014	LIVINGSTON TOWNSHIP		1		1
AUTO LIABILITY	01/01/2014	TOWN OF HARRISON		1		1
AUTO LIABILITY	01/01/2014	TOWN OF KEARNY		1	2	3
AUTO LIABILITY	01/01/2014	TOWN OF MORRISTOWN		2	1	3
AUTO LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD		1	1	2
AUTO LIABILITY	01/01/2014	TOWNSHIP OF EWING		1		1
AUTO LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON		1	1	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			22	8	30
AUTO LIABILITY	01/01/2015	BERKELEY HEIGHTS			1	1
AUTO LIABILITY	01/01/2015	BERKELEY TOWNSHIP		5	1	6
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		3	2	5
AUTO LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS			1	1
AUTO LIABILITY	01/01/2015	BOROUGH OF HIGHLAND PARK		3	1	4
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		5	2	7
AUTO LIABILITY	01/01/2015	BOROUGH OF TOTOWA		4		4
AUTO LIABILITY	01/01/2015	CITY OF ENGLEWOOD		5	2	7
AUTO LIABILITY	01/01/2015	CITY OF HOBOKEN		10		10
AUTO LIABILITY	01/01/2015	CITY OF LINDEN		11	3	14
AUTO LIABILITY	01/01/2015	CITY OF RAHWAY		6	3	9
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		5	2	7
AUTO LIABILITY	01/01/2015	TOWN OF HARRISON		2		2
AUTO LIABILITY	01/01/2015	TOWN OF KEARNY		18		18
AUTO LIABILITY	01/01/2015	TOWN OF MORRISTOWN		5	1	6

Valued as of 5/31/15



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total	
			Closed	Open	Re-Open		
AUTO LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		3		3	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF CINNAMINSON		3	1	4	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF EWING		6	8	14	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		5	4	9	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		2		2	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		8	3	11	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		14	2	16	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		10	3	13	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		4		4	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		15	6	21	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF UNION		13	5	18	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WARREN		9		9	
AUTO LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		25	3	28	
AUTO LIABILITY	01/01/2015 Total			220	55	275	
AUTO LIABILITY Total				242	63	1	306
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HADDON HEIGHTS		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	BOROUGH OF HIGHLAND PARK		2		2	
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF ENGLEWOOD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	CITY OF HOBOKEN		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	HOWELL TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	LIVINGSTON TOWNSHIP		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF HARRISON		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF KEARNY		2		2	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWN OF MORRISTOWN		3		3	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF BLOOMFIELD		2		2	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF EWING		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF FREEHOLD		1		1	
AUTO PHYSICAL DAMAGE	01/01/2014	TOWNSHIP OF HAMILTON		2	1	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			25	2	27	
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY HEIGHTS		2		2	
AUTO PHYSICAL DAMAGE	01/01/2015	BERKELEY TOWNSHIP		4	2	6	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF CALDWELL		2	2	4	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FAIR HAVEN		2		2	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FANWOOD			1	1	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF FREEHOLD		4	2	6	

Valued as of 5/31/15



Garden State Municipal Joint Insurance Fund Open/Closed Report

report_to_year 2015

Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HADDON HEIGHTS		1		1
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF HIGHLAND PARK		6		6
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		7	7	14
AUTO PHYSICAL DAMAGE	01/01/2015	BOROUGH OF TOTOWA		4	2	6
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF ENGLEWOOD		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF HOBOKEN		8	1	9
AUTO PHYSICAL DAMAGE	01/01/2015	CITY OF RAHWAY		11		11
AUTO PHYSICAL DAMAGE	01/01/2015	HOWELL TOWNSHIP		6	1	7
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		14		14
AUTO PHYSICAL DAMAGE	01/01/2015	TOWN OF MORRISTOWN		7	2	9
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF BLOOMFIELD		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF CINNAMINSON		1	3	4
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EASTAMPTON		1	1	2
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF EWING		8	4	12
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF FREEHOLD		5	2	7
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF HAMILTON		3		3
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF LAWRENCE		12	5	17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MONTCLAIR		14	3	17
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF MORRIS		17	4	21
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		5		5
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF PARSIPPANY		21	6	27
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF UNION		19	5	24
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WARREN		4	2	6
AUTO PHYSICAL DAMAGE	01/01/2015	TOWNSHIP OF WEST ORANGE		28	5	33
AUTO PHYSICAL DAMAGE	01/01/2015 Total			251	65	316
AUTO PHYSICAL DAMAGE Total				276	67	343
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 line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
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
GENERAL LIABILITY	01/01/2012 Total				5	5
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 Total		2		2	4
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			4
GENERAL LIABILITY	01/01/2014	TOWN OF MORRISTOWN	2			2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF BLOOMFIELD	4		2	6
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF EWING			2	2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF FREEHOLD	1		1	2
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF HAMILTON	2		3	5
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF LAWRENCE			3	3
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MAPLEWOOD	3		1	4
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF MONTCLAIR	6		1	7
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF NORTH BRUNSWICK			1	1
GENERAL LIABILITY	01/01/2014	TOWNSHIP OF PARSIPPANY	1			1

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2014	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			57	30	1
GENERAL LIABILITY	01/01/2015	BERKELEY HEIGHTS		2	3	5
GENERAL LIABILITY	01/01/2015	BERKELEY TOWNSHIP		6	7	13
GENERAL LIABILITY	01/01/2015	BOROUGH OF CALDWELL		3	7	10
GENERAL LIABILITY	01/01/2015	BOROUGH OF FAIR HAVEN			1	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF FANWOOD			1	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF FREEHOLD		2	3	5
GENERAL LIABILITY	01/01/2015	BOROUGH OF HADDON HEIGHTS			3	3
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		1	1	1
GENERAL LIABILITY	01/01/2015	BOROUGH OF NORTH PLAINFIELD		3	1	4
GENERAL LIABILITY	01/01/2015	BOROUGH OF TOTOWA		4	2	6
GENERAL LIABILITY	01/01/2015	CITY OF ENGLEWOOD		6	5	11
GENERAL LIABILITY	01/01/2015	CITY OF HOBOKEN		12	5	17
GENERAL LIABILITY	01/01/2015	CITY OF LINDEN		2	2	4
GENERAL LIABILITY	01/01/2015	CITY OF RAHWAY		3	3	6
GENERAL LIABILITY	01/01/2015	HOWELL TOWNSHIP		10	8	18
GENERAL LIABILITY	01/01/2015	LIVINGSTON TOWNSHIP		8	3	11
GENERAL LIABILITY	01/01/2015	TOWN OF GUTTENBERG		1		1
GENERAL LIABILITY	01/01/2015	TOWN OF HARRISON		2	2	4
GENERAL LIABILITY	01/01/2015	TOWN OF KEARNY		4	8	12
GENERAL LIABILITY	01/01/2015	TOWN OF MORRISTOWN		3	3	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF BLOOMFIELD		4	6	10
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		5	2	7
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF FREEHOLD		11	2	13
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON		2	4	6
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF LAWRENCE		1	1	2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		17	7	24
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		4		4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		1	1	2
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		14	3	17
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF UNION		15	5	20
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WARREN		3	1	4
GENERAL LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE		18	6	24

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
GENERAL LIABILITY	01/01/2015 Total		180		111	1
GENERAL LIABILITY Total			240		150	2
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 Total		2		3	5
PROPERTY	01/01/2015	BERKELEY HEIGHTS			1	1
PROPERTY	01/01/2015	BERKELEY TOWNSHIP	2			2
PROPERTY	01/01/2015	BOROUGH OF CALDWELL	1			1
PROPERTY	01/01/2015	BOROUGH OF FAIR HAVEN	1			1
PROPERTY	01/01/2015	BOROUGH OF FREEHOLD			1	1
PROPERTY	01/01/2015	BOROUGH OF HIGHLAND PARK	1			1
PROPERTY	01/01/2015	BOROUGH OF KENILWORTH	1		1	2
PROPERTY	01/01/2015	BOROUGH OF TOTOWA	2		1	3
PROPERTY	01/01/2015	CITY OF ENGLEWOOD	1			1
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	1		1	2
PROPERTY	01/01/2015	LIVINGSTON TOWNSHIP	1			1
PROPERTY	01/01/2015	TOWN OF MORRISTOWN	2		1	3
PROPERTY	01/01/2015	TOWNSHIP OF EWING	1			1
PROPERTY	01/01/2015	TOWNSHIP OF FREEHOLD	1		2	3
PROPERTY	01/01/2015	TOWNSHIP OF LAWRENCE	2			2
PROPERTY	01/01/2015	TOWNSHIP OF MONTCLAIR			1	1
PROPERTY	01/01/2015	TOWNSHIP OF MORRIS	2		1	3
PROPERTY	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK			1	1
PROPERTY	01/01/2015	TOWNSHIP OF PARSIPPANY	4			4
PROPERTY	01/01/2015	TOWNSHIP OF WARREN	2		1	3
PROPERTY	01/01/2015	TOWNSHIP OF WEST ORANGE	4		1	5
PROPERTY	01/01/2015 Total		33		15	48
PROPERTY Total			35		18	53
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	2		3	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF ENGLEWOOD	1		2	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF HOBOKEN	2		4	6
PUBLIC OFFICIALS LIABILITY	01/01/2015	CITY OF LINDEN	1		1	2

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**Garden State Municipal Joint Insurance Fund
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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
PUBLIC OFFICIALS LIABILITY	01/01/2015	HOWELL TOWNSHIP			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWN OF KEARNY		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF HAMILTON			3	3
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MONTCLAIR		1	5	6
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF MORRIS		2		2
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF PARSIPPANY		2	3	5
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WARREN		1		1
PUBLIC OFFICIALS LIABILITY	01/01/2015	TOWNSHIP OF WEST ORANGE			1	1
PUBLIC OFFICIALS LIABILITY	01/01/2015 Total			13	23	36
PUBLIC OFFICIALS LIABILITY Total				14	23	37
WORKCOMP RECORD ONLY	01/01/2014	CITY OF HOBOKEN		1		1
WORKCOMP RECORD ONLY	01/01/2014	TOWNSHIP OF LAWRENCE		2		2
WORKCOMP RECORD ONLY	01/01/2014 Total			3		3
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		4
WORKCOMP RECORD ONLY	01/01/2015	CITY OF ENGLEWOOD		6		6
WORKCOMP RECORD ONLY	01/01/2015	CITY OF HOBOKEN		10		10
WORKCOMP RECORD ONLY	01/01/2015	HOWELL TOWNSHIP		15		15
WORKCOMP RECORD ONLY	01/01/2015	LIVINGSTON TOWNSHIP		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF GUTTENBERG		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF HARRISON		9		9
WORKCOMP RECORD ONLY	01/01/2015	TOWN OF KEARNY		6		6
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF EWING		2		2
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF FREEHOLD		12		12
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF HAMILTON		15		15
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF LAWRENCE		7		7
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		9	1	10
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF UNION		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WARREN		1		1
WORKCOMP RECORD ONLY	01/01/2015	TOWNSHIP OF WEST ORANGE		8		8
WORKCOMP RECORD ONLY	01/01/2015 Total			145	1	146
WORKCOMP RECORD ONLY Total				148	1	149



Garden State Municipal Joint Insurance Fund Open/Closed Report

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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2009	TOWNSHIP OF HAMILTON			1	1
WORKERS COMPENSATION	01/01/2009 Total				1	1
WORKERS COMPENSATION	01/01/2013	BERKELEY TOWNSHIP			1	1
WORKERS COMPENSATION	01/01/2013	CITY OF HOBOKEN			1	1
WORKERS COMPENSATION	01/01/2013	CITY OF LINDEN			1	1
WORKERS COMPENSATION	01/01/2013 Total				3	3
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			1	1
WORKERS COMPENSATION	01/01/2014	CITY OF RAHWAY		1		1
WORKERS COMPENSATION	01/01/2014	LIVINGSTON TOWNSHIP			1	1
WORKERS COMPENSATION	01/01/2014	TOWN OF HARRISON			1	1
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			14	6	20
WORKERS COMPENSATION	01/01/2015	BERKELEY HEIGHTS		3	6	9
WORKERS COMPENSATION	01/01/2015	BERKELEY TOWNSHIP		8	16	25
WORKERS COMPENSATION	01/01/2015	BOROUGH OF FREEHOLD		2	7	9
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HADDON HEIGHTS		1	1	2
WORKERS COMPENSATION	01/01/2015	BOROUGH OF HIGHLAND PARK		2	9	11
WORKERS COMPENSATION	01/01/2015	BOROUGH OF KENILWORTH		2	3	5
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NEW PROVIDENCE		2	4	6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF NORTH PLAINFIELD		4	2	6
WORKERS COMPENSATION	01/01/2015	BOROUGH OF TOTOWA		2	3	5
WORKERS COMPENSATION	01/01/2015	CITY OF ENGLEWOOD		8	26	34
WORKERS COMPENSATION	01/01/2015	CITY OF HOBOKEN		9	18	27
WORKERS COMPENSATION	01/01/2015	CITY OF RAHWAY		6	11	17
WORKERS COMPENSATION	01/01/2015	HOWELL TOWNSHIP		6	12	18
WORKERS COMPENSATION	01/01/2015	LIVINGSTON TOWNSHIP		3	12	15
WORKERS COMPENSATION	01/01/2015	TOWN OF HARRISON			11	11
WORKERS COMPENSATION	01/01/2015	TOWN OF KEARNY		3	14	17
WORKERS COMPENSATION	01/01/2015	TOWN OF MORRISTOWN		2	9	11
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF CINNAMINSON		3	7	10
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EASTAMPTON			1	1
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF EWING		3	17	21
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF FREEHOLD		4	5	9

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**Garden State Municipal Joint Insurance Fund
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Count of claim_number line	policy_effective_date	insured	claimant_status			Grand Total
			Closed	Open	Re-Open	
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF HAMILTON		8	43	51
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF LAWRENCE		1	14	16
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MONTCLAIR		5	12	17
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF MORRIS		5	8	14
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF NORTH BRUNSWICK		12	10	22
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF UNION		21	22	43
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WARREN			4	4
WORKERS COMPENSATION	01/01/2015	TOWNSHIP OF WEST ORANGE		2	13	15
WORKERS COMPENSATION	01/01/2015 Total			127	320	451
WORKERS COMPENSATION Total				141	330	475
Grand Total				1,098	662	1,767



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	1		1	100%
01/01/2013	CITY OF LINDEN	1		1	100%
01/01/2013 Total		3		3	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	1		1	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		6	14	20	30%
01/01/2015	BERKELEY HEIGHTS	3	6	9	33%
01/01/2015	BERKELEY TOWNSHIP	4	21	25	16%
01/01/2015	BOROUGH OF FREEHOLD	1	8	9	11%
01/01/2015	BOROUGH OF HADDON HEIGHTS		2	2	0%
01/01/2015	BOROUGH OF HIGHLAND PARK	1	10	11	9%
01/01/2015	BOROUGH OF KENILWORTH		5	5	0%

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

report_to_year	2015
line	WORKERS COMPENSATION

Count of claim_number policy_effective_date	insured	claimant_type INDEMNITY	MEDICAL ONLY	Grand Total	Lost Time Ratio
01/01/2015	BOROUGH OF NEW PROVIDENCE		6	6	0%
01/01/2015	BOROUGH OF NORTH PLAINFIELD	1	5	6	17%
01/01/2015	BOROUGH OF TOTOWA	1	4	5	20%
01/01/2015	CITY OF ENGLEWOOD	9	25	34	26%
01/01/2015	CITY OF HOBOKEN	8	19	27	30%
01/01/2015	CITY OF RAHWAY	3	14	17	18%
01/01/2015	HOWELL TOWNSHIP	5	13	18	28%
01/01/2015	LIVINGSTON TOWNSHIP	5	10	15	33%
01/01/2015	TOWN OF HARRISON	5	6	11	45%
01/01/2015	TOWN OF KEARNY	6	11	17	35%
01/01/2015	TOWN OF MORRISTOWN	5	6	11	45%
01/01/2015	TOWNSHIP OF CINNAMINSON	2	8	10	20%
01/01/2015	TOWNSHIP OF EASTAMPTON		1	1	0%
01/01/2015	TOWNSHIP OF EWING	4	17	21	19%
01/01/2015	TOWNSHIP OF FREEHOLD	2	7	9	22%
01/01/2015	TOWNSHIP OF HAMILTON	8	43	51	16%
01/01/2015	TOWNSHIP OF LAWRENCE	4	12	16	25%
01/01/2015	TOWNSHIP OF MONTCLAIR	6	11	17	35%
01/01/2015	TOWNSHIP OF MORRIS	6	8	14	43%
01/01/2015	TOWNSHIP OF NORTH BRUNSWICK	10	12	22	45%
01/01/2015	TOWNSHIP OF UNION	9	34	43	21%
01/01/2015	TOWNSHIP OF WARREN		4	4	0%
01/01/2015	TOWNSHIP OF WEST ORANGE	4	11	15	27%
01/01/2015 Total		112	339	451	25%
Grand Total		122	353	475	26%

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2010	CITY OF HOBOKEN	1	-	\$ -	\$ -
AUTO LIABILITY	2010	CITY OF RAHWAY	1	-	\$ -	\$ -
AUTO LIABILITY	2010	TOWNSHIP OF WEST ORANGE	1	1	\$ 625,749.12	\$ 625,749.12
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	5	1	\$ 16,250.00	\$ 3,250.00
AUTO LIABILITY	2011	TOWNSHIP OF WEST ORANGE	1	-	\$ 160.50	\$ 160.50
AUTO LIABILITY	2011 Total		22	1	\$ 22,863.51	\$ 1,039.25
AUTO LIABILITY	2012	BERKELEY TOWNSHIP	11	-	\$ 1,281.87	\$ 116.53
AUTO LIABILITY	2012	BOROUGH OF CALDWELL	11	-	\$ 1,144.50	\$ 104.05
AUTO LIABILITY	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	1	-	\$ 500.00	\$ 500.00
AUTO LIABILITY	2012	BOROUGH OF HIGHLAND PARK	2	-	\$ 9.20	\$ 4.60
AUTO LIABILITY	2012	BOROUGH OF KENILWORTH	1	-	\$ 1,008.90	\$ 1,008.90
AUTO LIABILITY	2012	BOROUGH OF MIDDLESEX	3	-	\$ 819.45	\$ 273.15
AUTO LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	6	-	\$ 101.00	\$ 16.83
AUTO LIABILITY	2012	CITY OF ENGLEWOOD	17	1	\$ 138,525.05	\$ 8,148.53
AUTO LIABILITY	2012	CITY OF HOBOKEN	11	-	\$ 8,786.68	\$ 798.79
AUTO LIABILITY	2012	CITY OF RAHWAY	6	-	\$ 4,472.10	\$ 745.35
AUTO LIABILITY	2012	HOWELL TOWNSHIP	15	1	\$ 81,682.89	\$ 5,445.53
AUTO LIABILITY	2012	LIVINGSTON TOWNSHIP	5	-	\$ 500.00	\$ 100.00
AUTO LIABILITY	2012	TOWN OF HARRISON	3	-	\$ 17,054.57	\$ 5,684.86
AUTO LIABILITY	2012	TOWN OF MORRISTOWN	4	-	\$ 1,709.29	\$ 427.32
AUTO LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	6	-	\$ 13,487.36	\$ 2,247.89
AUTO LIABILITY	2012	TOWNSHIP OF EASTAMPTON	4	-	\$ 3,452.56	\$ 863.14
AUTO LIABILITY	2012	TOWNSHIP OF EWING	4	-	\$ 29,614.06	\$ 7,403.52
AUTO LIABILITY	2012	TOWNSHIP OF FREEHOLD	8	-	\$ 500.00	\$ 62.50
AUTO LIABILITY	2012	TOWNSHIP OF HAMILTON	2	-	\$ -	\$ -
AUTO LIABILITY	2012	TOWNSHIP OF MANALAPAN	6	-	\$ 3,949.65	\$ 658.28
AUTO LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	10	1	\$ 61,932.73	\$ 6,193.27
AUTO LIABILITY	2012	TOWNSHIP OF MONTCLAIR	9	-	\$ 6,473.87	\$ 719.32

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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	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	\$ 551,482.99	\$ 2,589.12
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

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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	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	-	\$ 13,572.77	\$ 565.53
AUTO LIABILITY	2014	CITY OF LINDEN	20	2	\$ 15,871.65	\$ 793.58
AUTO LIABILITY	2014	CITY OF RAHWAY	17	1	\$ 8,968.25	\$ 527.54
AUTO LIABILITY	2014	HOWELL TOWNSHIP	14	-	\$ 4,680.88	\$ 334.35
AUTO LIABILITY	2014	LIVINGSTON TOWNSHIP	18	-	\$ 20,782.96	\$ 1,154.61
AUTO LIABILITY	2014	TOWN OF GUTTENBERG	8	-	\$ 2,047.90	\$ 255.99
AUTO LIABILITY	2014	TOWN OF HARRISON	2	-	\$ 1,192.24	\$ 596.12
AUTO LIABILITY	2014	TOWN OF KEARNY	26	5	\$ 86,095.21	\$ 3,311.35
AUTO LIABILITY	2014	TOWN OF MORRISTOWN	19	4	\$ 4,850.00	\$ 255.26
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	8	\$ 35,712.19	\$ 2,976.02
AUTO LIABILITY	2014	TOWNSHIP OF FREEHOLD	9	-	\$ 2,782.06	\$ 309.12
AUTO LIABILITY	2014	TOWNSHIP OF HAMILTON	5	1	\$ 500.00	\$ 100.00
AUTO LIABILITY	2014	TOWNSHIP OF LAWRENCE	7	-	\$ 1,500.00	\$ 214.29
AUTO LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	-	\$ 4,176.72	\$ 219.83
AUTO LIABILITY	2014	TOWNSHIP OF MONTCLAIR	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	1	\$ 31,558.14	\$ 809.18
AUTO LIABILITY	2014	TOWNSHIP OF WARREN	10	-	\$ 1,706.96	\$ 170.70
AUTO LIABILITY	2014	TOWNSHIP OF WEST ORANGE	25	1	\$ 12,287.86	\$ 491.51
AUTO LIABILITY	2014 Total		485	28	\$ 374,878.20	\$ 772.94
AUTO LIABILITY	2015	BERKELEY HEIGHTS	1	1	\$ 500.00	\$ 500.00
AUTO LIABILITY	2015	BERKELEY TOWNSHIP	6	1	\$ 7,695.00	\$ 1,282.50
AUTO LIABILITY	2015	BOROUGH OF CALDWELL	2	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF FREEHOLD	5	2	\$ 4,574.35	\$ 914.87
AUTO LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	1	1	\$ 500.00	\$ 500.00
AUTO LIABILITY	2015	BOROUGH OF HIGHLAND PARK	4	1	\$ 301.87	\$ 75.47
AUTO LIABILITY	2015	BOROUGH OF KENILWORTH	2	-	\$ -	\$ -
AUTO LIABILITY	2015	BOROUGH OF NEW PROVIDENCE	3	-	\$ 1,000.00	\$ 333.33

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	7	2	\$ 2,715.31	\$ 387.90
AUTO LIABILITY	2015	BOROUGH OF TOTOWA	4	-	\$ 412.42	\$ 103.11
AUTO LIABILITY	2015	CITY OF ENGLEWOOD	7	2	\$ 8,650.00	\$ 1,235.71
AUTO LIABILITY	2015	CITY OF HOBOKEN	10	-	\$ 6,544.55	\$ 654.46
AUTO LIABILITY	2015	CITY OF LINDEN	14	3	\$ 4,597.78	\$ 328.41
AUTO LIABILITY	2015	CITY OF RAHWAY	9	3	\$ 9,768.38	\$ 1,085.38
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	2	\$ 2,000.00	\$ 285.71
AUTO LIABILITY	2015	TOWN OF HARRISON	2	-	\$ 4,372.65	\$ 2,186.33
AUTO LIABILITY	2015	TOWN OF KEARNY	18	-	\$ 22,495.37	\$ 1,249.74
AUTO LIABILITY	2015	TOWN OF MORRISTOWN	6	1	\$ 1,678.27	\$ 279.71
AUTO LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	3	-	\$ 4,002.66	\$ 1,334.22
AUTO LIABILITY	2015	TOWNSHIP OF CINNAMINSON	4	1	\$ 500.00	\$ 125.00
AUTO LIABILITY	2015	TOWNSHIP OF EWING	14	8	\$ 5,607.21	\$ 400.52
AUTO LIABILITY	2015	TOWNSHIP OF FREEHOLD	9	4	\$ 176,500.00	\$ 19,611.11
AUTO LIABILITY	2015	TOWNSHIP OF HAMILTON	2	-	\$ 500.00	\$ 250.00
AUTO LIABILITY	2015	TOWNSHIP OF LAWRENCE	11	3	\$ 5,347.27	\$ 486.12
AUTO LIABILITY	2015	TOWNSHIP OF MONTCLAIR	16	2	\$ 4,459.78	\$ 278.74
AUTO LIABILITY	2015	TOWNSHIP OF MORRIS	13	3	\$ 2,700.00	\$ 207.69
AUTO LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	4	-	\$ 1,000.00	\$ 250.00
AUTO LIABILITY	2015	TOWNSHIP OF PARSIPPANY	21	6	\$ 19,313.64	\$ 919.70
AUTO LIABILITY	2015	TOWNSHIP OF UNION	18	5	\$ 11,358.50	\$ 631.03
AUTO LIABILITY	2015	TOWNSHIP OF WARREN	9	-	\$ 3,543.13	\$ 393.68
AUTO LIABILITY	2015	TOWNSHIP OF WEST ORANGE	28	3	\$ 28,406.76	\$ 1,014.53
AUTO LIABILITY	2015 Total		275	55	\$ 346,582.45	\$ 1,260.30
AUTO LIABILITY Total			1,297	105	\$ 3,681,432.95	\$ 2,838.42
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

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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	BOROUGH OF CALDWELL	7	-	\$ 6,856.33	\$ 979.48
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FAIR HAVEN	9	-	\$ 16,554.78	\$ 1,839.42
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF FANWOOD	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HADDON HEIGHTS	2	-	\$ 7,535.71	\$ 3,767.86
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF HIGHLAND PARK	18	-	\$ 12,139.29	\$ 674.41
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF KENILWORTH	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF MIDDLESEX	6	-	\$ 118,820.57	\$ 19,803.43
AUTO PHYSICAL DAMAGE	2012	BOROUGH OF NORTH PLAINFIELD	14	-	\$ 1,854.31	\$ 132.45
AUTO PHYSICAL DAMAGE	2012	CITY OF ENGLEWOOD	14	-	\$ 58,774.51	\$ 4,198.18
AUTO PHYSICAL DAMAGE	2012	CITY OF HOBOKEN	12	-	\$ 310,989.97	\$ 25,915.83
AUTO PHYSICAL DAMAGE	2012	CITY OF RAHWAY	5	-	\$ 6,284.63	\$ 1,256.93
AUTO PHYSICAL DAMAGE	2012	HOWELL TOWNSHIP	19	-	\$ 24,211.09	\$ 1,274.27
AUTO PHYSICAL DAMAGE	2012	LIVINGSTON TOWNSHIP	13	-	\$ 78,343.93	\$ 6,026.46
AUTO PHYSICAL DAMAGE	2012	TOWN OF HARRISON	6	-	\$ 108,952.89	\$ 18,158.82
AUTO PHYSICAL DAMAGE	2012	TOWN OF MORRISTOWN	7	-	\$ 14,033.21	\$ 2,004.74
AUTO PHYSICAL DAMAGE	2012	TOWNSHIP OF BLOOMFIELD	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	-	\$ 1,321,578.24	\$ 3,263.16
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

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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2013	CITY OF 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	-	\$ 45,852.50	\$ 22,926.25
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HADDON HEIGHTS	4	-	\$ 4,654.41	\$ 1,163.60
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF HIGHLAND PARK	12	-	\$ 4,817.18	\$ 401.43
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF KENILWORTH	5	-	\$ 1,123.65	\$ 224.73
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NEW PROVIDENCE	8	-	\$ 16,314.74	\$ 2,039.34
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF NORTH PLAINFIELD	21	1	\$ 75,895.99	\$ 3,614.09
AUTO PHYSICAL DAMAGE	2014	BOROUGH OF TOTOWA	9	-	\$ 38,615.47	\$ 4,290.61
AUTO PHYSICAL DAMAGE	2014	CITY OF ENGLEWOOD	21	1	\$ 30,924.47	\$ 1,472.59
AUTO PHYSICAL DAMAGE	2014	CITY OF HOBOKEN	19	-	\$ 884.07	\$ 46.53
AUTO PHYSICAL DAMAGE	2014	CITY OF LINDEN	15	1	\$ 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	2	\$ 22,800.40	\$ 2,850.05
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF LAWRENCE	14	-	\$ 13,185.45	\$ 941.82
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MAPLEWOOD	24	-	\$ 8,646.55	\$ 360.27
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MONTCLAIR	42	2	\$ 39,931.33	\$ 950.75
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF MORRIS	23	-	\$ 66,716.10	\$ 2,900.70
AUTO PHYSICAL DAMAGE	2014	TOWNSHIP OF NORTH BRUNSWICK	20	-	\$ 64,144.62	\$ 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	2	\$ 53,589.79	\$ 1,246.27
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	18	\$ 1,002,413.97	\$ 1,774.18
AUTO PHYSICAL DAMAGE	2015	BERKELEY HEIGHTS	2	-	\$ 146.72	\$ 73.36
AUTO PHYSICAL DAMAGE	2015	BERKELEY TOWNSHIP	6	2	\$ 9,984.67	\$ 1,664.11
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF CALDWELL	4	2	\$ 2,134.81	\$ 533.70
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	2	\$ 6,200.00	\$ 1,033.33
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF HIGHLAND PARK	6	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF KENILWORTH	3	-	\$ 4,537.79	\$ 1,512.60
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NEW PROVIDENCE	7	-	\$ 4,996.20	\$ 713.74
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF NORTH PLAINFIELD	14	7	\$ 12,510.56	\$ 893.61
AUTO PHYSICAL DAMAGE	2015	BOROUGH OF TOTOWA	6	2	\$ 16,710.62	\$ 2,785.10
AUTO PHYSICAL DAMAGE	2015	CITY OF ENGLEWOOD	7	2	\$ 16,962.11	\$ 2,423.16
AUTO PHYSICAL DAMAGE	2015	CITY OF HOBOKEN	9	1	\$ 3,500.00	\$ 388.89
AUTO PHYSICAL DAMAGE	2015	CITY OF RAHWAY	11	-	\$ 752.10	\$ 68.37
AUTO PHYSICAL DAMAGE	2015	HOWELL TOWNSHIP	7	1	\$ 13,564.20	\$ 1,937.74
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	14	-	\$ 8,517.34	\$ 608.38
AUTO PHYSICAL DAMAGE	2015	TOWN OF MORRISTOWN	9	2	\$ 17,765.63	\$ 1,973.96
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF BLOOMFIELD	3	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF CINNAMINSON	4	3	\$ 28,000.00	\$ 7,000.00
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EASTAMPTON	2	1	\$ 11,953.18	\$ 5,976.59
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF EWING	12	4	\$ 43,553.61	\$ 3,629.47
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF FREEHOLD	7	2	\$ 11,972.03	\$ 1,710.29

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF HAMILTON	3	-	\$ 1,943.84	\$ 647.95
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF LAWRENCE	17	5	\$ 37,019.65	\$ 2,177.63
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MONTCLAIR	17	3	\$ 4,878.82	\$ 286.99
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF MORRIS	21	4	\$ 6,167.87	\$ 293.71
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ -	\$ -
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF PARSIPPANY	27	6	\$ 15,340.24	\$ 568.16
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF UNION	24	5	\$ 12,267.17	\$ 511.13
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WARREN	6	2	\$ 18,865.72	\$ 3,144.29
AUTO PHYSICAL DAMAGE	2015	TOWNSHIP OF WEST ORANGE	33	5	\$ 34,977.57	\$ 1,059.93
AUTO PHYSICAL DAMAGE	2015 Total		316	65	\$ 387,309.12	\$ 1,225.66
AUTO PHYSICAL DAMAGE Total			1,675	86	\$ 3,683,340.01	\$ 2,199.01
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	\$ 390,255.52	\$ 195,127.76
EMPLOYMENT PRACTICES	2012	CITY OF HOBOKEN	3	-	\$ 165,001.96	\$ 55,000.65
EMPLOYMENT PRACTICES	2012	HOWELL TOWNSHIP	5	-	\$ 1,397,921.49	\$ 279,584.30
EMPLOYMENT PRACTICES	2012	TOWN OF MORRISTOWN	2	1	\$ 193,038.42	\$ 96,519.21
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF BLOOMFIELD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF HAMILTON	3	-	\$ 207,750.41	\$ 69,250.14
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MONTCLAIR	1	-	\$ 48,693.30	\$ 48,693.30
EMPLOYMENT PRACTICES	2012	TOWNSHIP OF MORRIS	1	1	\$ 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	\$ 3,415,241.58	\$ 148,488.76
EMPLOYMENT PRACTICES	2013	CITY OF ENGLEWOOD	1	-	\$ 105,030.48	\$ 105,030.48
EMPLOYMENT PRACTICES	2013	CITY OF HOBOKEN	6	6	\$ 964,616.50	\$ 160,769.42
EMPLOYMENT PRACTICES	2013	CITY OF LINDEN	3	1	\$ 116,295.50	\$ 38,765.17
EMPLOYMENT PRACTICES	2013	HOWELL TOWNSHIP	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	LIVINGSTON TOWNSHIP	2	1	\$ 127,742.63	\$ 63,871.32
EMPLOYMENT PRACTICES	2013	TOWN OF MORRISTOWN	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF BLOOMFIELD	6	4	\$ 588,774.12	\$ 98,129.02
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF HAMILTON	3	-	\$ 5,906.35	\$ 1,968.78
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MAPLEWOOD	1	-	\$ -	\$ -
EMPLOYMENT PRACTICES	2013	TOWNSHIP OF MONTCLAIR	7	2	\$ 185,170.85	\$ 26,452.98
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	\$ 2,243,606.43	\$ 65,988.42

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
EMPLOYMENT PRACTICES	2014	BERKELEY HEIGHTS	1	-	\$ 24,965.29	\$ 24,965.29
EMPLOYMENT PRACTICES	2014	BOROUGH OF HIGHLAND PARK	1	1	\$ 454,198.90	\$ 454,198.90
EMPLOYMENT PRACTICES	2014	CITY OF ENGLEWOOD	3	2	\$ 153,775.12	\$ 51,258.37
EMPLOYMENT PRACTICES	2014	CITY OF HOBOKEN	6	5	\$ 516,609.85	\$ 86,101.64
EMPLOYMENT PRACTICES	2014	HOWELL TOWNSHIP	2	-	\$ 522,594.52	\$ 261,297.26
EMPLOYMENT PRACTICES	2014	TOWN OF GUTTENBERG	4	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	\$ 242,980.00	\$ 60,745.00
EMPLOYMENT PRACTICES	2014 Total		39	20	\$ 2,518,524.32	\$ 64,577.55
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	\$ 76,000.00	\$ 76,000.00
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	\$ 854,780.00	\$ 71,231.67
EMPLOYMENT PRACTICES Total			110	49	\$ 10,058,192.44	\$ 91,438.11
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	\$ 111,747.16	\$ 13,968.40
GENERAL LIABILITY	2011	CITY OF HOBOKEN	14	2	\$ 208,252.81	\$ 14,875.20
GENERAL LIABILITY	2011	CITY OF RAHWAY	2	-	\$ -	\$ -
GENERAL LIABILITY	2011	HOWELL TOWNSHIP	2	-	\$ 14,445.01	\$ 7,222.51
GENERAL LIABILITY	2011	LIVINGSTON TOWNSHIP	4	-	\$ -	\$ -
GENERAL LIABILITY	2011	TOWN OF HARRISON	1	1	\$ 88,000.00	\$ 88,000.00
GENERAL LIABILITY	2011	TOWN OF MORRISTOWN	2	1	\$ 47,001.65	\$ 23,500.83
GENERAL LIABILITY	2011	TOWNSHIP OF EWING	1	1	\$ 51,000.00	\$ 51,000.00
GENERAL LIABILITY	2011	TOWNSHIP OF FREEHOLD	7	2	\$ 146,775.40	\$ 20,967.91
GENERAL LIABILITY	2011	TOWNSHIP OF MANALAPAN	9	-	\$ 87,267.71	\$ 9,696.41
GENERAL LIABILITY	2011	TOWNSHIP OF MAPLEWOOD	3	-	\$ -	\$ -
GENERAL LIABILITY	2011	TOWNSHIP OF MONTCLAIR	11	-	\$ 34,934.11	\$ 3,175.83
GENERAL LIABILITY	2011	TOWNSHIP OF NORTH BRUNSWICK	5	-	\$ 8,652.26	\$ 1,730.45
GENERAL LIABILITY	2011	TOWNSHIP OF UNION	16	1	\$ 128,281.39	\$ 8,017.59
GENERAL LIABILITY	2011	TOWNSHIP OF WARREN	2	1	\$ 9,446.74	\$ 4,723.37
GENERAL LIABILITY	2011	TOWNSHIP OF WEST ORANGE	23	-	\$ 36,523.21	\$ 1,587.97
GENERAL LIABILITY	2011 Total		121	11	\$ 1,072,894.10	\$ 8,866.89
GENERAL LIABILITY	2012	BERKELEY TOWNSHIP	7	1	\$ 34,594.31	\$ 4,942.04
GENERAL LIABILITY	2012	BOROUGH OF CALDWELL	15	2	\$ 170,848.66	\$ 11,389.91
GENERAL LIABILITY	2012	BOROUGH OF FAIR HAVEN	1	-	\$ 3,199.10	\$ 3,199.10
GENERAL LIABILITY	2012	BOROUGH OF FANWOOD	5	-	\$ 1,900.00	\$ 380.00
GENERAL LIABILITY	2012	BOROUGH OF HADDON HEIGHTS	4	-	\$ 500.00	\$ 125.00
GENERAL LIABILITY	2012	BOROUGH OF HIGHLAND PARK	20	-	\$ 12,157.94	\$ 607.90
GENERAL LIABILITY	2012	BOROUGH OF KENILWORTH	8	-	\$ 8.90	\$ 1.11
GENERAL LIABILITY	2012	BOROUGH OF MIDDLESEX	3	-	\$ 871.21	\$ 290.40
GENERAL LIABILITY	2012	BOROUGH OF NORTH PLAINFIELD	12	1	\$ 47,929.08	\$ 3,994.09



**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	2	\$ 303,066.29	\$ 8,913.71
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	\$ 274,370.55	\$ 13,065.26
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	3	\$ 132,783.86	\$ 5,773.21
GENERAL LIABILITY	2012	TOWNSHIP OF BLOOMFIELD	30	3	\$ 1,081,379.25	\$ 36,045.98
GENERAL LIABILITY	2012	TOWNSHIP OF EASTAMPTON	2	-	\$ 8.90	\$ 4.45
GENERAL LIABILITY	2012	TOWNSHIP OF EWING	12	1	\$ 34,242.43	\$ 2,853.54
GENERAL LIABILITY	2012	TOWNSHIP OF FREEHOLD	23	2	\$ 111,135.91	\$ 4,832.00
GENERAL LIABILITY	2012	TOWNSHIP OF HAMILTON	11	2	\$ 37,527.30	\$ 3,411.57
GENERAL LIABILITY	2012	TOWNSHIP OF MANALAPAN	11	-	\$ 1,170.00	\$ 106.36
GENERAL LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	21	1	\$ 37,767.15	\$ 1,798.44
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	\$ 218,061.83	\$ 5,893.56
GENERAL LIABILITY	2012	TOWNSHIP OF WARREN	8	1	\$ 41,689.91	\$ 5,211.24
GENERAL LIABILITY	2012	TOWNSHIP OF WEST ORANGE	37	1	\$ 24,021.66	\$ 649.23
GENERAL LIABILITY	2012 Total		591	38	\$ 3,578,784.05	\$ 6,055.47
GENERAL LIABILITY	2013	BERKELEY HEIGHTS	6	-	\$ -	\$ -
GENERAL LIABILITY	2013	BERKELEY TOWNSHIP	5	-	\$ 123,397.30	\$ 24,679.46
GENERAL LIABILITY	2013	BOROUGH OF CALDWELL	15	2	\$ 137,845.20	\$ 9,189.68
GENERAL LIABILITY	2013	BOROUGH OF FAIR HAVEN	2	-	\$ 1,618.26	\$ 809.13
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	5	\$ 210,990.37	\$ 5,410.01
GENERAL LIABILITY	2013	CITY OF LINDEN	29	1	\$ 34,099.17	\$ 1,175.83
GENERAL LIABILITY	2013	CITY OF RAHWAY	30	2	\$ 108,489.15	\$ 3,616.31
GENERAL LIABILITY	2013	HOWELL TOWNSHIP	18	1	\$ 79,999.24	\$ 4,444.40
GENERAL LIABILITY	2013	LIVINGSTON TOWNSHIP	30	-	\$ 26,475.88	\$ 882.53
GENERAL LIABILITY	2013	TOWN OF HARRISON	14	-	\$ 889.95	\$ 63.57
GENERAL LIABILITY	2013	TOWN OF MORRISTOWN	11	2	\$ 153,705.87	\$ 13,973.26
GENERAL LIABILITY	2013	TOWNSHIP OF BLOOMFIELD	31	3	\$ 470,852.96	\$ 15,188.81



**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	\$ 32,050.86	\$ 3,561.21
GENERAL LIABILITY	2013	TOWNSHIP OF HAMILTON	31	4	\$ 167,175.50	\$ 5,392.76
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	\$ 7,441.91	\$ 323.56
GENERAL LIABILITY	2013	TOWNSHIP OF PARSIPPANY	46	1	\$ 106,784.57	\$ 2,321.40
GENERAL LIABILITY	2013	TOWNSHIP OF UNION	30	2	\$ 180,033.99	\$ 6,001.13
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		542	41	\$ 3,206,905.47	\$ 5,916.80
GENERAL LIABILITY	2014	BERKELEY HEIGHTS	12	-	\$ 2,488.75	\$ 207.40
GENERAL LIABILITY	2014	BERKELEY TOWNSHIP	7	1	\$ 33,018.74	\$ 4,716.96
GENERAL LIABILITY	2014	BOROUGH OF CALDWELL	19	-	\$ 2,422.94	\$ 127.52
GENERAL LIABILITY	2014	BOROUGH OF FAIR HAVEN	2	-	\$ -	\$ -
GENERAL LIABILITY	2014	BOROUGH OF FANWOOD	4	-	\$ 376.35	\$ 94.09
GENERAL LIABILITY	2014	BOROUGH OF HADDON HEIGHTS	15	1	\$ 6,484.00	\$ 432.27
GENERAL LIABILITY	2014	BOROUGH OF HIGHLAND PARK	10	2	\$ 8,037.45	\$ 803.75
GENERAL LIABILITY	2014	BOROUGH OF KENILWORTH	7	-	\$ 390.85	\$ 55.84
GENERAL LIABILITY	2014	BOROUGH OF NEW PROVIDENCE	11	-	\$ 1,549.92	\$ 140.90
GENERAL LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	3	1	\$ 1,378.45	\$ 459.48
GENERAL LIABILITY	2014	BOROUGH OF TOTOWA	8	2	\$ 87,000.00	\$ 10,875.00
GENERAL LIABILITY	2014	CITY OF ENGLEWOOD	36	4	\$ 25,167.68	\$ 699.10
GENERAL LIABILITY	2014	CITY OF HOBOKEN	45	5	\$ 93,079.45	\$ 2,068.43
GENERAL LIABILITY	2014	CITY OF LINDEN	33	3	\$ 194,955.70	\$ 5,907.75
GENERAL LIABILITY	2014	CITY OF RAHWAY	24	6	\$ 233,245.20	\$ 9,718.55
GENERAL LIABILITY	2014	HOWELL TOWNSHIP	26	1	\$ 9,139.07	\$ 351.50
GENERAL LIABILITY	2014	LIVINGSTON TOWNSHIP	36	1	\$ 3,005.89	\$ 83.50
GENERAL LIABILITY	2014	TOWN OF GUTTENBERG	4	-	\$ 907.45	\$ 226.86
GENERAL LIABILITY	2014	TOWN OF HARRISON	13	-	\$ 2,249.67	\$ 173.05
GENERAL LIABILITY	2014	TOWN OF KEARNY	52	6	\$ 300,888.37	\$ 5,786.31
GENERAL LIABILITY	2014	TOWN OF MORRISTOWN	11	1	\$ 1,574.60	\$ 143.15
GENERAL LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	34	6	\$ 233,314.05	\$ 6,862.18
GENERAL LIABILITY	2014	TOWNSHIP OF EWING	26	3	\$ 128,902.18	\$ 4,957.78
GENERAL LIABILITY	2014	TOWNSHIP OF FREEHOLD	22	1	\$ 3,789.37	\$ 172.24
GENERAL LIABILITY	2014	TOWNSHIP OF HAMILTON	20	5	\$ 122,654.80	\$ 6,132.74
GENERAL LIABILITY	2014	TOWNSHIP OF LAWRENCE	12	4	\$ 20,748.92	\$ 1,729.08
GENERAL LIABILITY	2014	TOWNSHIP OF MAPLEWOOD	19	2	\$ 8,777.85	\$ 461.99

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2014	TOWNSHIP OF MONTCLAIR	49	6	\$ 234,550.12	\$ 4,786.74
GENERAL LIABILITY	2014	TOWNSHIP OF MORRIS	4	-	\$ 1,452.75	\$ 363.19
GENERAL LIABILITY	2014	TOWNSHIP OF NORTH BRUNSWICK	13	2	\$ 65,539.36	\$ 5,041.49
GENERAL LIABILITY	2014	TOWNSHIP OF PARSIPPANY	33	1	\$ 34,468.62	\$ 1,044.50
GENERAL LIABILITY	2014	TOWNSHIP OF UNION	47	9	\$ 406,769.60	\$ 8,654.67
GENERAL LIABILITY	2014	TOWNSHIP OF WARREN	4	-	\$ 715.23	\$ 178.81
GENERAL LIABILITY	2014	TOWNSHIP OF WEST ORANGE	26	1	\$ 5,131.63	\$ 197.37
GENERAL LIABILITY	2014 Total		687	74	\$ 2,274,175.01	\$ 3,310.30
GENERAL LIABILITY	2015	BERKELEY HEIGHTS	5	3	\$ 1,800.00	\$ 360.00
GENERAL LIABILITY	2015	BERKELEY TOWNSHIP	13	7	\$ 6,800.00	\$ 523.08
GENERAL LIABILITY	2015	BOROUGH OF CALDWELL	10	7	\$ 6,860.05	\$ 686.01
GENERAL LIABILITY	2015	BOROUGH OF FAIR HAVEN	1	1	\$ 6,500.00	\$ 6,500.00
GENERAL LIABILITY	2015	BOROUGH OF FANWOOD	1	1	\$ 500.00	\$ 500.00
GENERAL LIABILITY	2015	BOROUGH OF FREEHOLD	5	3	\$ 3,250.00	\$ 650.00
GENERAL LIABILITY	2015	BOROUGH OF HADDON HEIGHTS	3	3	\$ 1,500.00	\$ 500.00
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	3	2	\$ 2,000.00	\$ 666.67
GENERAL LIABILITY	2015	BOROUGH OF NORTH PLAINFIELD	4	1	\$ 500.00	\$ 125.00
GENERAL LIABILITY	2015	BOROUGH OF TOTOWA	6	2	\$ 2,280.00	\$ 380.00
GENERAL LIABILITY	2015	CITY OF ENGLEWOOD	11	5	\$ 5,628.85	\$ 511.71
GENERAL LIABILITY	2015	CITY OF HOBOKEN	17	5	\$ 4,576.60	\$ 269.21
GENERAL LIABILITY	2015	CITY OF LINDEN	4	2	\$ 2,435.70	\$ 608.93
GENERAL LIABILITY	2015	CITY OF RAHWAY	6	3	\$ 3,000.00	\$ 500.00
GENERAL LIABILITY	2015	HOWELL TOWNSHIP	18	8	\$ 81,000.00	\$ 4,500.00
GENERAL LIABILITY	2015	LIVINGSTON TOWNSHIP	11	3	\$ 3,072.45	\$ 279.31
GENERAL LIABILITY	2015	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
GENERAL LIABILITY	2015	TOWN OF HARRISON	4	2	\$ 7,147.35	\$ 1,786.84
GENERAL LIABILITY	2015	TOWN OF KEARNY	12	8	\$ 82,799.85	\$ 6,899.99
GENERAL LIABILITY	2015	TOWN OF MORRISTOWN	6	3	\$ 1,250.00	\$ 208.33
GENERAL LIABILITY	2015	TOWNSHIP OF BLOOMFIELD	10	6	\$ 13,000.00	\$ 1,300.00
GENERAL LIABILITY	2015	TOWNSHIP OF CINNAMINSON	5	3	\$ 27,500.00	\$ 5,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF EASTAMPTON	1	1	\$ 500.00	\$ 500.00
GENERAL LIABILITY	2015	TOWNSHIP OF EWING	7	2	\$ 3,595.51	\$ 513.64
GENERAL LIABILITY	2015	TOWNSHIP OF FREEHOLD	13	2	\$ 1,000.00	\$ 76.92
GENERAL LIABILITY	2015	TOWNSHIP OF HAMILTON	6	4	\$ 15,000.00	\$ 2,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF LAWRENCE	2	1	\$ 151,000.00	\$ 75,500.00
GENERAL LIABILITY	2015	TOWNSHIP OF MONTCLAIR	24	7	\$ 5,325.00	\$ 221.88
GENERAL LIABILITY	2015	TOWNSHIP OF MORRIS	4	-	\$ 50.00	\$ 12.50
GENERAL LIABILITY	2015	TOWNSHIP OF NORTH BRUNSWICK	2	1	\$ 1,750.00	\$ 875.00

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
GENERAL LIABILITY	2015	TOWNSHIP OF PARSIPPANY	17	3	\$ 2,766.95	\$ 162.76
GENERAL LIABILITY	2015	TOWNSHIP OF UNION	20	5	\$ 8,596.00	\$ 429.80
GENERAL LIABILITY	2015	TOWNSHIP OF WARREN	4	1	\$ 1,000.00	\$ 250.00
GENERAL LIABILITY	2015	TOWNSHIP OF WEST ORANGE	24	6	\$ 46,718.17	\$ 1,946.59
GENERAL LIABILITY	2015 Total		292	112	\$ 501,702.48	\$ 1,718.16
GENERAL LIABILITY Total			2,262	279	\$ 11,254,377.75	\$ 4,975.41
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

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
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	2	\$ 12,000.00	\$ 6,000.00
PROPERTY	2014	TOWNSHIP OF BLOOMFIELD	1	-	\$ 4,875.00	\$ 4,875.00
PROPERTY	2014	TOWNSHIP OF EWING	1	-	\$ -	\$ -
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	5	-	\$ 2,593.62	\$ 518.72
PROPERTY	2014	TOWNSHIP OF WARREN	4	-	\$ 156,825.70	\$ 39,206.43
PROPERTY	2014	TOWNSHIP OF WEST ORANGE	5	1	\$ 20,601.74	\$ 4,120.35
PROPERTY	2014 Total		111	11	\$ 748,814.56	\$ 6,746.08
PROPERTY	2015	BERKELEY HEIGHTS	1	1	\$ 1,000.00	\$ 1,000.00
PROPERTY	2015	BERKELEY TOWNSHIP	2	-	\$ 41,289.49	\$ 20,644.75
PROPERTY	2015	BOROUGH OF CALDWELL	1	-	\$ 30,048.65	\$ 30,048.65
PROPERTY	2015	BOROUGH OF FAIR HAVEN	1	-	\$ -	\$ -
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	\$ 2,923.10	\$ 1,461.55
PROPERTY	2015	BOROUGH OF TOTOWA	3	1	\$ 2,370.00	\$ 790.00
PROPERTY	2015	CITY OF ENGLEWOOD	1	-	\$ -	\$ -
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	1	\$ 10,500.00	\$ 5,250.00
PROPERTY	2015	LIVINGSTON TOWNSHIP	1	-	\$ 16,868.19	\$ 16,868.19
PROPERTY	2015	TOWN OF MORRISTOWN	3	1	\$ 11,322.15	\$ 3,774.05
PROPERTY	2015	TOWNSHIP OF EWING	1	-	\$ 338.14	\$ 338.14
PROPERTY	2015	TOWNSHIP OF FREEHOLD	3	2	\$ 56,524.65	\$ 18,841.55
PROPERTY	2015	TOWNSHIP OF LAWRENCE	2	-	\$ -	\$ -
PROPERTY	2015	TOWNSHIP OF MONTCLAIR	1	1	\$ 37,000.00	\$ 37,000.00
PROPERTY	2015	TOWNSHIP OF MORRIS	3	1	\$ 107,084.08	\$ 35,694.69
PROPERTY	2015	TOWNSHIP OF NORTH BRUNSWICK	1	1	\$ 106,000.00	\$ 106,000.00
PROPERTY	2015	TOWNSHIP OF PARSIPPANY	4	-	\$ 20,866.60	\$ 5,216.65



**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 WARREN	3	1	\$ 9,600.00	\$ 3,200.00
PROPERTY	2015	TOWNSHIP OF WEST ORANGE	5	1	\$ 3,030.00	\$ 606.00
PROPERTY	2015 Total		48	15	\$ 471,415.05	\$ 9,821.15
PROPERTY Total			476	26	\$ 5,274,633.91	\$ 11,081.16
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	\$ 38,050.00	\$ 19,025.00
PUBLIC OFFICIALS LIABILITY	2012	CITY OF ENGLEWOOD	1	-	\$ 4,154.85	\$ 4,154.85
PUBLIC OFFICIALS LIABILITY	2012	CITY OF HOBOKEN	18	-	\$ 26,931.35	\$ 1,496.19
PUBLIC OFFICIALS LIABILITY	2012	CITY OF RAHWAY	1	-	\$ 21,106.24	\$ 21,106.24
PUBLIC OFFICIALS LIABILITY	2012	TOWN OF MORRISTOWN	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MANALAPAN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MAPLEWOOD	1	-	\$ 4,146.90	\$ 4,146.90
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MONTCLAIR	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF MORRIS	2	-	\$ 1,026.50	\$ 513.25
PUBLIC OFFICIALS LIABILITY	2012	TOWNSHIP OF PARSIPPANY	3	1	\$ 43,999.43	\$ 14,666.48
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	2	\$ 261,835.19	\$ 5,570.96
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY HEIGHTS	2	-	\$ 950.00	\$ 475.00
PUBLIC OFFICIALS LIABILITY	2013	BERKELEY TOWNSHIP	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF CALDWELL	2	-	\$ 5,228.99	\$ 2,614.50
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF FANWOOD	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF HIGHLAND PARK	2	-	\$ 1,900.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	BOROUGH OF NORTH PLAINFIELD	2	-	\$ 1,708.50	\$ 854.25
PUBLIC OFFICIALS LIABILITY	2013	CITY OF ENGLEWOOD	1	1	\$ 7,354.08	\$ 7,354.08
PUBLIC OFFICIALS LIABILITY	2013	CITY OF HOBOKEN	18	-	\$ 34,975.82	\$ 1,943.10
PUBLIC OFFICIALS LIABILITY	2013	CITY OF LINDEN	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	CITY OF RAHWAY	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	HOWELL TOWNSHIP	2	1	\$ 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	\$ 12,321.18	\$ 3,080.30



**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	TOWNSHIP OF EWING	1	-	\$ 950.00	\$ 950.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF LAWRENCE	1	-	\$ 629.00	\$ 629.00
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MAPLEWOOD	2	-	\$ 7,240.13	\$ 3,620.07
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MONTCLAIR	5	-	\$ 34,004.78	\$ 6,800.96
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF MORRIS	1	-	\$ -	\$ -
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF NORTH BRUNSWICK	2	2	\$ 86,791.90	\$ 43,395.95
PUBLIC OFFICIALS LIABILITY	2013	TOWNSHIP OF PARSIPPANY	4	-	\$ 1,690.00	\$ 422.50
PUBLIC OFFICIALS LIABILITY	2013 Total		54	5	\$ 223,766.30	\$ 4,143.82
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY HEIGHTS	2	1	\$ 78,220.00	\$ 39,110.00
PUBLIC OFFICIALS LIABILITY	2014	BERKELEY TOWNSHIP	2	-	\$ 1,641.50	\$ 820.75
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF HIGHLAND PARK	1	1	\$ 31,000.00	\$ 31,000.00
PUBLIC OFFICIALS LIABILITY	2014	BOROUGH OF NORTH PLAINFIELD	2	1	\$ 43,238.50	\$ 21,619.25
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	-	\$ 4,132.31	\$ 1,033.08
PUBLIC OFFICIALS LIABILITY	2014	LIVINGSTON TOWNSHIP	1	-	\$ 370.00	\$ 370.00
PUBLIC OFFICIALS LIABILITY	2014	TOWN OF MORRISTOWN	1	-	\$ 2,035.00	\$ 2,035.00
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF BLOOMFIELD	4	1	\$ 19,660.09	\$ 4,915.02
PUBLIC OFFICIALS LIABILITY	2014	TOWNSHIP OF HAMILTON	1	-	\$ -	\$ -
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	\$ 152,112.64	\$ 76,056.32
PUBLIC OFFICIALS LIABILITY	2014 Total		56	8	\$ 433,342.87	\$ 7,738.27
PUBLIC OFFICIALS LIABILITY	2015	BOROUGH OF FREEHOLD	5	3	\$ 13,707.00	\$ 2,741.40
PUBLIC OFFICIALS LIABILITY	2015	CITY OF ENGLEWOOD	3	2	\$ 117,222.00	\$ 39,074.00
PUBLIC OFFICIALS LIABILITY	2015	CITY OF HOBOKEN	6	4	\$ 11,240.00	\$ 1,873.33
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
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF HAMILTON	3	3	\$ 77,000.00	\$ 25,666.67
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MONTCLAIR	6	5	\$ 79,222.00	\$ 13,203.67
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF MORRIS	2	-	\$ 1,740.00	\$ 870.00
PUBLIC OFFICIALS LIABILITY	2015	TOWNSHIP OF PARSIPPANY	5	3	\$ 12,440.00	\$ 2,488.00

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
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		36	23	\$ 327,471.00	\$ 9,096.42
PUBLIC OFFICIALS LIABILITY Total			194	39	\$ 1,760,753.36	\$ 9,076.05
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	-	\$ -	\$ -
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	-	\$ -	\$ -



**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	BOROUGH OF NEW PROVIDENCE	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	BOROUGH OF NORTH PLAINFIELD	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF ENGLEWOOD	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF HOBOKEN	19	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF LINDEN	22	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	CITY OF RAHWAY	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2013	HOWELL TOWNSHIP	20	-	\$ -	\$ -
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		243	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BERKELEY HEIGHTS	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BERKELEY TOWNSHIP	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF CALDWELL	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF FANWOOD	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF HADDON HEIGHTS	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF HIGHLAND PARK	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF NEW PROVIDENCE	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	BOROUGH OF NORTH PLAINFIELD	17	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF ENGLEWOOD	16	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF HOBOKEN	18	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF LINDEN	33	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	CITY OF RAHWAY	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	HOWELL TOWNSHIP	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	LIVINGSTON TOWNSHIP	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF HARRISON	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF KEARNY	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWN OF MORRISTOWN	5	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EASTAMPTON	1	-	\$ -	\$ -



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF EWING	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF FREEHOLD	27	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF HAMILTON	20	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF LAWRENCE	11	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MAPLEWOOD	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MONTCLAIR	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2014	TOWNSHIP OF MORRIS	14	-	\$ -	\$ -
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	4	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	CITY OF ENGLEWOOD	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	CITY OF HOBOKEN	10	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	HOWELL TOWNSHIP	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	LIVINGSTON TOWNSHIP	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF GUTTENBERG	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF HARRISON	9	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWN OF KEARNY	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF EWING	2	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF FREEHOLD	12	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF HAMILTON	15	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF LAWRENCE	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MONTCLAIR	6	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF MORRIS	7	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF NORTH BRUNSWICK	10	1	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF UNION	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WARREN	1	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015	TOWNSHIP OF WEST ORANGE	8	-	\$ -	\$ -
WORKCOMP RECORD ONLY	2015 Total		146	1	\$ -	\$ -
WORKCOMP RECORD ONLY Total			915	1	\$ -	\$ -
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

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2006 Total		2	2	\$ 34,388.85	\$ 17,194.43
WORKERS COMPENSATION	2008	TOWNSHIP OF MONTCLAIR	1	1	\$ 100,000.00	\$ 100,000.00
WORKERS COMPENSATION	2008 Total		1	1	\$ 100,000.00	\$ 100,000.00
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	\$ 67,879.21	\$ 9,697.03
WORKERS COMPENSATION	2010	TOWNSHIP OF FREEHOLD	1	-	\$ 6,426.90	\$ 6,426.90
WORKERS COMPENSATION	2010 Total		9	3	\$ 107,235.75	\$ 11,915.08
WORKERS COMPENSATION	2011	BERKELEY TOWNSHIP	1	-	\$ 746.25	\$ 746.25
WORKERS COMPENSATION	2011	CITY OF ENGLEWOOD	1	-	\$ 957.08	\$ 957.08
WORKERS COMPENSATION	2011	CITY OF HOBOKEN	3	2	\$ 59,182.91	\$ 19,727.64
WORKERS COMPENSATION	2011	HOWELL TOWNSHIP	1	-	\$ 9.20	\$ 9.20
WORKERS COMPENSATION	2011	LIVINGSTON TOWNSHIP	2	-	\$ 5,320.57	\$ 2,660.29
WORKERS COMPENSATION	2011	TOWNSHIP OF EWING	1	-	\$ 14.15	\$ 14.15
WORKERS COMPENSATION	2011	TOWNSHIP OF MONTCLAIR	1	1	\$ 86,638.80	\$ 86,638.80
WORKERS COMPENSATION	2011	TOWNSHIP OF NORTH BRUNSWICK	1	-	\$ 38,972.51	\$ 38,972.51
WORKERS COMPENSATION	2011	TOWNSHIP OF UNION	1	-	\$ 1,063.05	\$ 1,063.05
WORKERS COMPENSATION	2011	TOWNSHIP OF WEST ORANGE	1	1	\$ 24,990.00	\$ 24,990.00
WORKERS COMPENSATION	2011 Total		13	4	\$ 217,894.52	\$ 16,761.12
WORKERS COMPENSATION	2012	BERKELEY TOWNSHIP	48	13	\$ 1,417,757.76	\$ 29,536.62
WORKERS COMPENSATION	2012	BOROUGH OF CALDWELL	14	1	\$ 76,292.81	\$ 5,449.49
WORKERS COMPENSATION	2012	BOROUGH OF FAIR HAVEN	6	-	\$ 10,535.64	\$ 1,755.94
WORKERS COMPENSATION	2012	BOROUGH OF FANWOOD	6	-	\$ 76,016.43	\$ 12,669.41
WORKERS COMPENSATION	2012	BOROUGH OF HADDON HEIGHTS	6	-	\$ 26,497.32	\$ 4,416.22
WORKERS COMPENSATION	2012	BOROUGH OF HIGHLAND PARK	15	1	\$ 69,353.24	\$ 4,623.55
WORKERS COMPENSATION	2012	BOROUGH OF KENILWORTH	5	-	\$ 5,294.16	\$ 1,058.83
WORKERS COMPENSATION	2012	BOROUGH OF MIDDLESEX	15	1	\$ 454,615.97	\$ 30,307.73
WORKERS COMPENSATION	2012	BOROUGH OF NEW PROVIDENCE	9	1	\$ 245,114.17	\$ 27,234.91
WORKERS COMPENSATION	2012	BOROUGH OF NORTH PLAINFIELD	21	3	\$ 96,482.65	\$ 4,594.41
WORKERS COMPENSATION	2012	CITY OF ENGLEWOOD	72	12	\$ 1,126,782.70	\$ 15,649.76
WORKERS COMPENSATION	2012	CITY OF HOBOKEN	100	20	\$ 1,557,872.99	\$ 15,578.73
WORKERS COMPENSATION	2012	CITY OF RAHWAY	29	1	\$ 68,411.51	\$ 2,359.02
WORKERS COMPENSATION	2012	HOWELL TOWNSHIP	30	8	\$ 750,477.99	\$ 25,015.93
WORKERS COMPENSATION	2012	LIVINGSTON TOWNSHIP	47	7	\$ 784,163.53	\$ 16,684.33
WORKERS COMPENSATION	2012	TOWN OF HARRISON	19	1	\$ 135,872.62	\$ 7,151.19
WORKERS COMPENSATION	2012	TOWN OF MORRISTOWN	37	1	\$ 148,406.73	\$ 4,010.99
WORKERS COMPENSATION	2012	TOWNSHIP OF EASTAMPTON	5	-	\$ 9,549.92	\$ 1,909.98
WORKERS COMPENSATION	2012	TOWNSHIP OF EWING	52	5	\$ 475,674.43	\$ 9,147.59

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2012	TOWNSHIP OF FREEHOLD	21	2	\$ 170,410.98	\$ 8,114.81
WORKERS COMPENSATION	2012	TOWNSHIP OF HAMILTON	137	11	\$ 1,377,726.69	\$ 10,056.40
WORKERS COMPENSATION	2012	TOWNSHIP OF MANALAPAN	16	1	\$ 195,499.36	\$ 12,218.71
WORKERS COMPENSATION	2012	TOWNSHIP OF MAPLEWOOD	29	-	\$ 90,229.02	\$ 3,111.35
WORKERS COMPENSATION	2012	TOWNSHIP OF MONTCLAIR	65	4	\$ 739,929.09	\$ 11,383.52
WORKERS COMPENSATION	2012	TOWNSHIP OF MORRIS	26	2	\$ 208,871.62	\$ 8,033.52
WORKERS COMPENSATION	2012	TOWNSHIP OF NORTH BRUNSWICK	46	2	\$ 321,124.97	\$ 6,980.98
WORKERS COMPENSATION	2012	TOWNSHIP OF UNION	62	5	\$ 455,705.11	\$ 7,350.08
WORKERS COMPENSATION	2012	TOWNSHIP OF WARREN	12	-	\$ 9,206.13	\$ 767.18
WORKERS COMPENSATION	2012	TOWNSHIP OF WEST ORANGE	36	3	\$ 383,743.81	\$ 10,659.55
WORKERS COMPENSATION	2012 Total		986	105	\$ 11,487,619.35	\$ 11,650.73
WORKERS COMPENSATION	2013	BERKELEY HEIGHTS	12	-	\$ 8,831.85	\$ 735.99
WORKERS COMPENSATION	2013	BERKELEY TOWNSHIP	54	9	\$ 354,644.05	\$ 6,567.48
WORKERS COMPENSATION	2013	BOROUGH OF CALDWELL	10	1	\$ 57,444.71	\$ 5,744.47
WORKERS COMPENSATION	2013	BOROUGH OF FAIR HAVEN	6	-	\$ 3,394.14	\$ 565.69
WORKERS COMPENSATION	2013	BOROUGH OF FANWOOD	4	-	\$ 45,006.41	\$ 11,251.60
WORKERS COMPENSATION	2013	BOROUGH OF HADDON HEIGHTS	12	1	\$ 110,844.93	\$ 9,237.08
WORKERS COMPENSATION	2013	BOROUGH OF HIGHLAND PARK	11	-	\$ 18,303.01	\$ 1,663.91
WORKERS COMPENSATION	2013	BOROUGH OF KENILWORTH	12	4	\$ 219,849.36	\$ 18,320.78
WORKERS COMPENSATION	2013	BOROUGH OF NEW PROVIDENCE	11	-	\$ 13,152.86	\$ 1,195.71
WORKERS COMPENSATION	2013	BOROUGH OF NORTH PLAINFIELD	17	1	\$ 118,238.56	\$ 6,955.21
WORKERS COMPENSATION	2013	CITY OF ENGLEWOOD	52	9	\$ 661,040.65	\$ 12,712.32
WORKERS COMPENSATION	2013	CITY OF HOBOKEN	105	15	\$ 656,908.53	\$ 6,256.27
WORKERS COMPENSATION	2013	CITY OF LINDEN	97	17	\$ 1,037,016.23	\$ 10,690.89
WORKERS COMPENSATION	2013	CITY OF RAHWAY	22	3	\$ 117,335.78	\$ 5,333.44
WORKERS COMPENSATION	2013	HOWELL TOWNSHIP	14	2	\$ 101,876.75	\$ 7,276.91
WORKERS COMPENSATION	2013	LIVINGSTON TOWNSHIP	45	10	\$ 549,269.81	\$ 12,206.00
WORKERS COMPENSATION	2013	TOWN OF HARRISON	17	1	\$ 189,182.75	\$ 11,128.40
WORKERS COMPENSATION	2013	TOWN OF MORRISTOWN	24	3	\$ 228,935.57	\$ 9,538.98
WORKERS COMPENSATION	2013	TOWNSHIP OF EASTAMPTON	2	-	\$ 932.65	\$ 466.33
WORKERS COMPENSATION	2013	TOWNSHIP OF EWING	20	4	\$ 331,478.79	\$ 16,573.94
WORKERS COMPENSATION	2013	TOWNSHIP OF FREEHOLD	32	3	\$ 272,144.89	\$ 8,504.53
WORKERS COMPENSATION	2013	TOWNSHIP OF HAMILTON	96	6	\$ 593,873.05	\$ 6,186.18
WORKERS COMPENSATION	2013	TOWNSHIP OF LAWRENCE	24	1	\$ 609,478.30	\$ 25,394.93
WORKERS COMPENSATION	2013	TOWNSHIP OF MAPLEWOOD	38	2	\$ 308,216.36	\$ 8,110.96
WORKERS COMPENSATION	2013	TOWNSHIP OF MONTCLAIR	55	6	\$ 503,589.35	\$ 9,156.17
WORKERS COMPENSATION	2013	TOWNSHIP OF MORRIS	29	4	\$ 285,155.26	\$ 9,832.94
WORKERS COMPENSATION	2013	TOWNSHIP OF NORTH BRUNSWICK	33	4	\$ 365,569.27	\$ 11,077.86
WORKERS COMPENSATION	2013	TOWNSHIP OF UNION	93	13	\$ 719,292.34	\$ 7,734.33
WORKERS COMPENSATION	2013	TOWNSHIP OF WARREN	9	-	\$ 13,430.80	\$ 1,492.31
WORKERS COMPENSATION	2013	TOWNSHIP OF WEST ORANGE	44	9	\$ 1,040,281.56	\$ 23,642.76



**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 Total		1,000	128	\$ 9,534,718.57	\$ 9,534.72
WORKERS COMPENSATION	2014	BERKELEY HEIGHTS	12	3	\$ 80,941.88	\$ 6,745.16
WORKERS COMPENSATION	2014	BERKELEY TOWNSHIP	50	11	\$ 407,046.50	\$ 8,140.93
WORKERS COMPENSATION	2014	BOROUGH OF CALDWELL	9	1	\$ 3,157.99	\$ 350.89
WORKERS COMPENSATION	2014	BOROUGH OF FAIR HAVEN	1	-	\$ 1,966.08	\$ 1,966.08
WORKERS COMPENSATION	2014	BOROUGH OF FANWOOD	12	6	\$ 250,928.76	\$ 20,910.73
WORKERS COMPENSATION	2014	BOROUGH OF HADDON HEIGHTS	4	1	\$ 11,614.03	\$ 2,903.51
WORKERS COMPENSATION	2014	BOROUGH OF HIGHLAND PARK	8	1	\$ 54,381.70	\$ 6,797.71
WORKERS COMPENSATION	2014	BOROUGH OF KENILWORTH	8	2	\$ 21,801.42	\$ 2,725.18
WORKERS COMPENSATION	2014	BOROUGH OF NEW PROVIDENCE	12	4	\$ 47,429.52	\$ 3,952.46
WORKERS COMPENSATION	2014	BOROUGH OF NORTH PLAINFIELD	17	7	\$ 1,168,864.28	\$ 68,756.72
WORKERS COMPENSATION	2014	BOROUGH OF TOTOWA	6	-	\$ 37,452.07	\$ 6,242.01
WORKERS COMPENSATION	2014	CITY OF ENGLEWOOD	38	4	\$ 255,257.90	\$ 6,717.31
WORKERS COMPENSATION	2014	CITY OF HOBOKEN	79	25	\$ 782,173.00	\$ 9,900.92
WORKERS COMPENSATION	2014	CITY OF LINDEN	130	17	\$ 1,090,876.58	\$ 8,391.36
WORKERS COMPENSATION	2014	CITY OF RAHWAY	22	3	\$ 177,550.64	\$ 8,070.48
WORKERS COMPENSATION	2014	HOWELL TOWNSHIP	27	9	\$ 392,086.62	\$ 14,521.73
WORKERS COMPENSATION	2014	LIVINGSTON TOWNSHIP	42	15	\$ 372,115.20	\$ 8,859.89
WORKERS COMPENSATION	2014	TOWN OF GUTTENBERG	7	3	\$ 47,395.76	\$ 6,770.82
WORKERS COMPENSATION	2014	TOWN OF HARRISON	15	5	\$ 34,424.81	\$ 2,294.99
WORKERS COMPENSATION	2014	TOWN OF KEARNY	39	12	\$ 470,131.77	\$ 12,054.66
WORKERS COMPENSATION	2014	TOWN OF MORRISTOWN	33	12	\$ 339,324.22	\$ 10,282.55
WORKERS COMPENSATION	2014	TOWNSHIP OF EASTAMPTON	5	-	\$ 5,611.26	\$ 1,122.25
WORKERS COMPENSATION	2014	TOWNSHIP OF EWING	58	13	\$ 530,393.97	\$ 9,144.72
WORKERS COMPENSATION	2014	TOWNSHIP OF FREEHOLD	24	6	\$ 312,782.53	\$ 13,032.61
WORKERS COMPENSATION	2014	TOWNSHIP OF HAMILTON	81	19	\$ 1,002,334.02	\$ 12,374.49
WORKERS COMPENSATION	2014	TOWNSHIP OF LAWRENCE	13	1	\$ 71,553.44	\$ 5,504.11
WORKERS COMPENSATION	2014	TOWNSHIP OF MAPLEWOOD	31	3	\$ 105,537.30	\$ 3,404.43
WORKERS COMPENSATION	2014	TOWNSHIP OF MONTCLAIR	48	20	\$ 1,841,394.99	\$ 38,362.40
WORKERS COMPENSATION	2014	TOWNSHIP OF MORRIS	26	8	\$ 457,258.88	\$ 17,586.88
WORKERS COMPENSATION	2014	TOWNSHIP OF NORTH BRUNSWICK	54	5	\$ 614,026.63	\$ 11,370.86
WORKERS COMPENSATION	2014	TOWNSHIP OF UNION	71	16	\$ 440,878.18	\$ 6,209.55
WORKERS COMPENSATION	2014	TOWNSHIP OF WARREN	12	2	\$ 28,240.28	\$ 2,353.36
WORKERS COMPENSATION	2014	TOWNSHIP OF WEST ORANGE	26	10	\$ 197,806.86	\$ 7,607.96
WORKERS COMPENSATION	2014 Total		1,020	244	\$ 11,654,739.07	\$ 11,426.21
WORKERS COMPENSATION	2015	BERKELEY HEIGHTS	9	6	\$ 28,853.30	\$ 3,205.92
WORKERS COMPENSATION	2015	BERKELEY TOWNSHIP	25	17	\$ 112,118.43	\$ 4,484.74
WORKERS COMPENSATION	2015	BOROUGH OF FREEHOLD	9	7	\$ 43,499.63	\$ 4,833.29
WORKERS COMPENSATION	2015	BOROUGH OF HADDON HEIGHTS	2	1	\$ 750.00	\$ 375.00
WORKERS COMPENSATION	2015	BOROUGH OF HIGHLAND PARK	11	9	\$ 66,387.28	\$ 6,035.21
WORKERS COMPENSATION	2015	BOROUGH OF KENILWORTH	5	3	\$ 9,235.67	\$ 1,847.13

Valued as of 6/30/15



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

line	policy_effective_year	insured	Count of claim_number	Sum of open_claims	Sum of total_incurred	Average of total_incurred
WORKERS COMPENSATION	2015	BOROUGH OF NEW PROVIDENCE	6	4	\$ 8,814.28	\$ 1,469.05
WORKERS COMPENSATION	2015	BOROUGH OF NORTH PLAINFIELD	6	2	\$ 990.62	\$ 165.10
WORKERS COMPENSATION	2015	BOROUGH OF TOTOWA	5	3	\$ 61,976.53	\$ 12,395.31
WORKERS COMPENSATION	2015	CITY OF ENGLEWOOD	34	26	\$ 327,580.77	\$ 9,634.73
WORKERS COMPENSATION	2015	CITY OF HOBOKEN	27	18	\$ 178,314.45	\$ 6,604.24
WORKERS COMPENSATION	2015	CITY OF RAHWAY	17	11	\$ 41,515.81	\$ 2,442.11
WORKERS COMPENSATION	2015	HOWELL TOWNSHIP	18	12	\$ 119,095.44	\$ 6,616.41
WORKERS COMPENSATION	2015	LIVINGSTON TOWNSHIP	15	12	\$ 92,717.53	\$ 6,181.17
WORKERS COMPENSATION	2015	TOWN OF HARRISON	11	11	\$ 150,876.20	\$ 13,716.02
WORKERS COMPENSATION	2015	TOWN OF KEARNY	17	14	\$ 78,850.76	\$ 4,638.28
WORKERS COMPENSATION	2015	TOWN OF MORRISTOWN	11	9	\$ 133,108.03	\$ 12,100.73
WORKERS COMPENSATION	2015	TOWNSHIP OF CINNAMINSON	10	7	\$ 161,345.68	\$ 16,134.57
WORKERS COMPENSATION	2015	TOWNSHIP OF EASTAMPTON	1	1	\$ 2,250.00	\$ 2,250.00
WORKERS COMPENSATION	2015	TOWNSHIP OF EWING	21	18	\$ 152,295.55	\$ 7,252.17
WORKERS COMPENSATION	2015	TOWNSHIP OF FREEHOLD	9	5	\$ 63,105.69	\$ 7,011.74
WORKERS COMPENSATION	2015	TOWNSHIP OF HAMILTON	51	43	\$ 266,475.69	\$ 5,225.01
WORKERS COMPENSATION	2015	TOWNSHIP OF LAWRENCE	16	15	\$ 54,272.69	\$ 3,392.04
WORKERS COMPENSATION	2015	TOWNSHIP OF MONTCLAIR	17	12	\$ 97,624.74	\$ 5,742.63
WORKERS COMPENSATION	2015	TOWNSHIP OF MORRIS	14	9	\$ 153,706.65	\$ 10,979.05
WORKERS COMPENSATION	2015	TOWNSHIP OF NORTH BRUNSWICK	22	10	\$ 217,812.97	\$ 9,900.59
WORKERS COMPENSATION	2015	TOWNSHIP OF UNION	43	22	\$ 430,418.53	\$ 10,009.73
WORKERS COMPENSATION	2015	TOWNSHIP OF WARREN	4	4	\$ 12,150.00	\$ 3,037.50
WORKERS COMPENSATION	2015	TOWNSHIP OF WEST ORANGE	15	13	\$ 79,741.22	\$ 5,316.08
WORKERS COMPENSATION	2015 Total		451	324	\$ 3,145,884.14	\$ 6,975.35
WORKERS COMPENSATION Total			3,485	814	\$ 36,329,568.45	\$ 10,424.55
Grand Total			10,416	1,399	\$ 72,042,298.86	\$ 6,916.50

Valued as of 6/30/15

Garden State Muni Joint Insurance Fund

QUARTERLY INVESTMENT REPORT

AS OF 6/30/2015



Prime Advisors, Inc.

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Executive Summary

TRANSACTIONS:

Action	Total	Comments	Average Tax-Equivalent Yield
Sales, Calls, and Maturities	\$750,004	We executed one sale this quarter to meet operational cash flow needs in May.	0.37%
Purchases	\$1,364,222	Purchases remained focused on Treasury securities with a maturity ladder between 2-3 years. This portion of the yield curve has shown value, as the market prices in possible rate hikes by the Federal Reserve. As a result, book yield continues to improve.	0.89%

PORTFOLIO STATISTICS:

Quarter Ending:	03/31/2015	06/30/2015
Tax-Equivalent Book Yield	0.75%	0.76%
Book Value	\$35,845,779	\$36,405,978
Projected Tax-Equivalent Annual Income	\$268,861	\$278,255
Unrealized Gain	\$149,900	\$126,981
YTD Realized Gain	\$0	\$287
Portfolio Duration	1.78	1.61
Average Credit Quality	AA+	AA+

PORTFOLIO ALLOCATION:

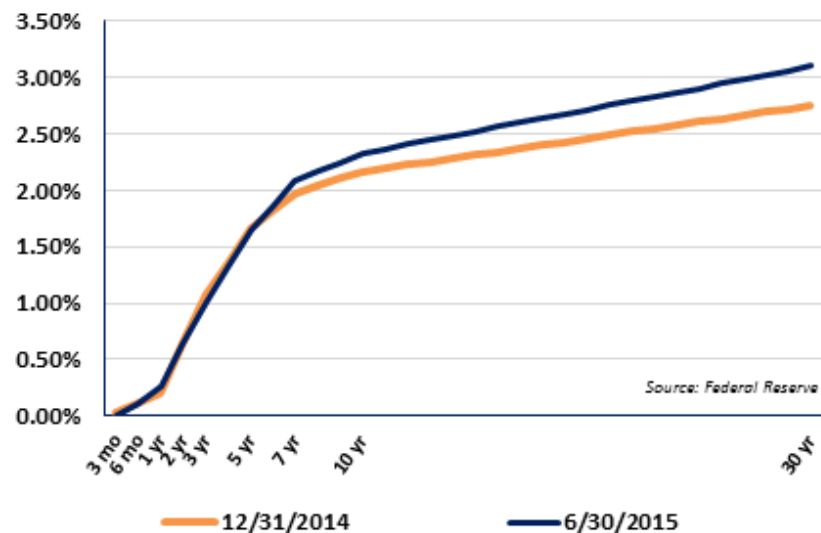
Sector	03/31/2015	06/30/2015
Treasury	100%	100%
Agency	0%	0%
Credit	0%	0%
Exempt Muni	0%	0%
Taxable Muni	0%	0%
MPT	0%	0%
CMO	0%	0%
ABS	0%	0%
CMBS	0%	0%
Short-Term	0%	0%

PERFORMANCE:

Tax-equivalent Performance	Portfolio	Target/Benchmark	Difference
YTD Booked Income	\$127,370	\$102,756	\$24,614
QTD Total Return	0.13%	0.12%	0.01%
YTD Total Return	0.65%	0.53%	0.12%

Economic Outlook

Treasury Yield Curves



10 Year Treasury Yields YTD



World Bond Yields

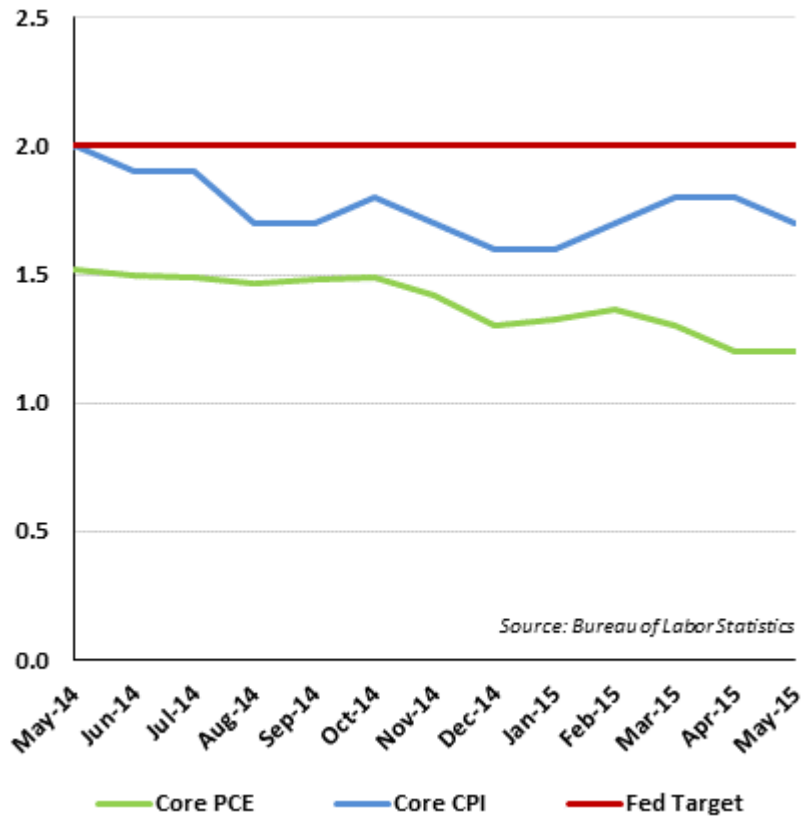
As of 06/30/2015	2 year	10 year
US	0.64%	2.33%
UK	0.56%	2.02%
Germany	-0.23%	0.76%
France	-0.16%	1.19%
Italy	0.44%	2.33%
Spain	0.44%	2.30%
Portugal	0.08%	3.00%
Japan	0.00%	0.46%

Source: Federal Reserve, Bloomberg

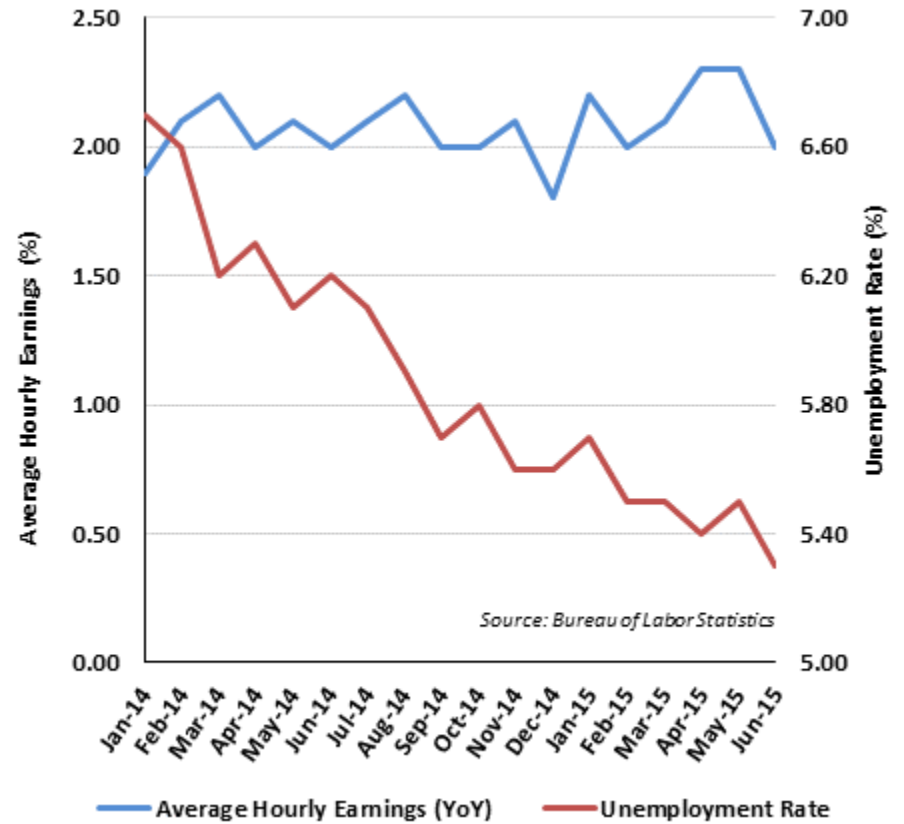
- Rates remained volatile throughout the second quarter as investors weighed solid economic numbers versus continued geopolitical risks in the market
- With the 10 year closing the quarter at 2.35%, we have experienced a 17 basis point (bp) rise since year end
- As the economic landscape in the US continues to improve, US yields remain attractive versus other global economies and should see continued strong demand from foreign investors
- Dollar continues to climb and has posted significant gains versus most other currencies in the past year, including the Pound, Euro and Yen

Economic Outlook

Inflation



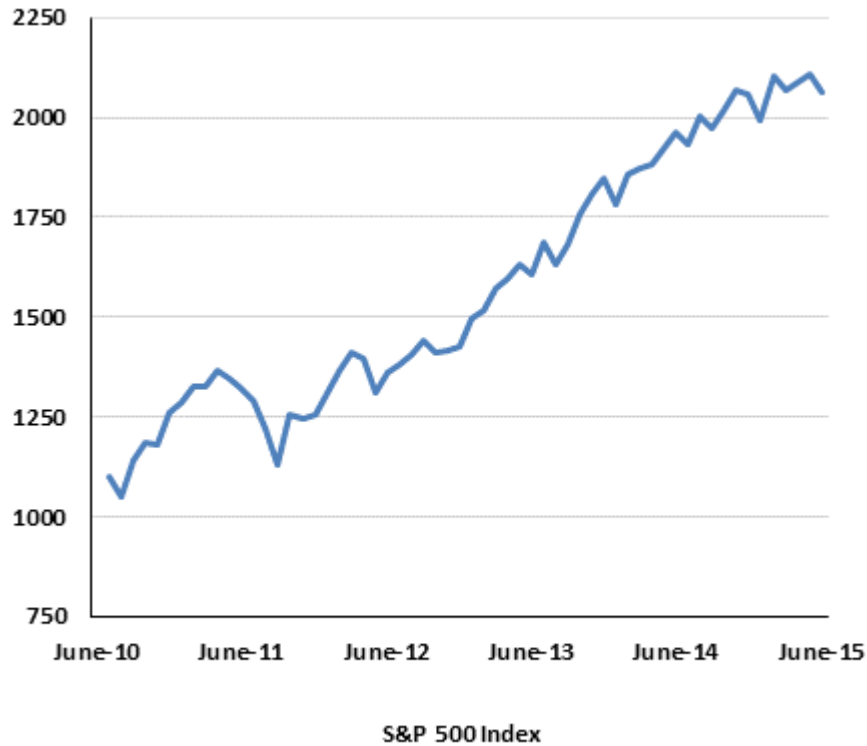
Employment



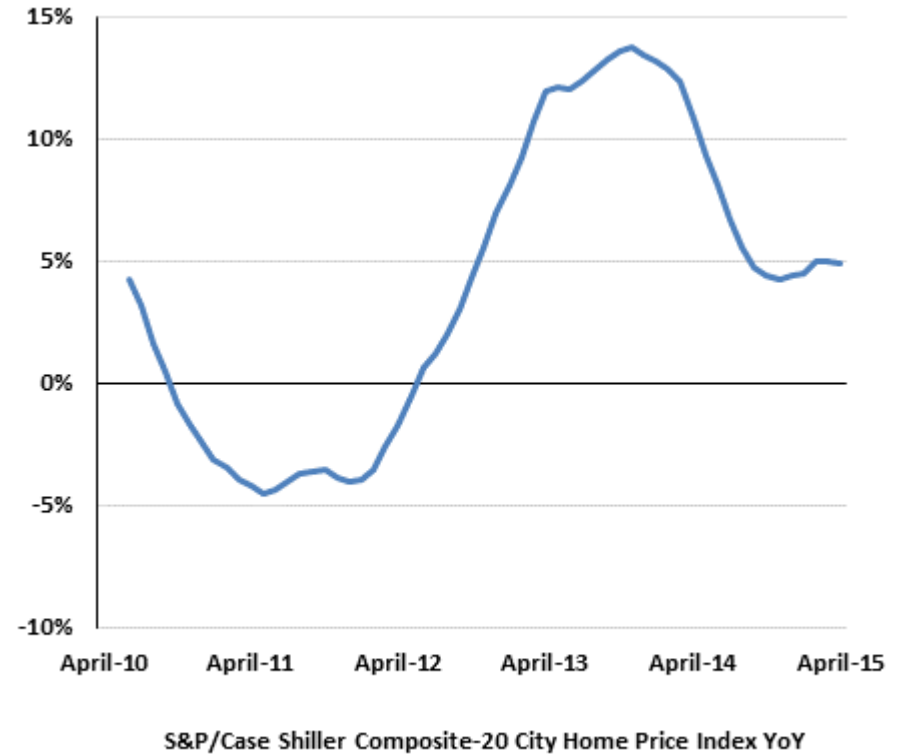
- **Inflation** continues to remain below the 2% target and **Wage Inflation** remains contained, providing flexibility to the Fed in deciding course of action
- **Employment** is showing strength averaging 208k per month this year, but well off the pace of 260k average per month for 2014
- **Unemployment Rate** continues to improve falling from 5.7% to 5.3% this year while the **Participation Rate** declined to the lowest levels since 1977

Economic Outlook

Equities



Housing

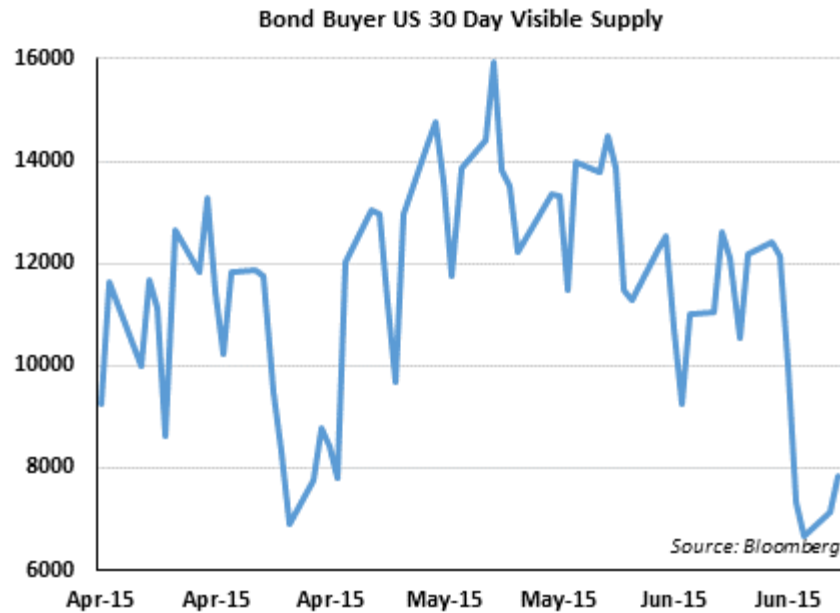


- Raising rates will be a balance for the Fed, as the **housing** and **equity** markets have benefited from the low rate environment over the past few years. The market will remain a governor on the Fed's ability to raise rates quickly
- We expect foreign demand to remain high for US fixed income securities, as US bonds offer attractive yields along with the dollar appreciation

Economic Outlook

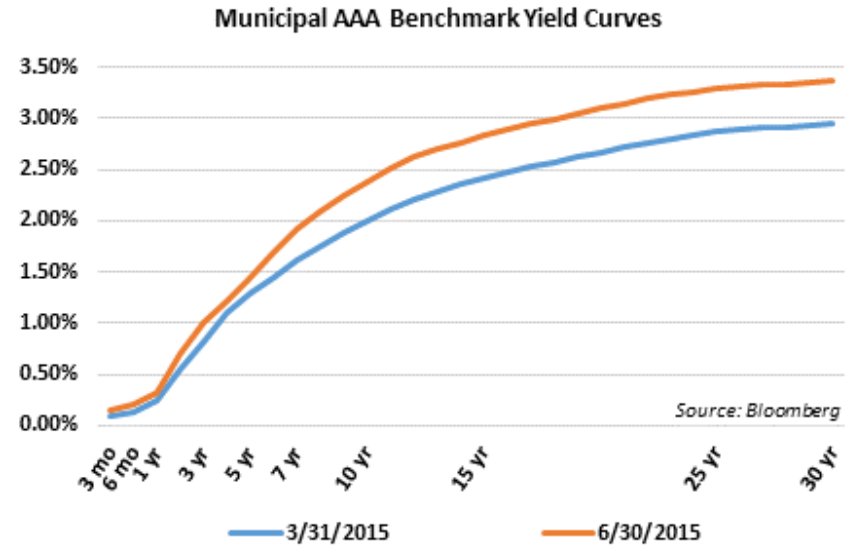
Municipals

The tax exempt municipal market continued the trend of heavy issuance for much of the second quarter of 2015. Bond Buyer 30-day visible supply averaged almost \$11.5 billion over the quarter, with a high point of almost \$16 billion in May:



By means of comparison, the average 30-day visible supply figure for the second quarter over the last past five years was \$8.9 billion. As was the case in the first quarter, much of the supply was the result of refinancing of existing debt. With Treasury yields increasing toward the end of the quarter, refunding issuance appears to be slowing somewhat. Couple that with seasonal slowing issuance trends normally seen during the third quarter and we should see supply pressure abate to a large extent.

Long end, pre-tax yields rose dramatically and the municipal yield curve steepened over the quarter:



According to Municipal Market Data, thirty-year AAA pre-tax yields increased 49bps to finish the quarter at 3.28%. At the same time, ten-year AAA yields rose 35bps, finishing the quarter 2.28% and five-year yields rose 15bps finishing at 1.38%.

As we enter the third quarter, we are less enthusiastic about adding municipals given current pre-tax yield percentages versus Treasuries which are more or less at fair value. It should be noted that Prime Advisors has never recommend taking exposure to Puerto Rico credits for our clients. We will, however, continue to monitor the Puerto Rico situation to gauge possible contagion into the broader municipal market. At this time we don't anticipate a broader market sell-off, but we would welcome such an event as a buying opportunity for names we favor.

Economic Outlook

Corporates

The investment grade corporate market began the quarter with spread tightening, but reversed course and widened 16bps in May and June, ending the quarter +145 bps. Industrial spreads ended with the widest spreads at +153bps, followed by utilities at +137bps and financials at +133bps. The spread widening was driven by continued concerns of rising interest rates, merger and acquisition event risk, and geopolitical concerns with regards to Greece.

During the first half of 2015, corporate new issuance reached record levels over \$700 billion, 15% higher than 1H14. Issuance was focused in the large industrial sector to fund share repurchases with hopes of boosting stock returns and to fund acquisitions for earnings growth. The health care and telecom/media subsectors stood out as heavy issuers to fund multiple acquisitions.

The credit curve flattened slightly during June with the 3-7 year part of the curve outperforming from the flattening. Long duration corporate sector spreads, including rails and utilities, underperformed.

We anticipate that spreads will diverge across corporate sectors in the second half of 2015. Prime remains overweight financials as regulation has reduced earnings volatility among the big banks. Most banks will benefit from rising interest rates as net interest margins widen. Metals and mining remains vulnerable as the slowdown in other parts of the world weigh on demand and new low cost supply comes online. Energy prices have stabilized but increased production from Saudi Arabia, Iraq and other areas threaten to drive prices lower. These BBB sectors risk/return do not warrant “reaching for yield” and we remain more conservative with new purchases. Health insurers’ sector spreads are at risk of widening with the recent discussion of mergers. We retain a 5-10% overweight to corporates but will remain up in credit quality and avoid acquisitive sectors.

Mortgage and Asset Backed Securities

Due heavy Fed reinvestments and strong demand from overseas investors and domestic banks, mortgage spreads began the quarter on a strong note, with spreads reaching the recent tights around the middle of May. The second half of the quarter saw positive housing data, causing an increase in supply, pushing spreads wider. Additionally, the volatility in rates caused some duration extension concerns. As a result, mortgage spreads ended the quarter slightly wider.

Given the move, Prime recommends moving to a slight underweight waiting for additional spread pressure for better entry points. Our focus remains in residential mortgage purchases remains in agency-backed products only.

For shorter duration securities, we prefer an allocation to asset-backed securities in lieu of Treasuries, agencies, and higher-rated corporate credits. Bonds currently offer value in 1-5 year maturities and hold superior AAA rated credit quality.

Option Adjusted Corporate Spreads in Basis Points

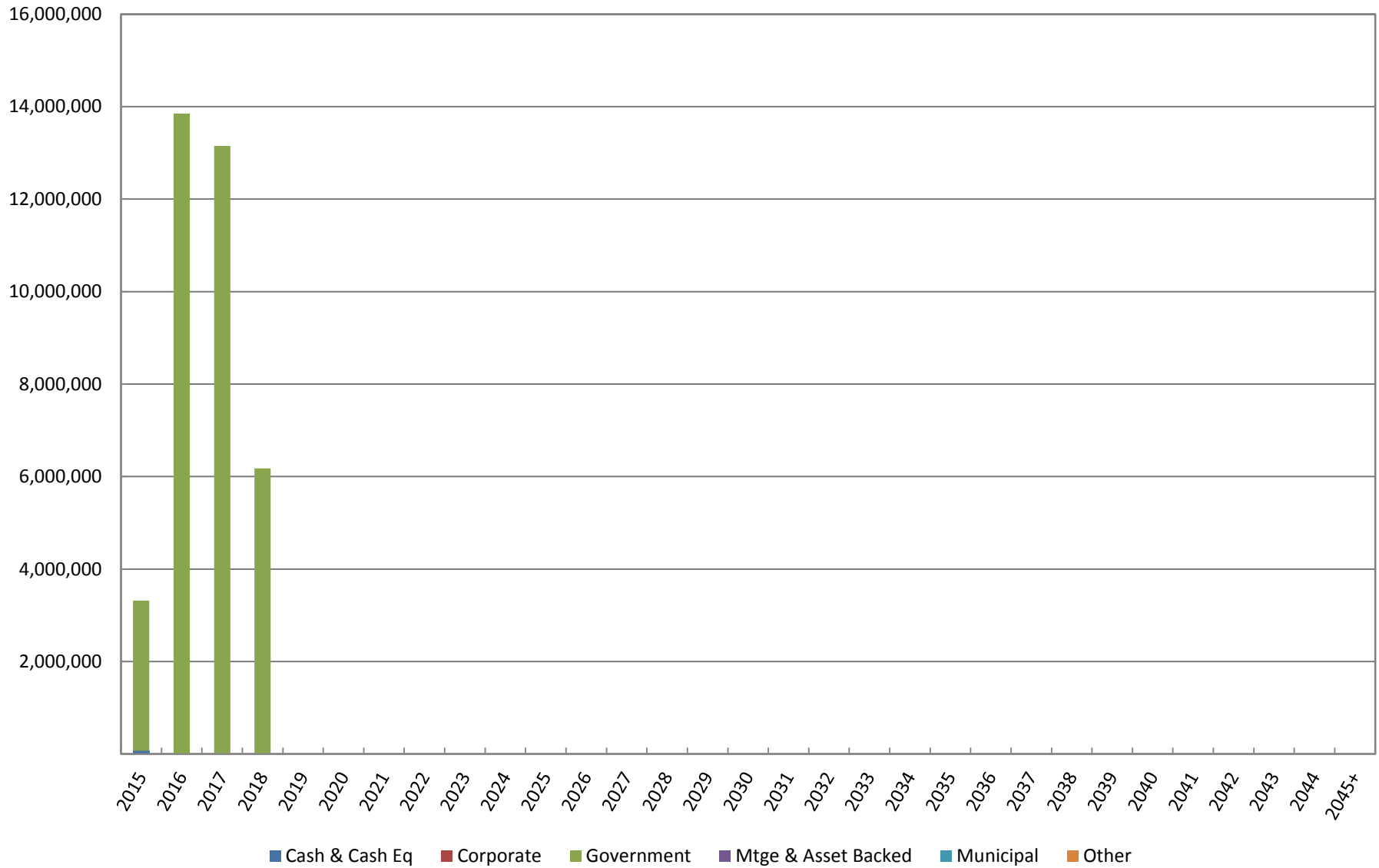
Index Sector	8-yr tights 12/31/06	06/30/14	03/31/15	06/30/15	2Q15 Change	YoY Change	Difference from Tights
Aggregate Index	38	38	46	51	5	13	13
Corporates	88	99	129	145	16	46	57
Industrials	102	102	136	153	17	51	51
Utilities	102	98	121	137	16	39	35
Financials	69	96	118	133	15	37	64
AAA	53	53	71	84	13	31	31
AA	58	58	73	86	13	28	28
A	86	84	105	118	13	34	32
BBB	122	126	167	184	17	58	62

Source: Barclays Capital as of 6/30/15

Portfolio Statistics

Security Type	Book Value	Market Value	Gain / (Loss)	Tax-Equivalent Book Yield	Tax-Equivalent Market Yield	Effective Duration	Convexity	Securities at Gain		Securities at Loss	
								#	Amount	#	Amount
Fixed Income											
Treasury	36,338,547	36,465,529	126,981	0.77	0.54	1.61	0.04	31	129,627	1	(2,646)
Agency	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Corporate	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Taxable Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Tax-exempt Municipal	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Mortgage Pass- CMOs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
ARMs	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Asset Backed	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
CMBS	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Other	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	36,338,547	36,465,529	126,981	0.77	0.54	1.61	0.04	31	129,627	1	(2,646)
Short Term											
Sweep Money Market	67,431	67,431	0	0.00	0.00	0.00	0.00	0	0	0	0
Commercial Paper	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
(Payable)/Receivable	0	0	0	0.00	0.00	0.00	0.00	0	0	0	0
Total	67,431	67,431	0	0.00	0.00	0.00	0.00	0	0	0	0
Total Fixed Income & Short Term											
Total	36,405,978	36,532,959	126,981	0.76	0.54	1.61	0.04	31	129,627	1	(2,646)
Equity											
Common Stock	0	0	0					0	0	0	0
Total	0	0	0					0	0	0	0
Grand Total											
Total	36,405,978	36,532,959	126,981					31	129,627	1	(2,646)

Maturity Schedule By Weighted Average Life



Effective Maturity Schedule

Year	Book Value	Tax Equiv. Book Yield	% of Total Book Value
2015	3,249,864	0.31	9%
2016	13,858,606	0.61	38%
2017	13,095,778	0.94	36%
2018	6,134,300	1.00	17%
2019+	0	0.00	0%
Subtotal	36,338,547	0.77	100%
(inc. ABS, Agcy, CMBS, Corp, Muni, UST)			
MBS	0	0.00	0%
TOTAL	36,338,547	0.77	100%

Performance

**Tax-Equivalent Total Return
as of 06/30/2015
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.13%	0.12%	0.00%
Year to Date	0.65%	0.53%	0.12%
Since Inception	1.55%	1.21%	0.35%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

Bond Purchases

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

Bond Sales, Calls & Maturities

Trade Date	Trade Type	CUSIP	Description	Security Type	S&P Rating	Moody's Rating	Coupon	Effective Maturity	Maturity Date	Price	Book Value	Realized Gain/(Loss)	Pre-Tax Book Yield	Tax-Equivalent Book Yield
05/19/2015	Sell	912828VH0	US TREASURY	Treasury	AA+	Aaa	0.375	06/30/2015	06/30/2015	100.04	750,004	287	0.37	0.37
Total											750,004	287	0.37	0.37

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			67,431	BANK OF AMERICA/MERRILL	0.00			67,431	67,431	67,431	0	0.00	0.00	0.00	0.00		
Total Money Market				67,431					67,431	67,431	67,431	0	0.00	0.00	0.00	0.00	0.00	
Treasury																		
912828A59	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	12/15/2016	12/15/2016	1,249,701	1,249,834	1,252,688	2,853	0.63	0.48	1.45	1.46	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	1,001,160	1,003,730	2,570	0.67	0.51	1.54	1.54	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	1,000,268	1,001,370	1,102	0.33	0.14	0.58	0.59	0.01	
912828B74	03/05/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.63	02/15/2017	02/15/2017	1,147,477	1,148,285	1,151,702	3,417	0.72	0.53	1.62	1.63	0.03	
912828B82	03/05/2014	AA+	Aaa	550,000	US TREASURY N/B	0.25	02/29/2016	02/29/2016	549,121	549,704	550,325	621	0.33	0.16	0.66	0.67	0.00	
912828C32	04/08/2014	AA+	Aaa	800,000	US TREASURY N/B	0.75	03/15/2017	03/15/2017	798,796	799,369	802,888	3,519	0.80	0.54	1.69	1.71	0.04	
912828C40	04/08/2014	AA+	Aaa	500,000	US TREASURY N/B	0.38	03/31/2016	03/31/2016	499,748	499,904	500,525	621	0.40	0.24	0.75	0.75	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	1,000,214	1,005,310	5,096	0.86	0.58	1.78	1.79	0.04	
912828R1	08/23/2013	AA+	Aaa	2,500,000	US TREASURY N/B	1.00	09/30/2016	09/30/2016	2,509,872	2,504,018	2,519,075	15,057	0.87	0.39	1.24	1.25	0.02	
912828RM4	09/03/2013	AA+	Aaa	1,250,000	US TREASURY N/B	1.00	10/31/2016	10/31/2016	1,255,551	1,253,093	1,259,288	6,194	0.81	0.44	1.33	1.34	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	1,253,457	1,257,250	3,793	0.68	0.46	1.41	1.42	0.03	
912828TM2	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	08/31/2017	08/31/2017	986,683	990,402	998,240	7,838	1.07	0.71	2.15	2.17	0.06	
912828TS9	07/29/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.63	09/30/2017	09/30/2017	985,160	989,190	997,220	8,030	1.11	0.75	2.24	2.25	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	1,000,108	1,000,490	382	0.21	0.08	0.29	0.29	0.00	
912828TW0	08/21/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.75	10/31/2017	10/31/2017	1,239,438	1,241,789	1,248,988	7,199	1.04	0.79	2.32	2.34	0.07	
912828UA6	11/05/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.63	11/30/2017	11/30/2017	1,235,278	1,237,867	1,244,563	6,696	1.03	0.81	2.40	2.42	0.07	
912828UE8	12/04/2014	AA+	Aaa	1,150,000	US TREASURY N/B	0.75	12/31/2017	12/31/2017	1,140,449	1,141,910	1,147,608	5,698	1.04	0.83	2.49	2.50	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	1,593,958	1,600,368	6,410	1.02	0.87	2.55	2.59	0.08	
912828UR9	02/09/2015	AA+	Aaa	1,600,000	US TREASURY N/B	0.75	02/28/2018	02/28/2018	1,587,341	1,588,801	1,593,632	4,831	1.02	0.90	2.64	2.66	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	1,586,559	1,591,840	5,281	1.06	0.94	2.73	2.75	0.09	
912828UW8	04/16/2014	AA+	Aaa	1,000,000	US TREASURY N/B	0.25	04/15/2016	04/15/2016	997,191	998,879	999,860	981	0.39	0.27	0.79	0.79	0.01	
912828UZ1	04/06/2015	AA+	Aaa	1,375,000	US TREASURY N/B	0.63	04/30/2018	04/30/2018	1,364,222	1,364,982	1,362,336	(2,646)	0.89	0.96	2.81	2.83	0.09	
912828VC1	05/07/2014	AA+	Aaa	700,000	US TREASURY N/B	0.25	05/15/2016	05/15/2016	697,623	698,970	699,741	771	0.42	0.29	0.87	0.87	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	1,349,873	1,353,767	3,893	0.63	0.36	1.04	1.04	0.02	
912828VN7	08/07/2013	AA+	Aaa	750,000	US TREASURY N/B	0.25	07/31/2015	07/31/2015	749,212	749,967	750,083	116	0.30	0.12	0.08	0.08	-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	1,250,404	1,253,525	3,121	0.60	0.37	1.12	1.13	0.02	
912828VU1	09/03/2013	AA+	Aaa	750,000	US TREASURY N/B	0.38	08/31/2015	08/31/2015	749,358	749,946	750,352	406	0.42	0.10	0.17	0.17	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	749,843	750,307	465	0.33	0.09	0.25	0.25	0.00
912828WH9	05/07/2014	AA+	Aaa	1,200,000	US TREASURY N/B	0.88	05/15/2017	05/15/2017	1,198,813	1,199,220	1,205,784	6,564	0.91	0.62	1.86	1.87	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	1,248,940	1,255,850	6,910	0.92	0.63	1.94	1.96	0.05
912828WQ9	07/01/2014	AA+	Aaa	1,250,000	US TREASURY N/B	0.50	06/30/2016	06/30/2016	1,250,405	1,250,201	1,252,250	2,049	0.48	0.32	1.00	1.00	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	1,097,432	1,104,576	7,144	0.99	0.67	2.02	2.04	0.05
Total Treasury				36,425,000					36,322,770	36,338,547	36,465,529	126,981	0.77	0.54	1.61	1.63	0.04
Grand Total				36,492,431					36,390,200	36,405,978	36,532,959	126,981	0.76	0.54	1.61	1.62	0.04

Glossary of Terms

Security Types	
Adjustable Rate Mortgage (ARM)	A mortgage in which the interest rate is changed at regular intervals to reflect fluctuations in market interest rates. Because the borrower takes some of the risk of rising interest rates, the initial rate may be lower than that on a fixed-rate mortgage. There are often limitations on the interest rate change from one period to the next, with a rate cap for the life of the loan.
Agency	A fixed income security issued by a government-sponsored agency, such as Ginnie Mae, Freddie Mac, or the Tennessee Valley Authority. Depending on the issuer, these bonds may or may not be backed by the full faith and credit of the U.S. government.
Asset-Backed Security (ABS)	A fixed income security backed by the cash flows from loans or leases. Auto loans, home equity loans, and credit card receivables are the most common assets backing these securities. Principal and interest payments made by borrowers are redirected to owners of ABS to meet the scheduled coupon and principal payments.
Collateralized Mortgage Obligation (CMO)	A security similar to a mortgage-pass through. In a CMO, the principal and interest received from borrowers is split into different classes called tranches. The structure of CMO payment tranches makes the timing of cash flows more certain for owners of some tranches and less certain for owners of other tranches. More uncertain tranches typically provide higher yields.
Commercial Mortgage-Backed Security (CMBS)	A fixed income security backed by the cash flows from commercial real estate mortgages. All principal and interest from the mortgages flow to bond holders in a defined sequence. Common types of real estate involved are apartment buildings, office and retail space, hotels, and health care facilities.
Corporate (Corp)	A fixed income security issued by a private corporation.
Mortgage Pass-Through (MPT)	A fixed income security backed by the cash flows from residential mortgages. Monthly principal and interest payments made by borrowers are redirected to owners of MPTs as they are received. Because borrowers may prepay their mortgages (perhaps due to refinancing or selling the house), the timing of cash flows on these securities is uncertain.
Preferred Stock (Preferred)	Capital stock having priority over a corporation's common stock in the distribution of dividends. In the event of a liquidation, preferred stock's claim on assets ranks above that of common stock but below that of bank loans or corporate bonds.
Tax-exempt Municipal (ExMuni)	A fixed income security, issued by a state or municipality, paying interest that is exempt from federal income tax. Interest may or may not be exempt from state and local tax.
Taxable Municipal (TaxMuni)	A fixed income security, issued by a state or municipality, paying interest that is subject to federal income tax. Typically issued much less commonly than tax-exempt municipals.
Treasury	A marketable fixed income security issued by the U.S. Department of the Treasury and backed by the full faith and credit of the U.S. government.

Glossary of Terms

Definitions	
Average Life	The dollar-weighted average time to maturity of a stream of principal cash flows. Also referred to as “weighted average life” or “WAL”.
Basis Point (bp)	1/100 of 1% (or equivalently .0001).
Benchmark	<p>An index against which performance can be measured. Attributes of a good benchmark include:</p> <p><i>Objective:</i> The index should be identified ahead of the time, it should be easily understood, and the construction rules should be clearly defined.</p> <p><i>Replicable:</i> The manager should be able to replicate the returns passively.</p> <p><i>Relevant:</i> The index should represent the manager’s neutral position. In other words, without the manager’s input, the index should represent a reasonable portfolio the company would purchase.</p> <p><i>Tax Adjusted:</i> The benchmark should adjust for the different tax rates on various security types</p>
Book Income	Dollars of investment income that flow through an insurance company’s income statement. This is equal to coupon received plus any accretion/ (amortization) of book value. It can also include any <u>realized</u> gains or losses in the portfolio.
Book Value	The value of a security that is reflected on an insurance company’s balance sheet. For fixed income securities on a statutory and tax basis this is the amortized value. The amortized value periodically writes up any accrual of purchase discount (or writes down amortization of premium) over the life of the security. The amortized value holds the underlying “book yield” constant and therefore does not swing with movements in the market.
Book Yield	The average annual yield which a bond purchased and held to maturity will earn over the period it is owned. This is generally fixed at the time of purchase of the security. The book yield can be used to calculate the book value of the security at any time between purchase and maturity.
Cash Flow	Interest and principal payments from the securities in a fixed income portfolio. A bullet (non-callable) bond will typically pay a coupon payment every 6 months, with a return of principal at maturity. For mortgage-backed securities and asset-backed securities, cash flows generally arrive monthly from both interest and principal. This principal portion contains both the planned return of principal and prepayment of principal due to reasons such as mortgage refinancing.
Convexity	Describes the sensitivity of a bond’s duration to a change in yield. As yields decrease, duration increases on bonds with positive convexity and decreases on bonds with negative convexity. This causes bonds with negative convexity to underperform when yields increase or decrease by large amounts.
Credit Risk	The risk that the issuer of a fixed income security may default and be unable to make timely interest and principal payments on the security.
Duration	The sensitivity of a bond’s price to a change in yield. Duration generally increases for bonds with longer maturities, meaning these bonds are more sensitive to yield changes. Bond price and yield move in opposite directions. Example: A bond with a duration of 5.0 would experience a price decrease of 5% for every 1% (100 bps) increase in interest rates.

Glossary of Terms

Definitions (cont.)	
DYCARRSM	A proprietary model designed specifically for P/C insurance companies to maximize investment income while managing interest rate risk (see definition.) The model applies stress tests to projected operational cash flow and finds the likelihood that bonds in the portfolio will need to be liquidated in order to meet cash flow needs (such as the payment of losses). This may allow a company to invest in longer duration securities with higher yields.
FICO Score	A generic credit score developed by Fair, Isaac and Company, Inc., designed to predict the likelihood of borrowers becoming delinquent in their credit obligations.
Gross Domestic Product (GDP)	The total market value of all final goods and services produced in a country in a given year; it is equal to total consumer, investment, and government spending, plus exports, minus imports.
Interest Rate Risk	The risk to a bondholder that an increase in interest rates will cause bond prices to fall. Interest rates and market prices for fixed income securities generally move in opposite directions. Interest rate changes are the largest cause of changes in the market value of a bond portfolio.
Loan to Value (LTV)	A lending risk assessment ratio used in mortgage lending. LTV is calculated by dividing the mortgage amount by the lesser of appraised value or selling price. Residential mortgage loans conforming to agency guidelines have LTV ratios of 80% or lower at origination. Lenders will frequently require lower LTV ratios for commercial or investment properties.
Market Value	Estimated value of the bond based on current market price. This value fluctuates continually with interest rates and perceived risk of the issuer. Reflects the amount that could be received by selling the bond.
Option Adjusted Spread (OAS)	The portion of a bond's yield which is attributable to the credit risk of a bond as perceived by the market. This allows for comparison between bonds with or without embedded options such as calls, puts, and prepayment features.
Realized Gain/(Loss)	Difference between market and book value when a bond is sold. If market is greater than book value the bond was sold at a realized capital gain. Realized capital gains/(losses) flow through an insurer's income statement.
Tax Equivalent Yield	Yield adjusted for taxes, which allows for comparison of taxable bonds to tax-exempt bonds. Calculated by dividing after-tax yield by 0.65 (1 minus 35%).
Total Return	The return on a security or portfolio that reflects both income and price change. Assumes that the security or portfolio is priced using fair value at the end of the evaluation period.
Unrealized Gain/(Loss)	The difference between market value and book value on a bond. If market value is greater than book value the bond is at an unrealized gain. Under statutory accounting rules, changes in unrealized gain/(loss) do not affect income.
Volatility Adjusted Duration	A portfolio duration which has been adjusted for the lower observed price volatility seen in tax-exempt municipal bonds. Historically municipals appear to have about 15% lower price volatility than their stated durations suggest; this measure takes that observance into account.
Whole Loan	An original residential mortgage loan; distinct from a pooled pass-through which contains multiple loans. Non-agency CMOs use whole loans as collateral. They usually include jumbo mortgages and other mortgages which do not conform to the standards required for securitization by the agencies (GNMA, FNMA, FHLMC).
Yield	The implied return achievable for purchasing a bond at a given price.

Appendix

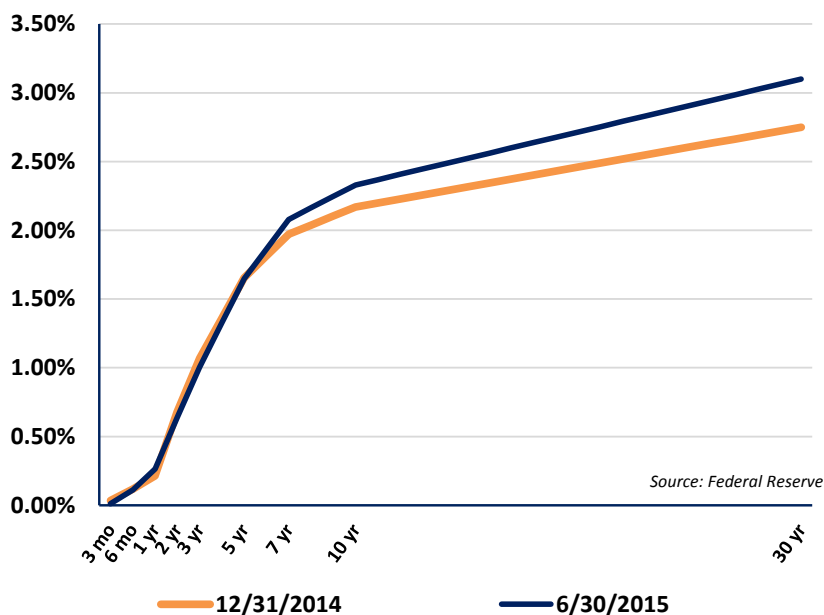
Presentation Overview

Overview

- Economic overview and market update
- Portfolio review
- Performance

Treasury Yields and World Bond Yields

Treasury Yield Curves



10 Year Yields in 2015



US Treasury Yields

	12/31/2014	6/30/2015
3 Month	0.04%	0.01%
2 Year	0.68%	0.64%
3 Year	1.07%	1.00%
10 Year	2.17%	2.33%
30 Year	2.75%	3.10%

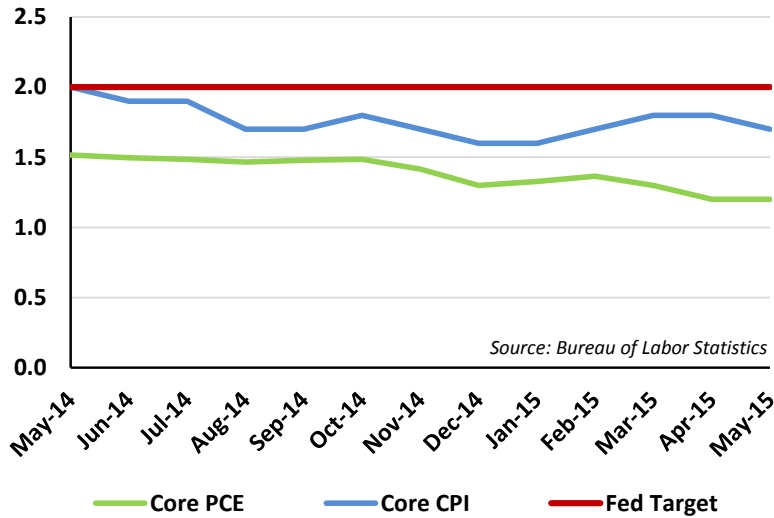
World Bond Yields

As of 06/30/2015	2 year	10 year
US	0.64%	2.33%
UK	0.56%	2.02%
Germany	-0.23%	0.76%
France	-0.16%	1.19%
Italy	0.44%	2.33%
Spain	0.44%	2.30%
Portugal	0.08%	3.00%
Japan	0.00%	0.46%

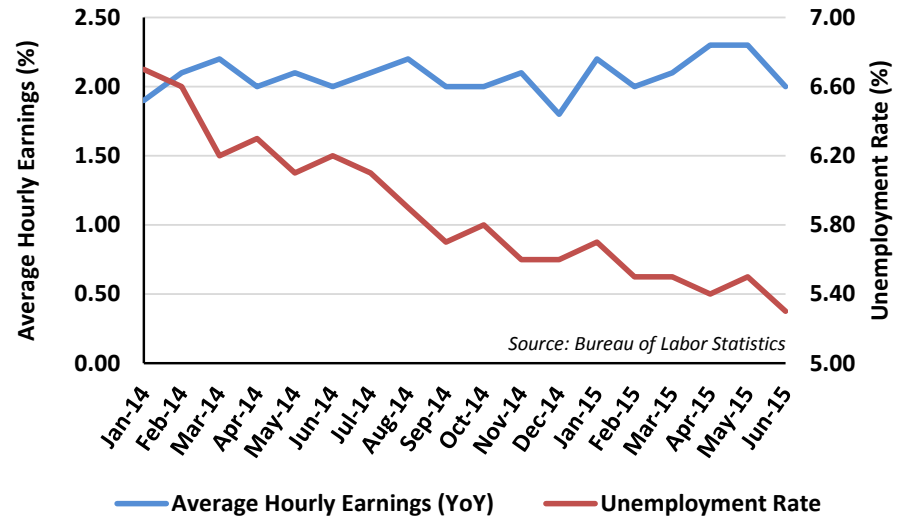
Source: Federal Reserve, Bloomberg

Key Fed Indicators

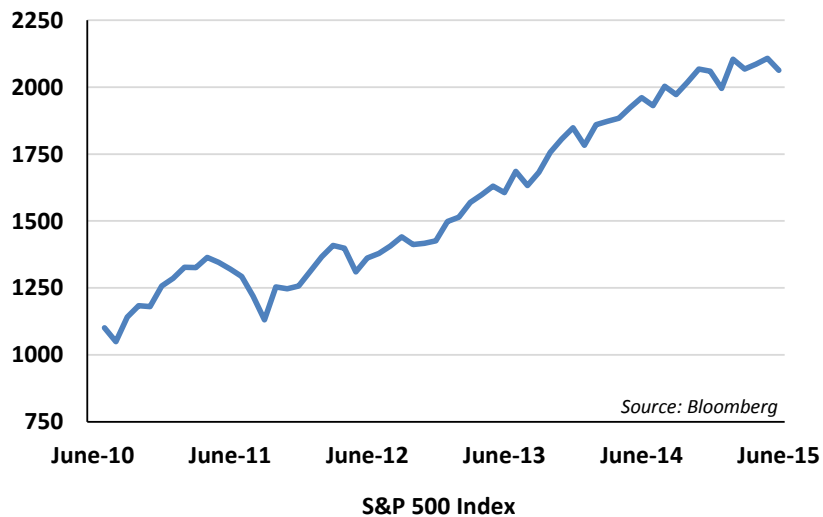
Inflation



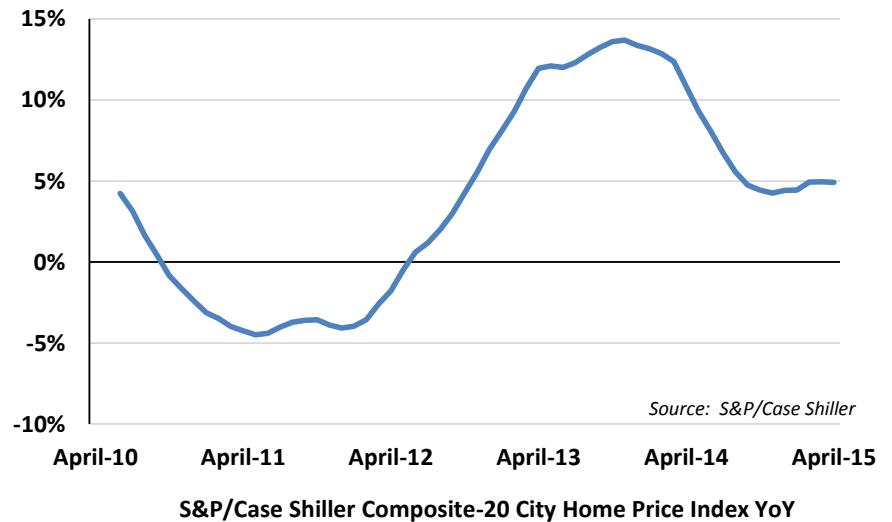
Employment



Equity Market



Housing

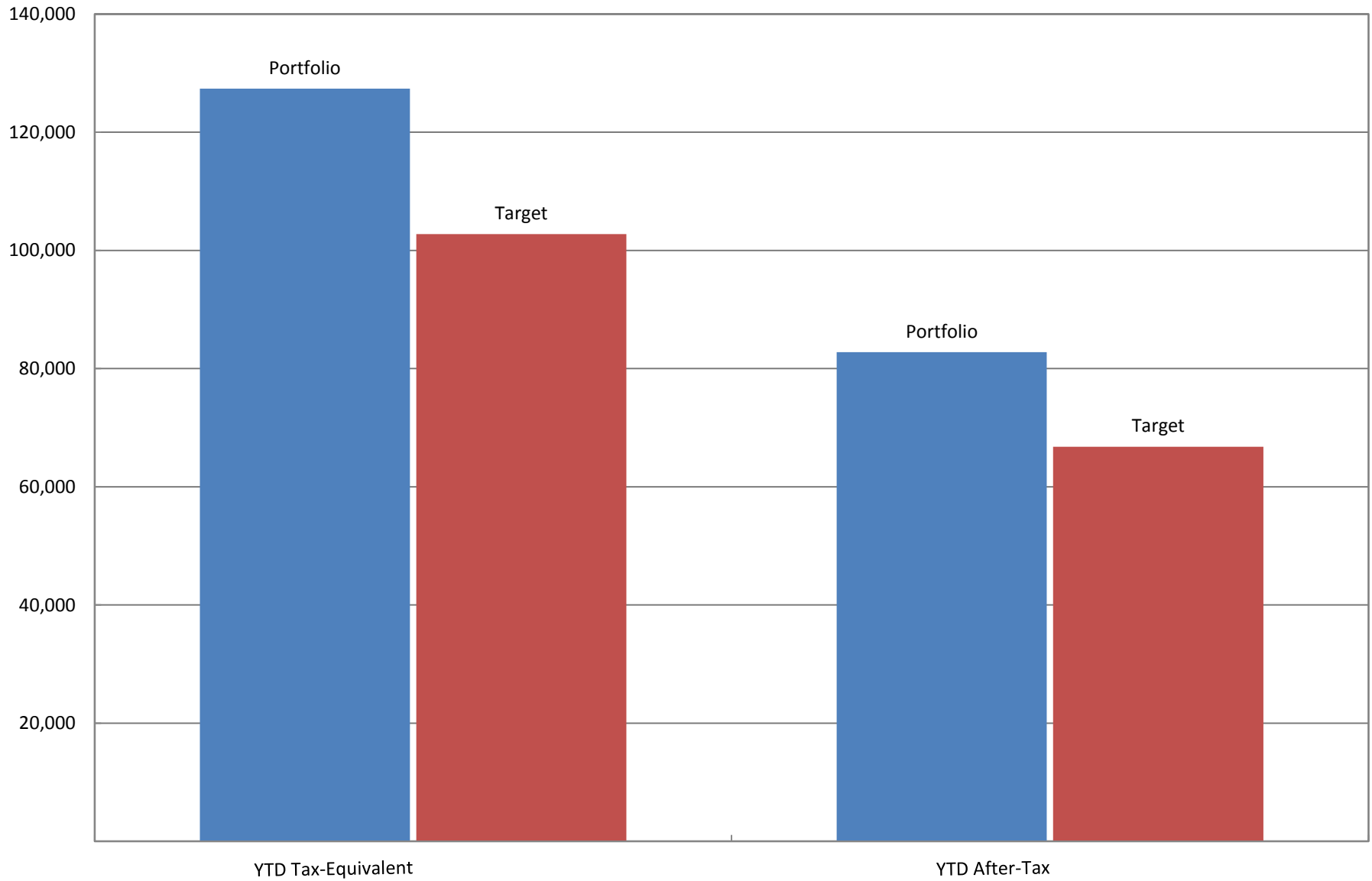


Portfolio Changes

Garden State Muni Joint Insurance Fund	06/30/2014	09/30/2014	12/31/2014	03/31/2015	06/30/2015
Treasury Yields					
2 yr Treasury Yield	0.46%	0.59%	0.68%	0.56%	0.64%
5 yr Treasury Yield	1.63%	1.78%	1.66%	1.38%	1.63%
10 yr Treasury Yield	2.52%	2.51%	2.17%	1.93%	2.33%
Book Statistics					
Tax-Equivalent Book Yield	0.41%	0.56%	0.61%	0.75%	0.76%
Book Value (\$)	31,704,382	35,243,772	34,291,590	35,845,779	36,405,978
Projected Tax-Equivalent Income, next 12 months (\$)	129,883	198,401	208,730	268,861	278,255
Unrealized Gains/(Losses) (\$)	50,882	25,354	30,692	149,900	126,981
YTD Realized Gains/(Losses) (\$)	95	95	203	0	287
Portfolio Risk Statistics					
Effective Duration	1.21	1.53	1.51	1.78	1.61
Convexity	0.03	0.04	0.04	0.05	0.04
Weighted Average Life	1.22	1.54	1.52	1.79	1.62
Average Rating	AA+	AA+	AA+	AA+	AA+
Portfolio Sector Allocation					
Treasury	95%	100%	95%	100%	100%
Agency	0%	0%	0%	0%	0%
Corporate	0%	0%	0%	0%	0%
Taxable Municipal	0%	0%	0%	0%	0%
Tax-exempt Municipal	0%	0%	0%	0%	0%
Mortgage Pass-Through	0%	0%	0%	0%	0%
CMOs	0%	0%	0%	0%	0%
ARMs	0%	0%	0%	0%	0%
Asset Backed	0%	0%	0%	0%	0%
CMBS	0%	0%	0%	0%	0%
Cash & Cash Equivalents	5%	0%	5%	0%	0%

Income Year to Date

Year to Date, as of 06/30/2015



Performance

**Tax-Equivalent Total Return
as of 06/30/2015
Inception Date: 07/01/2010**

	Prime	Benchmark	Difference
Quarter to Date	0.13%	0.12%	0.00%
Year to Date	0.65%	0.53%	0.12%
Since Inception	1.55%	1.21%	0.35%

Benchmark Composition:

100.0% Garden State Duration Matched Treasury

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/10/2015 to 7/9/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Caldwell	6/23/2015	De Lage Landen Financial Services, Inc.	2015 GL/AL/WC/PROP	The certificate holder is included as an additional insured (lessor) on the general liability policy and loss payee on the property policy per the terms, conditions and exclusions of the policy as respects the lease of a Kyocera CS-3051CI color copier valued at \$10,800.*
City of Linden	6/11/2015	Linden Board of Education	2015 GL	Linden Board of Education is included as additional insured (Premises Owner) as respects the City of Linden Fire Department's use of the certificate holder's facilities from 5/1/15 to 11/30/2015. *
City of Linden	6/19/2015	New Jersey Transit	2015 GL/AL/WC	New Jersey Transit is included as additional insured (Lessor) as respects the City of Linden's lease of land from the certificate holder lease number L-1732-1770-01. *
Hamilton Township	7/6/2015	Linda J Black Trustee	2015 GL	Certificate Holder is included as an additional insured (premises owner), only as respects the Township of Hamilton conducting a "Due Diligence Inspection" as per the requirements of clause 13B within the contract of sale with NJ Conservation Foundation (NJCF), along with the terms of NJCF's assignment agreement with the Township of Hamilton, NJ. Description of Real Property (Land): 157 Crosswicks-Hamilton Square Rd, Hamilton, NJ (Block 2712, Lot 157). *
Borough of Highland Park	6/12/2015	Morris County Police Academy	2015 GL/AL/WC	The County of Morris is included as an additional insured (Premises Owner) as respects the Borough of Highland Park Police Department's participation in the training class on July 13, 2015. *
Borough of Highland Park	6/15/2015	Demetrius Kambitsis	2015 GL/AL/WC	Certificate holder is included as additional insured (Premises Owner) as respects the Highland Park Fire Department's use of the Center School on 340 Madison Avenue on 6/30/15 for training. *
Borough of Highland Park	6/23/2015	Highland Park Board of Education	2015 GL/AL/WC	Evidence of insurance as respects the Borough of Highland Park's use of Highland Park High School Field located at 102 North 5th Avenue, Highland Park, NJ on 6/25/15 in the event of inclement weather the event will be held inside the gym.
Township of Parsippany	6/18/2015	National Softball Association	2015 GL	Evidence of Insurance as respects the Parsippany Recreation Department sponsored ICE 16u Softball Teams' participation in the NSA Tournament.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/10/2015 to 7/9/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Township of Parsippany	6/10/2015	Camp Meeting Association	2015 GL/AL/WC	Evidence of insurance as respects the Township of Parsippany-Troy Hills use of the certificate holder's facilities for the Summer Playground Program at Mt Tabor Park.
Township of Parsippany	6/15/2015	Autolease/Car Rentals Inc.	2015 GL/AL/WC	Certificate holder is included as additional insured (lessor) and loss payee as respects the Township of Parsippany-Troy Hills' rental of two vehicles (2015 Ford Transit VIN...2696 & 2015 Toyota Wagon VIN...9231) from 6/29/2015 through 8/1/2015. *
Township of West Orange	7/7/2015	Bi-County Softball	2015 GL/AL/WC	Evidence of insurance as respects the Township of West Orange's 10U/12U/14U girls softball team's participation in the Bi-County Softball League.
City of Englewood	7/6/2015	North Jersey Media Group Inc. 1 Garret Mount Plaza	2015 GL/AL/WC	North Jersey Media Group Inc. (NJMG) and its respective owned, controlled, associated, affiliated and subsidiary companies and/or corporations and their directors, officers, agents, consultants, and employees and all other interest are included as additional insured (Event Marketing) as respects the Englewood Night Market Event on 7/15/15 rain date 7/16/15. *
Township Of Ewing	7/2/2015	Groff Tractor New Jersey, LLC	2015 GL	The certificate holder is included as additional insured (Lessor) and loss payee as respects the Township of Ewing's lease of a 2015 Case 850M (Serial Number NFOC80033) from 7/2/15 - 8/2/15 equipment valued at \$145,000.00. *
Township Of Ewing	6/30/2015	United Rentals	2015 GL/AL/WC/PROP	Certificate holder is included as additional insured (Property Owner) and loss payee as respects the Township of Ewing's short term rental (6/29/15 to 7/27/15) of a Case Dozer Model 650K LGP Serial Number NBDC60043. *
City of Hoboken	6/15/2015	Stevens Institute of Technology	2015 GL	Evidence of insurance as respects the City of Hoboken's use of facilities (DeBaun Auditorium) at Stevens Institute of Technology in June 2015.
City of Hoboken	7/6/2015	Township of Lyndhurst Dept of Parks & Recreation	2015 GL	Evidence of Insurance as respects The City of Hoboken's Little League Team use of The Township of Lyndhurst Little League Field for the July 2015 Little League Tournament.
City of Hoboken	6/23/2015	Stevens Institute of Technology	2015 GL/AL/WC	The certificate holder is included as additional insured (Premises Owner) as respects the City of Hoboken's use of Stevens Institute of Technology facilities for Rebuild by Designs meetings on 6/23/15. *

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/10/2015 to 7/9/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Totowa	7/1/2015	Norfolk Southern Railway Company	2015 GL/AL/WC	Norfolk Southern Railway Company is included as additional insured as respects the Borough of Totowa's repair of a water main under the railroad tracks (Activity Number 1205237). *
Township of Morris	6/19/2015	Jersey Central Power & Light	2015 GL/AL/WC	JCP&L, Verizon, and Cablevision are included as additional insured (Property Owner) as respects the Township of Morris' installation of banner on the certificate holder's utility pole from June 19, 2015 to July 18, 2015, *
Town of Morristown	7/2/2015	NJ Dept. of Health & Senior Services	2015 GL	Evidence of insurance as respects Morristown NJ Fire Bureau EMS renewal.
Borough of New Providence	7/6/2015	Evidence of Insurance	2015 CRIME STAT	Evidence of Statutory Bond Coverage for: Treasurer/CFO Kenneth DeRoberts; Tax Collector Denise Gelormini; Municipal Judge Donald Bogosia; Court Administrator Court Personnel.
Borough of Haddon Heights	6/19/2015	Haddon Heights Board of Education	2015 GL/AL/WC	Evidence of insurance as respects Borough of Haddon Height's use of the certificate holder's 7th Avenue School for their Summer Recreation Program.
Borough of Haddon Heights	6/26/2015	County of Camden	2015 GL/AL/WC	County of Camden is included as additional insured (property owner) as respects the Borough of Haddon Heights' closure of county roads for their Fourth of July Parade on 7/4/15 beginning at 2nd and Station and proceeding to 10th Avenue and ending on West High Street. Rain date: 7/15/2015 2:00 p.m. *
Township of Livingston	6/23/2015	Onyx Management Group LLC	2015 GL/AL/WC	Onyx Management Group, LLC (Managing Agent for LTC Retail Owner, LLC) and LTC Retail Owner, LLC are included as additional insured (Premises Owner) as respects the Township of Livingston's use of the property located at Livingston Town Center (1100-8800 Town Center Way, Livingston, NJ 07039) for the Arts Council of Livingston Gallery. *
Township of Livingston	6/26/2015	BCS Construction	2015 GL/AL/WC	Evidence of insurance as respects the Township of Livingston's use of the property at 22 Canterbury Road for Police/ESU Training.

GARDEN STATE MUNICIPAL JOINT INSURANCE FUND CERTIFICATES ISSUED 6/10/2015 to 7/9/2015

JIF Member	ISSUED	CERT HOLDER	COVERAGE	HOLDER DESCRIPTION
Borough of Kenilworth	6/30/2015	Union County	2015 MUNICIPAL ALLIANCE	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 Borough of Kenilworth'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 Bloomfield	6/29/2015	Essex County Division of Senior Services	2015 GL/AL/WC	Evidence of Insurance as respects Division of Senior Services Grant Contract.
Township of Berkeley Heights	6/25/2015	Township of Berkeley Heights	2015 GL/AL/WC/PROP	Evidence of Insurance
Township of Bloomfield	7/2/2015	Evidence of Insurance	2015 CRIME STAT BOND	Evidence of Statutory Bond Coverage for: Finance Director Robert Renna; Tax Collector Cynthia Prochilo; Municipal Court Chief Judge John Paparazzo; Municipal Court Judge Joseph Connolly; Court Administrator/Clerk Robin Grasso; Municipal Clerk Louise Palagano.